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THE IMPACT OF BYOND BY BSI SERVICE DISRUPTIONS ON CUSTOMER PERCEPTIONS AT BSI PONOROGO

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Abstract

Background/Introduction: The development of information technology encourages the banking sector to provide digital services to facilitate customer transactions. One of these innovations is the Byond by BSI application. However, in its implementation, there are still service disruptions that have the potential to affect transaction activities and customer perception. **Research Objectives:** This study aims to analyze the impact of Byond by BSI service disruptions on customer perceptions at BSI KCP Ponorogo, identify factors that affect these perceptions, and examine the impact caused by service disruptions. **Methodology:** The research uses a qualitative method with a descriptive approach. Data was collected through interviews, observations, and documentation of 11 customers who use Byond by BSI at BSI KCP Ponorogo. Data analysis is carried out through the stages of data reduction, data presentation, and conclusion drawn. **Results:** The results of the study show that customers' perceptions of service disruptions are diverse. Some customers feel worried and disturbed because they cannot make transactions. Factors that affect perception include application experience, transaction needs, and level of trust in banks. However, the majority of customers continue to use the service because of the convenience and efficiency offered. **Unique Contribution:** This research contributes to understanding the dynamics of customer perception of the disruption of Islamic banking digital services, especially in the Byond by BSI application, by highlighting the role of trust and sharia principles in maintaining customer loyalty. **Conclusion:** The disruption of Byond by BSI services has been proven to affect customer perceptions and transaction patterns, but does not significantly reduce interest in using digital banking services. **Recommendations:** Banks need to improve system stability and response to handling service interruptions, as well as strengthen communication with customers. In addition, the development of more reliable features and improving the quality of digital services based on trust and sharia principles need to be carried out.

Keywords Byond by BSI; Customer Perception; Customer Trust; Islamic Digital Banking; Service Disruptions.

INTRODUCTION

Digital transformation has become an important part of the banking industry's development, including in Indonesia's Islamic banking sector. The availability of digital services makes it easier for people to carry out various financial transactions quickly, conveniently, and efficiently without visiting a branch office. Bank Syariah Indonesia (BSI), as one of the largest Islamic banks in Indonesia, also continues to develop digital services to improve the quality of service to customers. According to a report by Antara News, as of June 2024, around 97.9% of BSI customers have used digital services for transactions, while only 2.1% still use direct services at branch offices. In addition, around 94.4% of new account openings are carried out through the BSI digital application (Khaerunnisa, 2024). The high level of use of digital services shows that the digital banking system has become a primary need in modern society for supporting daily economic activities.

The increasing reliance of the public on digital banking services has also made system disruptions a highly sensitive issue for customers. In February 2025, BYOND services by BSI will be disrupted for several days during the system upgrade, so customers will not be able to make digital transactions, such as transfers, payments, or balance checks. The disruption occurred nationwide and affected almost all BSI customers, including those in BSI KCP Ponorogo (Fernanda, 2025). The Ponorogo Times report also stated that on February 9-10, 2025, many customers in the Ponorogo area complained about disruptions to digital transactions caused by errors in the BYOND BSI application (Nikmatur, 2025). Previously, in May 2023, BSI services also experienced disruptions due to ransomware attacks that impacted more than 15 million customers nationwide (CNBC Indonesia, 2023). This condition raises public concerns about the reliability of Islamic banking digital services.

Various previous studies have shown that customer perceptions of digital banking services are influenced by ease of use, security, service quality, and system reliability. Kartika (2024) explained that customers' positive perceptions of bank digital services are influenced by the quality of the interface, ease of use, and system security. Ronny (2024) also found that convenience, communication, and the security of electronic services are important factors in shaping customers' perceptions of digital banking services. Furthermore, Rohana et al. (2023) stated that BSI's digital services can foster positive perceptions by offering complete, easy-to-understand, and easily accessible features for customers. The research by Nurazmi (2024) and Ainun Nurfadillah (2022) also strengthens these findings by showing that feature innovation, service effectiveness, and biometric security can increase customer trust in Islamic banking digital services. These findings show that the quality of digital systems is closely related to customer perceptions and trust levels.

In addition to convenience and security, several studies also examine the impact of digital service disruptions on customer satisfaction and trust. Shifa et al. (2025) found that system constraints and a lack of transparency in handling complaints on the BSI Mobile application led to customer dissatisfaction. Research by Anisah Nur Aribah (2024) shows that cyberattacks on BSI services elicit emotional responses and customer concerns about the security of their personal data. Syam Muhaimin (2025) also explained that the bank's lack of information disclosure during service disruptions can reduce customer trust in the bank. On the other hand, Dinda Ayu Fadhillah (2023) emphasized that the quality of service and customer attitudes affect the decision to use mobile banking. Research by Indah Lestari (2024) and Nadia Faulina Sari (2022) also states that ease of transactions, time efficiency, and security are the main factors in shaping customer satisfaction with Islamic banking digital services.

Although various studies have examined customer perceptions of digital banking services, research on the impact of BSI BYOND service disruptions is still very limited, especially at the regional branch level. The majority of previous research has focused more on the quality of digital services in general, system security, digital marketing strategies, and satisfaction with the use of banking applications. This study is novel because it specifically examines the impact of BSI BYOND service disruptions on the central system (national server), with a focus on customer perceptions at BSI KCP Ponorogo. This study not only analyzes customer perceptions of service disruptions but also examines factors that affect these perceptions, including digital service usage experience and customer transaction intensity. Thus, this study provides a more contextual empirical picture of how digital service disruptions affect customer trust, comfort, and attitudes at the local level, a topic that has not been widely discussed in previous research.

Based on this description, this research is important because digital service disruptions not only affect customer transaction activities but also have the potential to affect public trust in Islamic banks. Facts on the ground show that during the BYOND service disruption, many customers submitted complaints via BSI's official social media channels about transaction delays and a lack of information on system recovery. This situation shows that crisis communication and digital service quality are important factors in maintaining customer loyalty. Therefore, this study aims to analyze the perceptions of BSI KCP Ponorogo customers towards BYOND following BSI service disruptions, identify the factors that affect these perceptions, and analyze their impact on customer attitudes and trust. This research is expected to make a theoretical contribution to the development of digital Islamic banking studies and to serve as practical evaluation material for BSI in improving the quality and stability of future digital services.

METHODS

This study uses a qualitative field research approach and a case study method. Field research involves collecting data directly at the research site through interaction with informants to obtain in-depth information about the phenomenon being studied (Arikunto, 2010). The qualitative approach is used because this study aims to understand, in depth and context, customer perceptions, experiences, and responses to BSI's digital service disruptions. According to Moleong (2011), qualitative research produces descriptive data in the form of written and spoken words from observed behaviors. This research was carried out at BSI KCP Ponorogo, which is located on Jalan Soekarno Hatta No. 2, B Ponorogo. The location selection is based on the BYOND phenomenon caused by BSI service disruption in February 2025, which directly impacted customer transaction activities in the Ponorogo area, which is highly dependent on digital banking services.

The data in this study consists of primary data and secondary data. Primary data were collected through in-depth interviews with 11 active BSI KCP Ponorogo customers who experienced BYOND service disruptions in February 2025. According to Arikunto (2010), primary data are obtained directly from the research subjects through their behavior and statements. Meanwhile, secondary data were obtained from media news archives, service interruption reports, and customer complaints posted on BSI's official social media pages regarding the digital service disruption. Data collection was conducted through semi-structured interviews, observations, and documentation. Sugiyono (2016) explained that semi-structured interviews are used to obtain information more openly and in-depth. Observations were conducted directly in the service conditions at BSI KCP Ponorogo after the service interruption, while documentation was used to strengthen the data from interviews and observations.

The data analysis technique in this study uses an interactive analysis model consisting of data reduction, data presentation, and conclusion drawing or verification. According to Sugiyono (2016), data reduction is the process of selecting, concentrating, and simplifying data to align with the research focus. At this stage, the researcher selects information on customer perceptions of BSI service disruptions, the factors that affect these perceptions, and their impact on customer trust and attitude. Furthermore, the data are presented in a descriptive format to facilitate easier understanding and systematic analysis. The last stage is to conclude the patterns and relationships from the data collected during the study. To maintain data validity, this study uses triangulation techniques, diligent observation, and observation extension, as explained by Moleong (2011), thereby ensuring data that are more valid, objective, and trustworthy.

RESULTS AND DISCUSSION

Results

BSI KCP Ponorogo Customer Perception of BYOND by BSI Service Disruption

The disruption of BYOND by BSI services in February 2025 has raised various perceptions among BSI KCP Ponorogo customers. This perception is related to customers' initial impressions during service interruptions, the level of comfort during transactions, and their views on the quality of the digital services provided by banks. Based on interviews with 11 informants, most customers feel worry, anxiety, and disappointment because transaction activities are hampered. However, some customers consider the disruption understandable as a technical issue with digital services. The following data is presented to illustrate the form of customer perception of BYOND following BSI service disruptions, based on interviews conducted by researchers in the field.

Table 1. Customer Perception of BYOND by BSI Service Disruption

Informants	Emerging Perceptions	Shape of Impact
An	Worry and anxiety	Unable to transfer and access mobile banking
Is	Shocked and worried	Transfer transactions are disrupted
Ai	Normal but still feel insecure	Worried about the safety of funds
Ni	Disappointed with service	Transaction activity is hampered
Ok	Feeling uncomfortable	Difficulties when you need a quick transaction
Mo	Feeling annoyed	Have to wait for normal service to return
Be	Transaction activity is disrupted	Unable to transfer and check balance

Source: Data from researcher interviews, 2026.

Based on the table above, customer perceptions of BYOND service disruptions by BSI show considerable variation. Most of the informants expressed their worries, disappointment, and discomfort when digital services were disrupted. This perception arises because the banking services commonly used in daily activities are not normally accessible. In addition, some informants are concerned about transaction security because digital services directly manage personal funds.

However, some customers may still accept this condition as a temporary technical issue. These findings suggest that customers' perceptions of digital services are influenced by their first-hand experiences during disruptions.

Factors Affecting Customer Perception of BYOND by BSI Service Disruption at BSI KCP Ponorogo

Customer perception of BYOND by BSI service disruptions is influenced by several factors related to the application user experience, transaction needs, a sense of security in the system, and trust in the bank. Based on the interview results, the most dominant factors were the direct experience of the disruption and the high intensity of application use in daily transaction activities. In addition, concerns about system security are also factors that affect customers' assessments of the quality of digital services provided by Bank Syariah Indonesia. The following data shows the factors that affect customer perception of BYOND by BSI service disruptions at BSI KCP Ponorogo.

Table 2. Factors Affecting Customer Perception

Factors	Interview Findings	Impact on Perception
Hands-on experience during disruption	Unable to transfer, application errors, pending transactions	Forming a negative assessment of the reliability of the service
App usage intensity	Customers rely heavily on mobile banking	Distractions feel more inhibiting of activities
System security and concerns	Feelings of anxiety and insecurity appear	Lowers the convenience of using the service
Level of trust in banks	Customers still trust BSI	Negative perceptions are temporary

Source: Data from researcher interviews, 2026.

Based on the table, the direct experience of service disruption is the main factor shaping customer perception. Customers who experience transfer difficulties, cannot access applications, or have delayed transactions tend to give BYOND by BSI digital services a poor rating. In addition, the level of dependence on applications also affects customer perception, as most informants use digital services as their primary means of daily transactions. Another factor that also affects perception is the sense of security and the level of trust in banks. Some customers admitted they were worried about the system's security, but the majority of informants still believed the bank could fix the service that had experienced disruptions.

The Impact of BYOND by BSI Service Disruption on Customer Perception at BSI KCP Ponorogo

The disruption of BYOND by BSI services not only affects customers' perceptions of the quality of digital services but also impacts convenience, transaction activities, and customer confidence in using digital banking services. Based on the interviews, the most impactful impacts on customers were discomfort during transactions, concerns about system stability, and delays in financial transactions. However, most informants continue to use BYOND by BSI services because they still have some trust in Bank Syariah Indonesia. The following is the data from the research on the impact of BYOND by BSI service disruptions on customer perception at BSI KCP Ponorogo.

Table 3. The Impact of BYOND by BSI Service Disruption on Customers

Impact Felt	Informant Statement	Forms of Influence
Discomfort in transactions	"Very disruptive to my activities"	Lowering transaction convenience
Worry about the system	"Feeling insecure because of an app error"	Causes temporary anxiety
Delay in transaction activity	"Have to wait until the system is normal again"	Financial activities are delayed
Stay on the service	"Still believe BSI will improve"	Customer trust is still maintained

Source: Data from researcher interviews, 2026.

Based on the table above, the main impact of BSI's BYOND disruption is increased inconvenience in conducting digital transactions. Most of the informants said that transaction activities were hampered because services could not be accessed when needed. In addition, service interruptions raise concerns about the system's security and stability, particularly given that the application directly manages customer funds. The disruption also causes delays in transaction activities such as transfers and payments. However, the majority of informants continue to use the BYOND by BSI service after the system returns to normal. This shows that the level of trust in Bank Syariah Indonesia among most customers remained unchanged even after a disruption in digital services.

Discussion

BSI KCP Ponorogo Customer Perception of Byond by BSI Service Disruption

Customer perception of BYOND by BSI service disruptions is formed through the process of accepting and interpreting experiences while using digital banking services. According to Kotler

(2009), perception is an individual process of selecting, organizing, and interpreting information to produce a certain understanding of an object or service. In this study, the BSI service's disruption of BYOND elicits various emotional responses from customers, such as worry, disappointment, and surprise. The findings are evident in the informant's statement, which admitted that he felt anxious when the application could not be used to make transactions. This condition shows that the quality of digital services greatly affects customers' assessment of the reliability of banking services. The greater the disturbance felt, the greater the influence on customer perception of Bank Syariah Indonesia's digital services.

The formation of customer perception in this study can be analyzed through the stages of perception outlined by Thoha (2010): stimulus, registration, and interpretation. At the stimulus stage, service interruptions are the initial stimuli customers receive when the application experiences an error or is unavailable. The initial response was shock, worry, and disappointment, as conveyed by several informants. Furthermore, at the registration stage, customers begin to realize the practical impact of these disruptions on their transaction activities, such as not being able to make transfers or check balances. This stage shows that the experience of using digital services significantly influences the assessment of the quality of digital banking services.

The interpretation stage is the most decisive in shaping customer perception of BYOND due to BSI service disruptions. At this stage, customers begin to give meaning to their past experiences. Some informants view service disruptions as technical obstacles that are still understandable, while others see them as evidence that the quality of banks' digital services is not optimal. This difference in interpretation shows that perception is subjective and influenced by experience, transaction needs, and the level of customer dependence on digital services. These findings align with Kotler's (2009) view that perceptions can differ even when individuals receive the same stimulus, as their individual conditions and experiences shape them.

The results of this study also strengthen the research of Afwan Hafizh, Tri Inda Fadhila Rahma, and Nurul Jannah (2023), which found that the quality of digital services influences the loyalty and satisfaction of BSI mobile banking customers. The service disruption causes customers to feel uncomfortable using the application, thereby affecting their assessment of the quality of digital services. In addition, research by Rika Wahyuni and M. Ridwan (2021) shows that user experience with mobile banking affects customer satisfaction. The findings of this study affirm previous research that negative experiences due to service disruptions can affect customers' perceptions of the quality of digital banking services.

However, this study found that negative perceptions arising from service interruptions do not completely cause customers to leave BYOND by BSI services. Most informants continue to use the application because they are accustomed to digital services in their daily transactions. This condition shows that transaction needs and ease of service remain the main considerations for customers. This finding differs slightly from the research of Schiffman and Kanuk (2008), which states that negative perceptions of a service can influence consumers' decision to reduce their use of that service. In this study, negative perceptions did appear, but not to the extent that service use was eliminated, as the factors of need and usage habits remained quite strong.

In addition to transaction needs, this study also shows that the suitability of services aligned with Sharia principles strengthens customers' decision to continue using BYOND by BSI services. Some informants stated that Sharia transaction features, such as zakat and alms, are an added value that distinguishes these services from other digital banking services. This finding corroborates Moh's research. Abd. Rahman, Nurul Fadila, and Nuntupa (2023) stated that perceptions of benefits and trust affect interest in using sharia mobile banking. Thus, customers' perceptions of BYOND by BSI services are influenced not only by the system's stability but also by the value of the benefits and the suitability of the services to customers' religious needs.

Factors Affecting Customer Perception of Byond by BSI Service Disruption

Customers' perceptions of BYOND by BSI service disruptions are influenced by factors related to user experience, transaction needs, security, and trust in bank services. Kotler (2009) explained that perception is formed through an individual's process of understanding and interpreting information based on their experiences. In this study, first-hand experience with service disruptions was the main factor affecting customer perception. Informants who experience transaction failures, transfer delays, or difficulty accessing applications tend to give poor assessments of the quality of the digital services they use.

The experience of using digital services significantly influences customer perception. Jalaluddin (2010) stated that past experiences are one of the important factors that affect an individual's perception of an object or event. This is evident in interview results, which show that customers who have experienced service interruptions have become more cautious and more sensitive to the quality of the application system. This finding aligns with the research by Rika Wahyuni and M. Ridwan (2021), who found that mobile banking users' experience affects customer satisfaction with digital banking services. Thus, negative experiences due to system disruptions can form a less positive perception of service quality.

In addition to user experience, customer needs for ease of transaction are also factors that affect BSI services' perception of BYOND. Customers who rely heavily on applications for transfers, payments, and balance checks tend to feel the impact of service disruptions more. This condition shows that the higher the level of customer dependence on digital services, the greater the influence of interference on their perception. These findings align with Jalaluddin's (2010) view that individual needs can affect how a person understands and assesses an event. When transaction needs cannot be met due to service interruptions, customers tend to give poor ratings for the services they use.

Another factor that affects customer perception is a sense of security and concerns about the stability of the digital service system. Schiffman and Kanuk (2008) explained that consumer perceptions are influenced not only by technical aspects but also by psychological factors, such as a sense of security and confidence in the services used. In this study, several informants reported feeling worried when the application experienced disruptions, as this affected the security of funds and the smoothness of transactions. However, not all customers show the same level of concern. Some informants still have sufficient trust in the bank that they consider the disruption normal and temporary.

The level of trust in Bank Syariah Indonesia is also an important factor in shaping customer perception of BYOND by BSI service disruptions. Most of the informants stated they continued to use the application despite experiencing service interruptions. This shows that the trust previously formed remains strong enough that service disruptions do not immediately erode customer confidence in the bank's digital services. These findings corroborate the research of Sri Amanda, Hairunnisa, and Ratna (2023), which states that trust and the quality of mobile banking services affect customer satisfaction with transactions. Thus, a high level of trust can help maintain customer loyalty despite digital service disruptions.

The Impact of Byond by BSI Service Disruption on Customer Perception

The disruption of BYOND by BSI services affects transaction activities, the convenience of using digital services, and customer behavior when using digital banking services. In consumer behavior theory, Kotler (2009) explains that consumers' perceptions can affect their attitudes and behaviors toward a product or service. In this study, service disruptions caused most customers to experience transaction obstacles, including failed transfers, late payments, and the inability to access mobile banking applications. This condition shows that the stability of digital services has an important role in supporting customer transaction activities.

Service disruptions also affect customer comfort with digital banking services. Some informants stated they felt uncomfortable when the application could not be used as intended, especially when they needed fast transaction services. This finding aligns with the research by Misbahul Lucky Keysa Setiawan and Iza Hanifuddin (2025), who stated that technical obstacles in BSI Mobile services can affect the comfort and user experience when using digital banking services. Thus, the system's reliability is an important factor in shaping customer comfort with mobile banking services.

In addition to affecting convenience, service disruptions also affect the behavior of using digital banking services. Some customers choose to temporarily reduce their app use or look for alternative transaction options, such as ATMs and offline services. However, most informants continue to use the BYOND by BSI application after the system returns to normal. This condition shows that negative perceptions stemming from service disruptions do not necessarily lead customers to abandon the digital services they use. These findings support the view of Schiffman and Kanuk (2008), who stated that consumer perception of a service will affect service use, both by reducing and by maintaining it, based on experience and needs.

This research also found that despite the service disruption, most customers still have positive expectations for improving the quality of Bank Syariah Indonesia's digital services. The informant hopes that the service system can be more stable, secure, and able to support transaction activities optimally. This shows that negative perceptions stemming from service disruptions do not always lead to a loss of customer trust, but instead raise hopes for improved service quality in the future. This finding aligns with Tjiptono's (2007) view that good service quality plays an important role in shaping consumer satisfaction and trust in a service institution.

CONCLUSION

Based on the research on the perception of BSI KCP Ponorogo customers towards BYOND due to BSI service disruptions, it can be concluded that customer perceptions of digital service disruptions vary. Some customers feel worry, anxiety, and disappointment because service interruptions hinder transaction activities such as transfers, payments, and balance checks. However, some other customers can still understand the disruption as a reasonable technical obstacle in technology-based services. This perception is influenced by first-hand experience during a disruption, the intensity of application use, the sense of security in the system, and the level of customer trust in Bank Syariah Indonesia. In addition, service disruptions affect transaction convenience, raise concerns about system stability, and change digital service usage behavior. However, most customers continue to use the BYOND by BSI application because it is considered practical and meets daily transaction needs.

This research has strength because it can describe in depth the experiences and perceptions of customers through a qualitative case study approach, ensuring data obtained are contextual and in line with real field conditions. However, this study also has limitations, especially the limited number of informants and the research scope, which is focused only on BSI KCP Ponorogo customers, so the results cannot be generalized widely. Therefore, further research is recommended to expand the research location, increase the number of informants, and use a quantitative or mixed-methods approach to produce more comprehensive data on customer perceptions of digital banking services. In addition, future research can examine strategies for managing digital service disruptions and their impact on customer loyalty and satisfaction across various Islamic banking institutions.

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