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# Digital Information Transparency and Customer Trust in Islamic Banking: A Case Study of BYOND by Bank Syariah Indonesia

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**Abstract**

The digital transformation of banking requires information transparency as a key factor in building customer trust. This study aims to identify the transparency of financial transaction information provided through the BYOND by Bank Syariah Indonesia (BSI) application and its contribution to customer trust at BSI Padangsidimpuan. This research employs a qualitative approach involving 32 customers selected through purposive sampling. Data were collected through in-depth interviews, observations, and documentation, then analyzed through data reduction, data presentation, and conclusion drawing. The findings indicate that clear, accurate, complete, and accessible transaction information contributes to strengthening customer trust. Nevertheless, challenges related to application comprehension and internet connectivity remain. This study highlights the strategic role of digital information transparency in strengthening customer trust and supporting the sustainability of Islamic banking services

**Keywords:** Information Transparency, Customer Trust, BYOND by BSI

***Abstrak***

*Transformasi digital perbankan menuntut transparansi informasi sebagai faktor penting dalam membangun kepercayaan nasabah. Penelitian ini bertujuan mengidentifikasi transparansi informasi transaksi keuangan melalui aplikasi BYOND by Bank Syariah Indonesia (BSI) dan kontribusinya terhadap kepercayaan nasabah di BSI Padangsidimpuan. Penelitian menggunakan pendekatan kualitatif dengan melibatkan 32 nasabah yang dipilih secara purposive. Data dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi, kemudian dianalisis melalui reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa transparansi informasi transaksi yang jelas, akurat, lengkap, dan mudah diakses mendukung penguatan kepercayaan nasabah. Meskipun demikian, kendala pemahaman aplikasi dan konektivitas internet masih ditemukan. Temuan penelitian berkontribusi dalam menegaskan bahwa kualitas transparansi informasi digital merupakan elemen strategis dalam memperkuat kepercayaan dan keberlanjutan layanan perbankan syariah.*

***Kata kunci:*** *Transparansi Informasi, Kepercayaan Nasabah, BYOND by BSI*

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## INTRODUCTION

Advances in digital technology have driven transformation in Indonesia's banking sector, particularly in digital banking services (Harto dkk., 2023). The digitization of banking has become an integral part of the public's transactional activities (Moşteanu dkk., 2020). Banks and financial institutions continue to adopt digital technology to provide services that are faster, easier, more efficient, and accessible without being limited by time or location. This transformation has increased the need for transparency in financial information (Mukhra dkk., 2024). Thus, information transformation not only supports digital services but also plays a crucial role in building a relationship of trust between banks and customers. Digital banking makes it easy for customers to conduct transactions anytime and anywhere, but these changes also give rise to new demands regarding security, clarity of information, data protection, and customer trust (El Madja & Putri, 2026).

Bank Syariah Indonesia (BSI), one of the largest Islamic banks in Indonesia, has developed BYOND by BSI as a super-app that not only provides financial transaction services but also social and spiritual services (Imam dkk., 2025). BYOND by BSI services include balance inquiries, e-wallet top-ups, portfolio management, fund transfers, payment transactions, QRIS, e-commerce, zakat and infaq services, cardless cash withdrawals, and a number of other services. BYOND by BSI was officially launched in November 2024 (Indonesia, 2024b). The surge in transaction activity through BYOND by BSI underscores the increasingly strategic role of digital services in BSI's banking operations. In December 2025, BSI reported that transactions via BYOND by BSI had reached 730 million, with a total transaction value of approximately Rp820 trillion. This indicates that customers are conducting an increasing number of financial activities through digital services. BSI also stated that transparency and ease of access to transaction information are crucial components in strengthening governance and customer trust (Indonesia, 2024a).

Based on Otoritas Jasa Keuangan Regulation (POJK) No. 21 of 2023 concerning the provision of digital banking services by commercial banks, which defines digital banking services as electronic banking services developed by optimizing the use of customer data in order to provide faster, convenient, and tailored to customer needs (customer experience), and that allow customers to conduct transactions independently, while taking security aspects into account. These services enable customers to independently access various features, including obtaining information, communicating with the bank, registering, opening and closing accounts, and conducting transactions. In addition, these services also cover various needs beyond banking products, such as electronic commerce (e-commerce) transactions and other services that support a broader range of customer needs (Halimah dkk., 2025).

Transparency of transaction information in digital banking services is crucial because transactions take place without direct interaction between customers and bank staff. In digital transactions, customers must understand most of the information presented through the app interface. Any ambiguity, delay, or discrepancy in transaction information can raise doubts about the system's reliability and the security of customers' funds. This is

different from transactions conducted in person at a bank, where customers can ask a bank teller for clarification if any information is unclear.

Otoritas Jasa Keuangan (OJK) considers transparency to be one of the key principles in consumer protection within the financial services sector. OJK Regulation No. 22 of 2023 emphasizes the importance of customer protection. Transparency helps customers choose financial products and services that suit their needs. Thus, transparency of information is linked to customer trust. Clear and open information can reduce the uncertainty felt by customers. According to Utami, trust serves as the primary foundation for the adoption of financial technology, particularly in Islamic banking, which prioritizes the principles of honesty and fairness (Utami, 2026).

Trust is one of the key factors in the relationship between banks and customers, particularly when it comes to using digital services. Customers entrust part of their financial management to digital systems, so trust is built not only through the banking institution's reputation but also through their direct experience using the app. Transparent information can reduce uncertainty because customers can clearly see what is happening with their accounts and transactions. Thus, transparency in transaction information is one mechanism that has the potential to strengthen customer trust in digital banking services.

A number of previous studies have examined the use of BYOND by BSI, customer trust, and transaction transparency in Islamic banking. Research by Jureid et al. shows that the greater the transparency in the management and disclosure of financial information, the higher the level of customer trust in BSI (Jureid dkk., 2026). Service quality and accountability also play a key role in building customer trust. Research by Riswa and Harfandi (2026) indicates that increased trust and digital security are key factors that can influence and encourage the use of digital banking services among BSI customers (Riswa & Harfandi, 2026). Utami's (2026) study states that transparency has a positive and significant effect on customer trust and explains that clearly and easily understandable information regarding products, fees, and terms and conditions is essential for increasing the trust of users of digital Islamic banking services (Utami, 2026). Research by Yasmin and Abdul Fatah (2025) indicates that the transparency of promotional information regarding the QRIS BYOND cashback program conducted by Bank Syariah Indonesia (BSI) is not yet fully optimal (Yasmin & Abdul Fatah, 2025). Customer perceptions indicate that although BSI's digital communication channels are already operational, the quality of content and consistency of information still need improvement. This lack of clarity and openness has led to a decline in customer trust, with the majority becoming more cautious and selective in responding to BSI's future digital promotions. Thus, transparency is a key factor in building customer trust in digital Islamic banking services.

Although research on BYOND by BSI is gaining increasing interest, studies that specifically examine the transparency of financial transaction information and its relationship to customer trust in BSI Padangsidimpuan remain limited. Therefore, this study aims to understand how customers perceive the transparency of financial transaction information on BYOND by BSI and how such transparency contributes to the development of customer trust. This study aims to analyze the transparency of financial

transaction information on BYOND by BSI and to determine its contribution to customer trust at BSI Padangsidimpuan.

## RESEARCH METHODS

This study employs a qualitative approach. Based on how they were obtained, the data sources used in this study are divided into two types: primary data and secondary data. To ensure the accuracy of the data in this study, data validity tests must be conducted, consisting of source triangulation and methodological triangulation. The sampling technique used was purposive sampling, which involves selecting respondents based on specific criteria in accordance with the research objectives (Sugiyono, 2021). Data analysis in this study focused on reducing, presenting, and verifying the data to draw conclusions.

The subject of this study is the Bank Syariah Indonesia (BSI) Branch Office in Padangsidimpuan, covering the period from August through September 2026. Data collection for this study was conducted through in-depth interviews, observation, and documentation. Interviews were conducted to explore customers' perceptions, experiences, and preferences regarding the BYOND by BSI app. Observations were made of customers' interactions with the BYOND by BSI digital banking service. Documentation was used to support the research data in the form of notes, photos, and relevant digital activities. The informants, or research subjects, consisted of 32 customers selected based on their firsthand experience using the BYOND by BSI service.

## RESULTS AND DISCUSSION

### Information Transparency and Digital Banking

Transparency in financial information does not merely mean providing information; rather, that information must help customers understand the products or services they use. Thus, transparency is a key factor that influences customers' decision-making (Andriansyah & Sisdianto, 2024). These decisions are closely tied to building and maintaining customer trust in banking services. When customers receive clear, open, and accountable information about banking services, their uncertainty and doubts regarding the bank can be minimized. Thus, transparency not only serves as a form of information disclosure but also plays a vital role in building a relationship of trust between the bank and its customers (Jureid dkk., 2026). According to Tarigan et al. (2026), transparency is not merely the provision of information but also a form of the bank's responsibility and trust toward its customers. In the context of BYOND by BSI, the presentation of transaction information that is clear, complete, accurate, and easily accessible demonstrates the bank's openness to its customers (Tarigan dkk., 2026). This can reduce customers' uncertainty regarding their financial activities and ultimately help build trust in the bank.

Digital banking is a banking service that utilizes digital technology to provide access to banking products and services (S dkk., 2024). Digital banking offers benefits such as convenience, speed, flexibility, and transaction efficiency. BYOND by BSI is Bank Syariah Indonesia's Super App—a more modern, comprehensive, and integrated platform that provides digital access to customer accounts via mobile phones or tablets. BYOND by BSI's

features include balance inquiries, e-wallet top-ups, portfolio management, fund transfers, payment transactions, QRIS, e-commerce, zakat and infaq services, cardless cash withdrawals, and a number of other services. BSI states that customer security is a top priority in the development of BYOND by BSI.

According to Almira and Yanthi (2024), information quality and system security are important aspects of using mobile banking services because accurate, relevant, and easy-to-understand information can provide a better experience for users (Almira & Yanthi, 2024). Therefore, the quality and transparency of transaction information on BYOND by BSI are crucial, as customers use this information to monitor and verify their financial activities.

**The Relationship Between Information Transparency and Customer Trust**

Customer trust is the belief that a bank is capable of providing services that are secure, reliable, honest, and in line with customer expectations (Firm, 2023). In digital banking, trust becomes even more important because transactions are conducted without direct interaction between customers and bank employees. Customers entrust part of their financial management to digital systems, so trust is built not only through the banking institution's reputation but also through their direct experience using the app. Transparent information can reduce uncertainty because customers can clearly see what is happening with their accounts and transactions (Patrisia dkk., 2026). Thus, transparency in transaction information is one mechanism that has the potential to strengthen customer trust in digital banking services.

Customer trust is the most important aspect of the principles of fairness and transparency under Sharia law. Trust is built through the bank's accountability in managing information, fulfilling contractual obligations, and adhering to Sharia principles. Transparency of information particularly regarding contracts assures customers that the bank avoids harmful practices. Strong trust encourages customers to conduct repeat transactions and reinforces their confidence in the bank's integrity, while also building a positive image that is crucial in the competitive financial industry (Jureid dkk., 2026). According to Riswa and Harfandi (2026), high levels of trust reflect customers' confidence that the Byond by BSI app is capable of providing consistent service, free from system errors, and safeguarding customers' interests (Riswa & Harfandi, 2026).

Transparency can build customer trust because clear information reduces uncertainty (Siregar, 2024, hlm. 91). Customers who can easily view transaction details will be better able to verify that the transactions carried out align with their intentions. In digital banking, if the bank possesses significantly more information than the customer and that information is not communicated clearly, the customer may experience doubt. Conversely, transparency regarding transactions, fees, transaction status, and dispute resolution mechanisms can provide a sense of security. When customers trust that a bank is transparent and honest in managing data and transactions, they tend to be more open to adopting new technological changes. Thus, trust serves as a means of reducing

psychological barriers when customers transition from conventional/in-person services to fully digital services such as Byond (Riswa & Harfandi, 2026)

Customer trust in using digital banking services can be built when customers understand all the information available within those services. The understanding of information referred to in this study refers to the transparency of all financial transaction information available on the BYOND by BSI digital banking service. Three indicators were used to determine the extent to which the financial transaction information provided through BYOND by BSI can be understood, trusted, and easily accessed by customers. The following is a discussion based on the results of the study;

**Customer Trust in the Completeness and Clarity of Transaction Information**

| Category | Description | Total |
|---|---|---|
| Clear | Complete and easy-to-understand information | 19 |
| Fairly clear | Information is complete but requires more attention to detail | 11 |
| Not very clear | Complete information but confusing | 2 |

Source: processed data (2026)

**Table 1**. Customer Trust in the Completeness and Clarity of Transaction Information

According to Table 1, 19 informants rated the transaction information on BYOND by BSI as clear because the available information was comprehensive and presented in an easy-to-understand manner. Eleven informants assessed the information available on BYOND by BSI as complete, but they still needed to be careful in understanding some of the features, such as when making digital payments. Meanwhile, two informants found some information to be unclear; although the information was complete, it still caused confusion in understanding the differences between “Transfer,” “Pay,” and “Top Up.” These findings align with the research by Jureid et al. (2025), Utami (2026), and Riswa and Harfandi (2026), which indicate that transparency, clarity of information, digital security, and accountability play a role in enhancing customer trust. Meanwhile, research by Yasmin and Abdul Fatah states that unclear and inconsistent information can reduce customer trust in BSI’s digital services. Thus, the completeness of transaction information on BYOND by BSI has generally supported transparency and increased customer trust; however, clarity and ease of understanding still need attention to ensure that the information can be optimally understood by all customers.

**Customer Confidence in the Accuracy and Relevance of Transaction Information**

| Category | Description | Total |
|---|---|---|
| Accurate and Relevant | Information is relevant and accurate | 32 |

**Table 2**. Customer Confidence in the Accuracy and Relevance of Transaction Information

Based on Table 2, all 32 informants assessed that the transaction information on BYOND by BSI was accurate and consistent with the transactions carried out. This indicates that the accuracy of information is one of the factors that fosters customer trust, as it provides certainty regarding their financial activities and conditions. The results of this study are consistent with research by Jureid et al., Utami (2026), and Riswa and Harfandi (2026), which show that transparency, security, and trust in accurate and relevant transaction information can enhance customer comfort and confidence in using digital banking services. Thus, the accuracy of transaction information on BYOND by BSI has supported the building of customer trust.

**Customer Confidence in the Ease of Access to Transaction Information**

| Category | Description | Total |
|---|---|---|
| Easy to access | Information can be accessed easily and quickly | 28 |
| Difficult to access | Information is difficult to access due to an unstable internet connection | 4 |

**Table 3.** Customer Confidence in the Ease of Access to Transaction Information

Based on Table 3, 28 informants found that transaction information on BYOND by BSI was easy to access because it could be obtained quickly, while 4 informants experienced difficulties due to external factors unrelated to BYOND by BSI, namely an unstable internet connection. Thus, in general, the ease of accessing information has fostered customer trust in using digital services. These findings align with research conducted by Utami (2026) and Riswa and Harfandi (2026), which showed that information security and customer trust play a crucial role in the use of digital services; thus, easy access to transaction information that is secure, clear, and readily available can enhance customer trust in the bank. Thus, fast and easy access to information on BYOND by BSI is one of the aspects that supports customer trust, even though an external factor related to the BYOND by BSI application namely, the quality of the internet connection remains a challenge for some users.

**Customer Trust in the Transparency of Transaction Information**

| Category | Description | Total |
|---|---|---|
| Trust | Still trust BSI | 32 |

**Table 4.** Customer Trust in Transaction Information Transparency

Based on Table 4, all 32 informants stated that they continued to trust BSI after receiving transaction information through BYOND by BSI. This indicates that the transparency of transaction information presented openly, accurately, and in an easily accessible manner is able to provide a sense of security and strengthen customer trust. The informants' trust can be understood through three aspects: first, most informants considered the transaction information to be complete and clear. Second, the informants gave positive evaluations regarding the accuracy and relevance of the transaction

information. Third, most informants found the information to be easily accessible. These three aspects contribute to a positive customer experience when using BYOND by BSI. This aligns with research by Jureid et al. (2025) and Utami (2026), which shows that information transparency has a positive effect on customer trust. Thus, the transparency of transaction information on BYOND by BSI is a key factor in maintaining customer trust in BSI's digital banking services.

## CONCLUSION

Transparency in financial transaction information is one of the key factors in building customer trust in BYOND by BSI's digital banking services. Transparency is demonstrated through the availability of complete and clear transaction information, the accuracy and relevance of the information, and ease of access. The results of this study indicate that the transaction information presented on BYOND by BSI was deemed accurate and relevant by all 32 informants; several informants also found the information to be complete and sufficiently clear, and 28 informants reported that the service was easy to access. All informants also stated that they continued to trust BSI after receiving transaction information through BYOND by BSI. Thus, the transparency of transaction information on BYOND by BSI has generally been able to enhance and maintain customer trust. However, there are still challenges regarding customers' ability to accurately understand transaction information, as well as external challenges such as unstable internet connections when using the BYOND by BSI service.

The findings of this study contribute to a better understanding of the role of financial transaction transparency in the BYOND by BSI digital banking service in building trust among BSI customers in Padangsidimpuan. In practical terms, it is recommended that BSI improve the clarity, completeness, timeliness, and accessibility of transaction information, including fee details, transaction status, transaction history, and mechanisms for handling problematic transactions. This study has limitations because its scope is limited to BSI customers in Padangsidimpuan; therefore, the results cannot yet be generalized to all BYOND by BSI users in other regions. Additionally, measurements based on respondents' perceptions may be subject to subjectivity. Therefore, future research is recommended to involve respondents from a broader geographic area, use a longitudinal design or mixed-methods approach, and examine other variables, such as security, digital service quality, financial literacy, customer satisfaction, and customer loyalty.

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