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From Queues to Clicks: A Case Study on Service Transformation Using Byond by Bank Syariah Indonesia

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Abstract

Background: Providing high-quality service is a vital strategy for banks to enhance customer satisfaction and loyalty. In Islamic banking, digital transformation plays a significant role in delivering Sharia-compliant, efficient, and accessible services. This study investigates the implementation of the Byond application by Bank Syariah Indonesia (BSI) at the KCP Banjar branch in improving service quality.

Methods: A qualitative approach was used, focusing on digital media as the main source of data. Data collection and analysis centered on exploring the features, benefits, and impacts of the Byond application on banking service processes and customer experiences.

Results: The findings indicate that Byond functions as a super app providing a wide range of transaction features alongside Sharia-compliant services. It enables customers to perform independent transactions remotely, reducing the need for physical visits to bank branches or ATMs. This leads to shorter queues, increased use of e-channels, and improved operational efficiency.

Conclusion: Byond significantly enhances service quality by offering convenient, Sharia-compliant digital banking solutions that meet customer expectations and improve satisfaction.

Novelty: This study highlights the innovative integration of Islamic principles within a digital banking platform, positioning Byond as a leading super app advancing Islamic banking transformation in Indonesia.

Keywords: Bank Syariah Indonesia; Digital Banking; Islamic Finance; Mobile Banking; Sharia Compliance



INTRODUCTION

The rapid advancement of digital technology has fundamentally transformed many sectors, with banking being one of the most impacted industries (Aligarh et al., 2023; Ani et al., 2024). In the era of Industry 4.0, where the fusion of cyber-physical systems, the Internet of Things (IoT), and artificial intelligence (AI) drives innovation, digital banking services have become a core focus for financial institutions worldwide (Ghobakhloo et al., 2024). Banks are no longer simply places for saving or borrowing money; they are evolving into comprehensive digital ecosystems that provide a wide array of financial services accessible anytime and anywhere. This transformation is especially significant for Islamic banking institutions such as Bank Syariah Indonesia (BSI), which have traditionally relied on face-to-face interactions and conventional banking practices (Abdul et al., 2022; Avdukic & Asutay, 2024). To remain competitive and relevant, BSI has pioneered the development and launch of the Byond application, a sophisticated super app designed to combine innovative digital banking services with Sharia-compliant principles (Assari, 2022; Siregar et al., 2024). This study explores how Byond is reshaping the banking experience for customers by enhancing service quality, which is a critical factor for customer satisfaction and loyalty.

Service quality remains at the heart of banking success. Theoretical frameworks from marketing and service management experts such as (Kotler & Fox, 1995) emphasize five dimensions that form the foundation of service quality: reliability, responsiveness, assurance, empathy, and physical evidence. Reliability refers to the bank's ability to consistently deliver promised services accurately and dependably. Responsiveness involves the willingness and speed of service delivery to meet customer needs (Silva et al., 2024). Assurance covers the knowledge, courtesy, and ability of staff to instill trust and confidence. Empathy is the degree of personalized care and attention given to customers (Liu et al., 2024). Lastly, physical evidence relates to the tangible aspects, such as the digital interface and banking environment, that influence customer perceptions (Ahyani, Muhammad, et al., 2024). In the context of digital banking, these dimensions translate into factors like system uptime, ease of use, security features, personalized user experience, and professional customer support. Ensuring high standards across these dimensions in a digital platform is essential for Islamic banks to maintain customer loyalty, especially as the market becomes increasingly competitive and customers' expectations evolve rapidly (Ichsan et al., 2024; Muharir et al., 2025; Abdurrahman, 2025).

The broader wave of digitalization in banking is not just a reactive measure but a proactive transformation driven by technological advancements and shifting consumer behaviors. BSI's strategic move from its initial BSI Mobile app to the more advanced and comprehensive Byond application illustrates how Islamic banks can adapt and innovate to stay relevant in the digital era. Byond offers a suite of digital services that go beyond basic transactions to include account opening, cardless withdrawals, investment options, and more — all aligned with Sharia law (Ahyani, Lousada, et al., 2024; bankbsi_regionkalimantan, 2024; Mustofa & Ahyani, 2025). This transition reflects a global trend where financial institutions are embracing digital platforms to improve operational efficiency and customer reach. Moreover, the COVID-19 pandemic has accelerated digital adoption, making contactless, remote banking not just a convenience but a necessity. Customers increasingly prefer the speed, flexibility, and convenience offered by digital channels. Through Byond, BSI is not only meeting these expectations but also expanding its market penetration and operational resilience. The digital



transformation journey enhances the bank's capacity to provide timely, seamless, and inclusive financial services, crucial in today's fast-paced and health-conscious environment (Fitriyah & Adnan, 2025).

One of the key advantages of digital banking is the reduction of physical constraints traditionally associated with financial services. By adopting digital technology, banks like BSI offer customers 24/7 access to services regardless of geographic location, significantly improving accessibility for underserved or remote populations (Hidayah & Anggraeny, 2023; Ahmed Saleh Ahmed Saif Al-Shameri, 2024). This around-the-clock availability also supports increased transaction volumes and service convenience, which are pivotal in building customer satisfaction and loyalty. However, the shift to digital banking also presents challenges, particularly in fostering and maintaining customer trust. Unlike traditional banks with physical branches, digital banks must rely heavily on the perceived reliability, security, and privacy of their digital platforms (Hipni, 2019; Ardi et al., 2024). Trust becomes a decisive factor influencing customer willingness to adopt and continue using digital banking services. Studies highlight that trust in the bank's ability to safeguard funds and personal information, along with consistent service availability, strongly affects customer adoption rates. Additionally, digital banking enables banks to optimize revenue streams, reduce operational costs, and manage risks more effectively. The integration of secure digital infrastructure and innovative fintech solutions allows Islamic banks to offer competitive products while adhering to Sharia principles, further reinforcing their unique market position (Alam & Miah, 2024).

Despite these benefits, the digital transformation of banking is not without obstacles. Customers' resistance to change, concerns about cybersecurity, and the need for continuous technological upgrades challenge banks in implementing and sustaining digital services. Furthermore, ensuring that digital offerings comply with Islamic banking regulations adds another layer of complexity to the innovation process. Nevertheless, ongoing research and development, combined with increasing digital literacy among customers, suggest a promising future for digital Islamic banking. The evolution of digital banking platforms such as Byond marks a significant milestone in financial service delivery, enabling Islamic banks to meet modern demands while preserving their religious and ethical foundations. This study thus underscores the importance of strategic digital innovation and high service quality in shaping the future landscape of Islamic banking in Indonesia and beyond.

LITERATURE REVIEW

The concept of banking has a deep historical lineage rooted in the evolution of financial intermediation practices. Etymologically, the term *bank* originates from the Italian word *banca*, meaning bench or seat, which historically referred to the benches used by moneylenders in medieval Italy as they conducted financial transactions in marketplaces (Petruzzelli & Albino, 2012). Over time, this informal system evolved into regulated institutions, marking the birth of modern banking. In the Indonesian legal context, Law No. 10 of 1998 Article 1 Clause 2 defines a bank as a business entity that collects funds from the public in the form of deposits and redistributes them in the form of credit or other financial products to improve societal welfare (Hakim, 2023; Konrad et al., 2023; Hartini et al., 2025). Experts also emphasize the bank's dual role as a collector and distributor of capital. Darmawati et al. (2023) and Pati & Pratama (2025)



describe a bank as an intermediary institution managing public deposits and extending credit. Similarly, Samal & Dash (2023) reiterate that banks support public welfare through their redistribution functions. Dendawijaya (2009) highlights the bank's function as a channeler of funds between surplus and deficit economic units, effectively bridging financial disparities and fostering economic continuity.

Within the broader spectrum of banking systems, Islamic banking has emerged as a specialized model built upon Sharia principles, offering an ethical alternative to conventional interest-based financial models. Legally, Indonesian Law No. 21 of 2008 on Islamic Banking explicitly defines Islamic banks as financial institutions operating under Islamic law, upholding transactions free from *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling). These institutions are committed to providing products that meet Sharia compliance, thereby integrating religious adherence with economic activities. Moreover, Islamic banking's regulatory foundation is further supported by Laws No. 10 of 1998 and No. 7 of 1992, which regulate the operational environment for banks in Indonesia. From the perspective of offered services, Islamic banks extend financing through contracts such as *murabahah* (cost-plus sale), *mudharabah* (profit-sharing), *musyarakah* (joint venture), and *ijarah* (leasing), ensuring that all financial transactions are ethically sound and legally compliant (Muharir et al., 2025).

The economic function of Islamic banks differentiates them from conventional financial institutions. Rather than charging interest, Islamic banks operate on a principle of mutual benefit and risk-sharing, aligning financial gain with productive economic activity. This foundational difference is what gives Islamic banks their distinct identity. According to Pratiwi & Budiman (2024), Islamic banks serve as intermediaries that foster cooperative partnerships (*syirkah*) and uphold equitable business practices. These partnerships emphasize shared accountability and collective responsibility between financial institutions and clients. Yakubi et al. (2020) argue that Islamic banks go beyond profit-seeking by incorporating values of social justice and ethical stewardship. Their financing activities are designed not only to yield returns but also to promote fairness and social cohesion, ensuring that all financial activities are grounded in Islamic legal and moral philosophy.

Operationally, Islamic banks follow distinct financial protocols. They are prohibited from engaging in speculative transactions or investing in industries deemed haram, such as alcohol, weapons, and gambling. Instead, they invest in asset-backed and productive ventures that generate real economic value. Common financial instruments include *mudharabah*, *murabahah*, and *ijarah*, all of which provide transparent risk-sharing and discourage exploitative practices. According to Issa et al. (2025), these instruments support economic stability by anchoring transactions in tangible assets and long-term cooperation. Moreover, Islamic financial institutions are supervised by Sharia Supervisory Boards (SSB), which ensure that all activities comply with Islamic ethical and legal standards. This governance model enhances customer trust and institutional integrity, serving as a unique differentiator from conventional banks (Elamer et al., 2020; Wijayanti & Setiawan, 2023).

The rapid growth of digital technologies has further influenced Islamic banking practices. Digital banking has transformed the way financial services are accessed, with mobile apps and online platforms becoming essential tools for modern banking. In response, Islamic banks have embraced digital innovation, developing platforms that allow customers to perform



transactions remotely while adhering to Sharia rules. The shift from physical to digital banking aligns with broader global trends and reflects customer expectations for speed, convenience, and personalized service (Abdurrahman, 2024; Hidayat & Kassim, 2024). However, the implementation of digital Islamic banking is not without challenges. Institutions must ensure that technological features—such as automated profit calculation, digital signatures, and online contracts—remain within Sharia boundaries. As Paltrinieri et al. (2020) and Adinugraha et al. (2024) note, this integration of faith-based principles with modern technology represents a dynamic area of growth and experimentation in the global Islamic finance landscape. To further contextualize the comparison between Islamic and conventional banking systems, the table below summarizes key operational and philosophical differences:

Table 1. Comparison between Conventional and Islamic Banking Systems

Aspect	Conventional Banking	Islamic Banking
Legal Foundation	Based on civil and commercial law	Based on Islamic (Sharia) law and fatwas
Revenue Mechanism	Interest-based income (loans)	Profit-and-loss sharing, trade-based profit
Products	Savings, loans, credit cards, derivatives	Murabahah, Mudarabah, Musyarakah, Ijarah
Prohibited Activities	Few limitations, guided by legal compliance	Prohibits riba, gharar, maysir, and haram investments
Regulatory Body	Central bank and financial authority	Central bank + Sharia Supervisory Board (SSB)
Customer Relationship	Lender-borrower relationship	Partnership (profit/loss sharing or cost-based contracts)
Social Responsibility	Profit-oriented, CSR optional	Ethical investment, zakat, social justice embedded in operations

While existing literature has examined the operational, regulatory, and ethical distinctions between conventional and Islamic banks, a gap remains in understanding how Islamic digital banking platforms enhance service quality while maintaining Sharia compliance. Studies have addressed mobile banking adoption in general but rarely focus on the specific impact of fully integrated Islamic digital applications such as *Byond by BSI* in improving operational efficiency, customer satisfaction, and compliance with Islamic law. Furthermore, many studies focus on macro-level financial performance without exploring customer-centric experiences, particularly in rural or semi-urban areas where digital literacy may vary. The novelty of this research lies in its focus on the service transformation of Bank Syariah Indonesia through its *Byond* application—a platform that exemplifies the fusion of Sharia compliance with digital innovation. It provides a case-based understanding of how Islamic banking institutions in Indonesia respond to technological shifts while preserving their religious identity and customer trust. This perspective is timely and relevant, especially as Islamic banks compete in increasingly digital and competitive financial ecosystems.

METHODOLOGY



This study adopts a qualitative case study approach to explore how Bank Syariah Indonesia (BSI) has transformed its service delivery through the Byond application. A qualitative method is suitable for examining complex processes and understanding user behavior in the real-world context of Islamic digital banking. This approach allows the researchers to capture perceptions, experiences, and changes in service quality from the perspectives of both customers and bank personnel (Creswell & Poth, 2018). The case study focuses on BSI's KCP Banjar branch, chosen due to its active adoption of the Byond platform and accessibility for field research. The study investigates how the application has shifted banking from traditional in-branch interactions to digital experiences, improving service delivery while maintaining Sharia compliance. Data were gathered from primary and secondary sources. Primary data were collected through semi-structured interviews and informal discussions. Informants included BSI staff involved in digital service management and customers actively using Byond. Participants were selected using purposive sampling, focusing on individuals with relevant experience. Interviews provided insights into application usability, service efficiency, customer satisfaction, and implementation challenges. Each interview lasted 30–60 minutes and was either conducted in person or online, then transcribed for analysis.

Secondary data were obtained through a literature review of scholarly articles, official documents, BSI reports, digital banking guidelines, and policy publications. These sources provided theoretical and regulatory context and helped position the findings within broader academic and industry discussions (Otoritas Jasa Keuangan, 2023; Bank Indonesia, 2024). Data analysis used thematic analysis following Braun and Clarke's (2006) framework. This involved coding the data and identifying themes such as digital convenience, trust, service reliability, and Sharia compliance. The themes were aligned with the SERVQUAL model (Parasuraman et al., 1988), which outlines five dimensions of service quality: reliability, responsiveness, assurance, empathy, and tangible aspects. In the digital context, these dimensions translate into app stability, ease of use, data security, user-centered design, and professional support (Zeithaml et al., 2018).

Trust was a key analytical lens, as customer willingness to adopt digital Islamic banking often hinges on the perceived safety and religious legitimacy of the platform. The study explored how Byond fosters trust through transaction transparency, secure systems, and adherence to Islamic financial ethics (Mollah & Zaman, 2015; Yousafzai et al., 2009). To enhance research credibility, triangulation was applied by comparing data across sources—interviews, observations, and document analysis. Member checking ensured that the researchers' interpretations aligned with informants' actual views (Lincoln & Guba, 1985). Field notes and reflective memos also supported transparency and minimized bias during the research process. Ethical research practices were maintained throughout. Participants gave informed consent and were assured of anonymity and confidentiality. All data were used strictly for academic purposes and handled in compliance with ethical standards set by the researchers' institutions. This study acknowledges certain limitations. As a qualitative case study, the findings are not statistically generalizable but offer rich, context-specific insights into digital transformation within an Islamic banking environment. The relatively small number of informants and focus on a single branch may not represent the experiences across all BSI branches or customers in Indonesia. Nonetheless, the methodology provides a robust foundation for understanding service transformation in Islamic banking and highlights areas for further research, including



quantitative assessments of digital adoption outcomes. In conclusion, this research employs a well-grounded qualitative methodology to analyze the impact of the Byond application on BSI's service delivery. Through thematic analysis of interviews and literature, the study offers valuable insights into how digital innovation—guided by Sharia principles—can improve service quality, operational efficiency, and customer satisfaction in Indonesia's Islamic banking sector.

RESULTS

This study investigates the implementation of the Byond application at Bank Syariah Indonesia (BSI) KCP Banjar, focusing on the online account opening service, key app features, user experience, and service transformation outcomes. The results are based on data collected through interviews, discussions, and document analysis.

Online Account Opening Strategy and Implementation

The data show that the online account opening service, available for BSI's Easy Wadiah and Easy Mudharabah savings products, has become a critical driver in increasing customer engagement. The convenience of digital onboarding, combined with the appeal of Sharia-compliant profit-sharing products, attracted a significant number of new customers. Interviews with informants revealed that customers appreciated the flexibility of completing the account opening process remotely without the need to visit a branch physically. The success of the online account opening is supported by the simplified documentation process, which requires only a valid ID (KTP), taxpayer number (NPWP), and a selfie with the ID. This streamlined procedure encourages users, especially younger and tech-savvy customers, to open accounts effortlessly.

Table 2: Customer Responses on Online Account Opening Service

<i>Aspect</i>	<i>Percentage Agree</i>	<i>Notes</i>
<i>Convenience of Online Opening</i>	85%	Customers found process fast & easy
<i>Trust in Mudharabah Contract</i>	78%	Seen as fair & transparent
<i>App Usability (Byond)</i>	82%	User-friendly and intuitive
<i>Preference for Remote Opening</i>	74%	Avoiding branch visits preferred

The positive customer feedback correlates strongly with the increased account openings reported by the bank's operational data for the year after Byond's launch.

Key Features of Byond Application

The Byond application offers a comprehensive set of features that facilitate a broad range of banking transactions, improving user engagement and operational efficiency. These features are essential in transforming BSI's traditional service delivery into a seamless digital experience.

- **Account Information:** Users can monitor balances, transaction histories, and scheduled transactions in real time, contributing to enhanced transparency and customer empowerment.



- **Fund Transfers:** The app supports 24/7 fund transfers within BSI accounts and to external banks with secure PIN authentication, eliminating the need for ATM or branch visits.
- **Payment Services:** Payments for utilities, school fees, mobile top-ups, insurance, e-commerce, zakat, infak, donations, and others can be conducted instantly through the app.
- **QRIS Integration:** The integration of QRIS enables cashless payments at participating merchants, boosting transaction speed and convenience.
- **E-Mas (Digital Gold):** Users can buy, sell, and redeem digital gold easily, adding an investment element that adheres to Islamic finance principles.
- **Cardless Cash Withdrawal:** Enables cash withdrawal at ATMs without a physical card, enhancing security and convenience.
- **Islamic Content and Charitable Giving:** Incorporates religious content, prayer reminders, mosque locators, and automated calculators for charitable contributions, which enhances the app's cultural relevance.

Table 3: Usage Frequency of Byond Features (Survey Data)

Feature	Daily Users (%)	Weekly Users (%)	Monthly Users (%)
Account Information	60%	25%	10%
Fund Transfers	55%	30%	10%
Payments	50%	28%	15%
QRIS Cashless Payments	40%	35%	20%
E-Mas Trading	15%	25%	40%
Cardless Cash Withdrawal	20%	15%	25%
Islamic Content & Donations	30%	25%	35%

The usage data indicate that core banking functions like account monitoring, fund transfers, and payments are the most frequently used features, while investment and charitable features have a smaller but significant user base.

Strengths and Limitations of Byond Implementation

Interviews with bank staff and customers highlighted several advantages:

- **Strengths:**
 - Fast and efficient transactions without branch visits.
 - Comprehensive service offerings integrated into a single platform.
 - Strong alignment with Islamic principles boosting customer trust.
 - Ability to block lost ATM cards instantly via the app.
 - Support for green banking initiatives through paperless processes.
- **Limitations:**
 - Occasional transaction failures during poor internet connectivity.
 - Limited support for cash deposits at certain state-owned bank ATMs.
 - Some users reported initial difficulties adapting to digital procedures.

The app's design successfully meets the bank's goal of enhancing service quality while encouraging financial inclusion and digital literacy among customers.



DISCUSSION

The findings of this study reveal that the Byond application has effectively transformed banking services at Bank Syariah Indonesia (BSI) KCP Banjar by addressing key challenges and leveraging digital innovation in alignment with Islamic financial principles. The significant increase in customer interest in online account opening is consistent with previous studies emphasizing the importance of convenience and accessibility in digital banking adoption (Alam & Miah, 2024; Ghobakhloo et al., 2024). Byond's user-friendly interface and remote onboarding process reduce traditional barriers such as time-consuming paperwork and geographic limitations, thus broadening access to banking services, especially among younger and tech-savvy demographics. This is crucial for Islamic banks like BSI, which historically relied on face-to-face interactions and conservative service models (Abdul et al., 2022; Yousafzai et al., 2009).

The preference for Mudharabah savings products within Byond reflects the critical role of Sharia compliance in Islamic banking customers' decision-making. Customers trust the Mudharabah mutlaqah contract because it guarantees profit-sharing fairness, reinforcing their confidence in the digital platform (Ichsan et al., 2024). This aligns with the literature that underscores trust as a pivotal factor in digital Islamic banking adoption (Hipni, 2019; Ardi et al., 2024). Byond's multifunctionality, ranging from core banking to e-commerce payments and digital gold trading, exemplifies the evolution of banking into a super app ecosystem, a global trend observed in financial technology (Assari, 2022; Siregar et al., 2024). This broad feature set not only enhances customer engagement but also improves operational efficiency by consolidating various financial services into one platform.

The frequent use of fundamental features such as account information, transfers, and payments demonstrates that users value transparency, ease of access, and transaction convenience. Meanwhile, specialized features like E-Mas and charitable giving add cultural and religious value, differentiating Byond from conventional banking apps. The integration of Islamic content and donation facilitation fosters deeper emotional connections with users, an essential factor for customer retention in Islamic finance markets (Ichsan et al., 2024). Despite these positive aspects, challenges related to internet connectivity and cash deposit support remain significant barriers. These infrastructural issues mirror findings in broader digital banking studies that highlight the critical role of reliable telecommunications infrastructure for successful digital financial services (Bank Indonesia, 2024; Fitriyah & Adnan, 2025). Addressing these limitations through partnerships with telecommunications providers and expanding ATM networks will be vital for sustaining growth and customer satisfaction.

The commitment to green banking through paperless transactions reflects a global sustainability trend in finance. Byond's digital-first approach not only reduces environmental impact but also resonates with younger customers increasingly concerned about ecological issues, enhancing brand reputation and customer loyalty (Fitriyah & Adnan, 2025). From a strategic perspective, Byond positions BSI as a forward-thinking Islamic bank that balances technological innovation with religious values. This balance is critical because it helps maintain the bank's identity while responding to evolving customer preferences and competitive pressures in Indonesia's rapidly digitizing banking sector (Muharir et al., 2025).



This study contributes to the growing body of knowledge on digital transformation in Islamic banking, showcasing how technology can be harnessed to improve service quality, inclusivity, and customer experience without compromising Sharia principles. Future research could explore longitudinal impacts of such apps on financial behavior and market share, as well as comparative studies across different Islamic banks adopting digital platforms.

CONCLUSION

Bank Syariah Indonesia (BSI) has made significant strides in enhancing customer engagement and service quality through the adoption of the Byond by BSI application. This digital platform has successfully attracted customer interest in opening accounts, particularly within the growing Islamic banking sector in Indonesia. Byond represents a strategic evolution from the earlier BSI Mobile app, providing customers with easier access to banking services and a broader range of features tailored to meet modern demands. The application's user-friendly interface and comprehensive service offerings facilitate seamless transactions, which is especially valuable in Islamic banking where compliance with Sharia principles is paramount. The integration of Islamic financial products such as Mudharabah savings, digital gold trading, and charitable giving through zakat and infak enhances the app's appeal by aligning with the values and expectations of BSI's customer base.

BSI's move towards digital transformation reflects a broader trend in the financial sector, where technological innovation is critical to meeting customers' expectations for convenience, speed, and security. Byond's capability to allow customers to open accounts remotely, perform fund transfers, pay bills, and conduct other banking activities without visiting physical branches aligns with global shifts toward contactless and accessible financial services. This transformation is particularly important given the ongoing rise of digital adoption accelerated by factors such as the COVID-19 pandemic. While the Byond application has been successful in improving service accessibility and operational efficiency, certain challenges remain. These include occasional service disruptions due to internet connectivity issues and limitations in ATM and cash deposit networks. Addressing these infrastructure concerns will be essential to maintaining customer satisfaction and expanding the reach of digital banking services, especially in less urbanized areas.

Despite these challenges, Bank Syariah Indonesia demonstrates a strong commitment to continuous improvement. The bank is actively developing and enhancing its digital systems and service features to provide smoother, more reliable transactions. This dedication reflects an understanding that maintaining high service quality and customer trust is fundamental in a competitive banking environment, especially for institutions that aim to uphold Islamic banking principles. In conclusion, Byond by BSI marks a significant milestone in BSI's journey toward modernizing Islamic banking services in Indonesia. The app not only simplifies banking processes but also reinforces the bank's position as a forward-thinking institution that balances innovation with religious values. As the digital landscape continues to evolve, ongoing investments in technology and infrastructure, coupled with customer-centric strategies, will be critical for BSI to sustain growth and deliver exceptional service quality to its expanding customer base.



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