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Jln. Syech Nawawi Al-Bantani-Andamui-Curug-Kota Serang 42171  
**BANTEN - INDONESIA**

Phone: +62254 200323 || Fax: +62254 200022 || Website: [www.journal.islamiconomic.or.id](http://www.journal.islamiconomic.or.id)

## EFFECTIVENESS OF THE BYOND APPLICATION IN GOLD INSTALLMENT TRANSACTIONS AT BANK SYARIAH INDONESIA: PHENOMENOLOGICAL STUDY

Elisa Tri Rahayu,<sup>1\*</sup> Dony Burhan Noor Hasan<sup>2</sup>  
<sup>1 2</sup> Universitas Trunojoyo Madura, Bangkalan, Indonesia

\* Corresponding author: [220721100155@student.trunojoyo.ac.id](mailto:220721100155@student.trunojoyo.ac.id)

INFORMATION	ABSTRACT
<p><b>Article History:</b></p> <p>Received : 26.02.2026 Revised : 30.03.2026 Accepted : 09.04.2026</p> <p><b>Keywords:</b> Application; Effectiveness; BYOND; Gold Installments; Sharia Fintech.</p>	<p><i>This study aims to determine the effectiveness of the BYOND by BSI application in supporting gold installment transactions at Bank Syariah Indonesia based on user experience. The approach used is a qualitative descriptive phenomenology (Husserlian) transcendental approach involving several informants, consisting of active customers and employees of Bank Syariah Indonesia KCP Lamongan, selected through purposive sampling techniques until data saturation is reached. Data were collected through in-depth semi-structured interviews and analyzed using NVivo 14 through thematic coding techniques based on the stages of Moustakas and Colaizzi. The results show that the application's effectiveness is determined by three main pillars: technological ease, sharia compliance, and user experience quality. This third pillar contributes significantly to customer trust and loyalty, in line with the Technology Acceptance Model (TAM), which contradicts the Sharia compliance dimension. Identified obstacles include network disruptions, limited gold stock, OTP errors, and low digital literacy in understanding digital sharia contracts. This research contributes to the development of Islamic fintech literature by offering a three-pillar model as a framework for evaluating the effectiveness of digital Islamic banking applications, while also providing strengthening of technological infrastructure and sustainable Islamic education programs.</i></p>



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**A. INTRODUCTION**

Digital transformation in the banking sector has become an unavoidable strategic necessity, especially in the era of globalization and the Industrial Revolution 4.0 (Ardianto et al., 2024). Digitizing Islamic financial services has become an urgent need as customer expectations for speed, convenience, and Sharia-compliant services within a single digital ecosystem grow. Despite national Islamic banking assets exceeding IDR 967.3 trillion, with 7.83% YoY growth (Octaviano Adrianus, 2025). The penetration of digital sharia services still faces a dual challenge: meeting the technical standards of modern platforms while ensuring that every feature remains within sharia guidelines. This challenge is increasingly relevant as millennials and Gen Z, who grew up with high digital literacy but varying levels of Sharia awareness, become the primary customer segments for Sharia banking (Harahap et al., 2023; Sanggarwati et al., 2025).

Responding to this challenge, Bank Syariah Indonesia launched the BYOND by BSI superapp in November 2024 as the first integrated digital platform combining financial, social, and spiritual services. The relevance of this research is driven by the fact that the gold installment feature, one of the app's flagship products, recorded a 177.42% year-on-year growth in financing worth IDR 6.4 trillion, with nearly half of its users coming from generations Y and Z (BSI, 2025). However, so far, no in-depth study has examined whether this growth reflects real effectiveness in user experience, making this research important to conduct.

Several previous studies have examined aspects of Sharia fintech and gold installment financing, but with fragmented coverage, as shown in Table 1. Overall, the existing literature is dominated by quantitative and normative approaches that aggregate interest or perceptions, without delving deeply into users' lived experiences. No study has yet integrated the three dimensions of technological convenience, Sharia compliance, and user experience quality into a single, comprehensive analytical framework, particularly in the context of digital gold installment applications.

**Table 1. Comparison of Previous Studies**

Researcher (Year)	Focus	Metode	Key Findings	Limitations
Cholilah & Haryanti (2024)	BSI gold installment digital marketing	Quantitative	Digital marketing increases investment interest	Not delving into the subjective experience of users
Qamara et al. (2025)	Fintech and gold investment literacy	Descriptive	Fintech increases access to gold investment	Does not address digital sharia compliance
Rezaldo Saputeri (2025)	Comparison of digital gold vs gold installments	Comparative	Gold installments are superior to digital gold	Not analyzing the effectiveness of digital platforms

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Ruswanda et al. (2025)	Sharia literacy and Gen Z interests	Quantitative	Sharia literacy influences investment interest	Not exploring the app usage experience
Sari & Darsi Ahmadan (2024)	<i>Murabahah</i> gold installment agreement	Qualitative normative	<i>Murabahah</i> ensures sharia compliance	Not using a phenomenological approach

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Based on this gap, this study aims to explore the effectiveness of the BYOND by BSI application in gold installment transactions at Bank Syariah Indonesia KCP Lamongan from the perspective of real-life users. Specifically, this study seeks to answer the question of how users perceive the effectiveness of the BYOND by BSI application in gold installment transactions in terms of technological ease, sharia compliance, and the quality of the user experience.

The novelty of this research includes three aspects: first, the application of Husserlian transcendental phenomenology, which is still rarely used in Indonesian Islamic fintech studies; second, the expansion of the Technology Acceptance Model (TAM) framework by integrating the Islamic compliance dimension as an additional determinant construct (Ramadhan, 2022; Taujiharrahan & Alfianto, 2024) Third, focus on the behavior of digital gold installments, a topic for which the literature remains very limited (Hidaya & Parman Komarudin, 2021). The findings of this study are expected to provide empirical contributions to developers of sharia fintech applications and policy recommendations for supervisory authorities to encourage the standardization of digital contract transparency in Indonesia.

## **B. LITERATURE REVIEW**

### **Effectiveness of Islamic Banking Digital Applications**

The effectiveness of Islamic banking digital applications cannot be measured solely by technical performance. The DeLone and McLean (2003) model stipulates that an information system is effective if it delivers system quality, information quality, and service quality that impact user satisfaction and tangible benefits. However, in the context of Islamic banking, this model has limitations because it does not accommodate the religious dimension as a determining factor in user acceptance (Ramadhan, 2022). This research addresses these limitations by treating sharia compliance as a distinctive, complementary dimension in evaluating the effectiveness of BYOND by BSI, not just a technical complement, but a construct that actively shapes customer trust and satisfaction (Legass et al., 2025; Masyita Auliyah & Andriani Samsuri, 2025).

### **Gold Installments in the Sharia Fintech Ecosystem**

Gold installment products based on *murabahah* and rahn contracts are Sharia-compliant investment instruments that combine halal transactions with digital accessibility. The legal basis for these products is DSN-MUI Fatwa No. 77 of 2010, which classifies gold as a commodity rather than a medium of exchange, thereby making installment purchases legitimate under Islamic law (Auliyah, 2024). In the digital ecosystem, sharia compliance with this product is no longer just a matter of

the fatwa's legality, but also concerns how the contract mechanism is communicated and felt concretely by users through the application interface (Nuriatullah et al., 2024; Sari & Darsi Ahmadan, 2024). Recent studies show that digital gold installment products have received a positive response from the younger generation, with their success determined by the synergy of ease of access, transaction security, and the platform's inherent guarantee of Sharia compliance (Anandia & Esy Nur Aisyah, 2023; Qamara et al., 2025).

### **Expansion of TAM in the Context of Digital Islamic Banking**

Davis's (1989) Technology Acceptance Model (TAM) identifies perceived usefulness and perceived ease of use as the primary determinants of technology acceptance. In the context of Islamic digital banking, this framework has been extensively validated (Mukarromah & Setyono, 2024) proves that performance expectations, business expectations, and trust simultaneously influence the intention to use BSI mobile banking, while (Dewi et al., 2024) confirms ease of use as a dominant predictor of customer satisfaction.

However, TAM has fundamental limitations when applied to Islamic banking. This model does not account for religious values and faith-based trust as determinants of adoption. The concept of utility in TAM has a utilitarian-individualistic dimension, while in Islamic economics, utility (*maslahah*) includes Sharia compliance as part of the benefit itself (Ramadhan, 2022; Taujiharrahan & Alfianto, 2024). Based on these limitations, this study proposes an expansion of TAM by adding the dimension of sharia compliance as a third determinant construct, supported by empirical evidence that sharia compliance has a significant effect on satisfaction, loyalty, and intention to continue using sharia digital services (Nuriatullah et al., 2024; Taujiharrahan & Alfianto, 2024).

### **Phenomenology as an Approach to Sharia Fintech Studies**

The transcendental phenomenological approach allows for the exploration of lived user experiences beyond the reach of quantitative surveys, including a holistic appreciation of technological convenience, Sharia compliance, and user satisfaction (Setiawati et al., 2024). In the study of Islamic fintech, this approach opens up space for the dimensions of spiritual and emotional experience: how Muslim customers interpret the use of financial technology in relation to their religious beliefs and practices (Harahap et al., 2023). (Sitanggang et al., 2022) emphasizes that trust in the security of digital transactions is a critical factor that must be built sustainably, especially in services involving personal data and financial assets, aspects that can only be understood in depth by exploring users' subjective experiences.

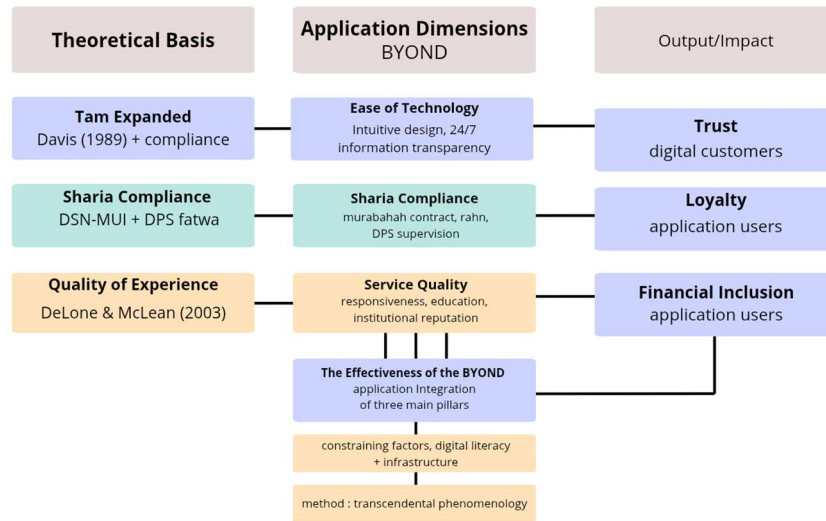
### **Conceptual Framework**

Integrating the four perspectives above, this research builds a conceptual framework based on three pillars of the effectiveness of the BYOND by BSI application: (1) ease of technology, based on TAM which is expanded with the construct of digital trust; (2) sharia compliance, based on DSN-MUI Fatwa Number 77 of 2010 and supervision by the Sharia Supervisory Board; (3) quality of user experience, based on the DeLone and McLean (2003) model. These three pillars are analyzed through a transcendental phenomenological lens to reveal the subjective

meaning of the user experience as a whole, while accounting for inhibiting factors such as limited digital literacy and technological infrastructure readiness.

**Figure 1. The Three Pillars of the BYOND Application**

**Conceptual Framework for BYOND Application Effectiveness by BSI**



**C. METHODOLOGY**

This research uses a qualitative approach within the phenomenological tradition of Husserlian transcendentalism, operationalized through procedures outlined by Moustakas (1994), focusing on extracting the pure essence of user experience through the epoche and bracketing processes to minimize the researcher's perspective bias (Creswell, J. W., 2013). This approach was chosen because it can reveal the subjective experience dimensions of BYOND among BSI application users that are not covered by quantitative approaches, particularly regarding the appreciation of technological convenience, sharia compliance, and the quality of experience in gold installment transactions. The research subjects consisted of ten informants selected purposively (Patton, M. Q., 2002): five active customers who had used the gold installment feature for at least 2 months and five employees of Bank Syariah Indonesia KCP Lamongan from the service, marketing, and financing divisions. This number is based on the principle of data saturation, as confirmed in the 9th and 10th interviews, in which no significant new themes emerged (Guest, G. et al., 2006). The validity and credibility of data are maintained through source triangulation, namely by comparing data obtained from customers, employees, and supporting documents (Sugiyono, 2020).

Data analysis adapts the phenomenological stages (Moustakas, C., 1994) and (Colaizzi, P. F., 1978), which include epoche, horizontalization, clustering of meaning units, and synthesis of essential descriptions of informants' experiences. The coding process was carried out using NVivo Plus 14 in two rounds of open and axial coding, with consistency of interpretation validated through discussions between the researcher and the supervisor (Umivero, 2025). As a statement of reflexivity, the

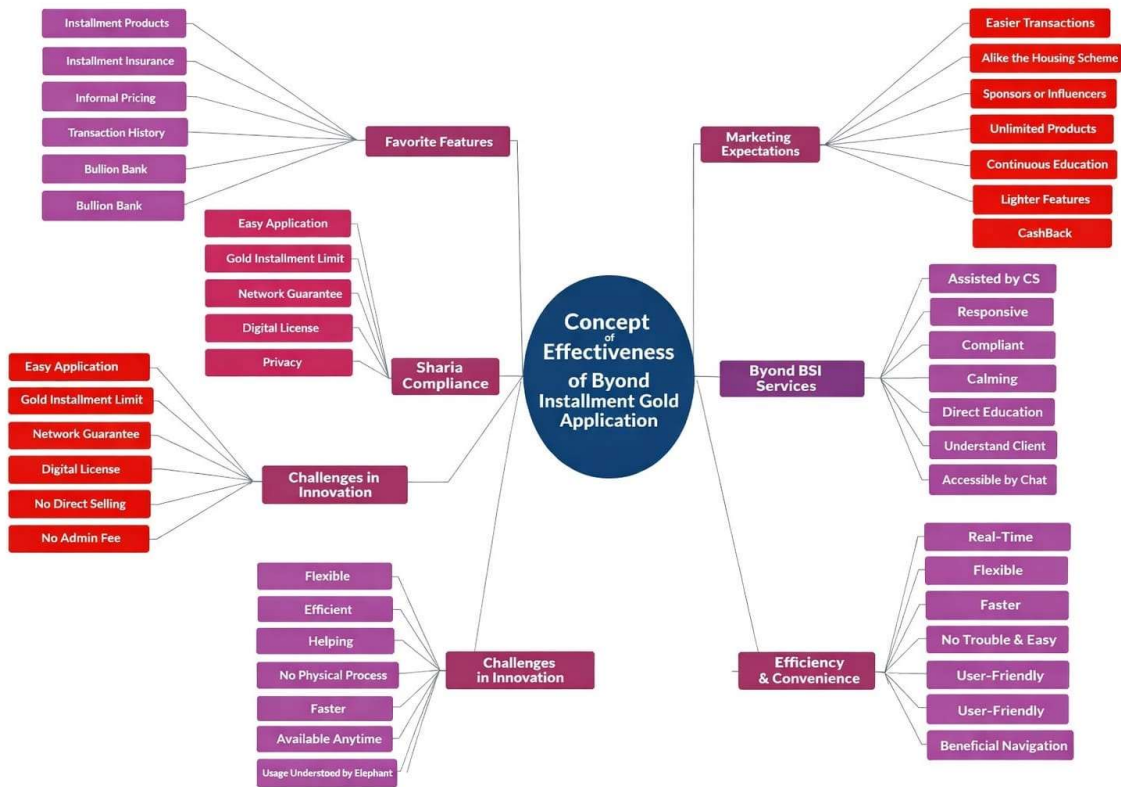


the financial world without the limitations of space and time (Harahap et al., 2023; Setiawati et al., 2024). At the theoretical level, these findings extend the TAM argument (Davis, F. D., 1989). In the context of digital Islamic banking, technology acceptance is not solely rational-utilitarian, but also encompasses emotional dimensions of security, freedom, and trust that are not captured by the conventional TAM construct. This confirms the argument (Mukarromah & Setyono, 2024) that trust and facilitating conditions are significant additional constructs in predicting the intention to use Islamic mobile banking.

**Factors Influencing Ease and Convenience of Transactions**

To understand the interrelationships among themes, researchers used the Mind Map feature in NVivo 14, which revealed seven key dimensions shaping perceptions of application effectiveness: Favorite Features, Sharia Compliance, Usage Barriers, User Experience, BSI Services, Ease and Convenience, and Development Expectations.

**Figure 3. Mind Map of the Concept of Effectiveness of the BYOND Application**



*(Source: Interview data processing using NVivo 14, 2025)*

Informants assessed that application effectiveness is achieved when the platform provides transparent installment information, easy portfolio monitoring, and guaranteed Sharia compliance through supervision by the Sharia Supervisory Board (DPS). This is reflected in the following informant's statement:

"The feature I like most is being able to monitor my gold portfolio at any time.

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The installment information is transparent, with margin details and a clear payment schedule from the start." (N-3)

"If you encounter any issues, customer service is responsive, you can contact us via chat in the app or call the call center directly." (N-5)

"Our team is always on standby to assist customers who have difficulty using the app. We also provide video tutorials and step-by-step guides within the app." (K-3)

Phenomenologically, N-3's appreciation of installment gold information transparency represents an experience of certainty that psychologically reduces uncertainty (*gharar*) in digital financial transactions. In the context of Islamic economics, this experience has profound spiritual resonance: customers not only feel technically comfortable but also spiritually at ease because they feel their transactions are in accordance with Sharia principles. Transparency of contracts in digital platforms thus functions as a trust-building mechanism that operates at both the cognitive and spiritual levels (Ahmed et al., 2022; Ramadhan, 2022). This finding is in line with (Legass et al., 2025) which emphasizes the importance of reliability, service quality, and human skills in the satisfaction of Islamic digital banking, and is consistent with (Sijabat, 2024) about the importance of system reliability as a factor in mobile banking user trust.

### **Perceptions of Digital Security and Sharia Compliance**

The Sharia compliance dimension emerged as a fundamental pillar that differentiates the BYOND by BSI app from conventional fintech platforms. The largest narrative contributions came from employee informants (K-1, K-3, K-4), who emphasized the clarity of the contract structure and the Sharia Supervisory Board's (DPS) oversight of digital services. Informant K-1 explained the mechanism of the *murabahah* contract, while K-4 emphasized that all transactions are regularly audited to ensure compliance with the DSN-MUI fatwa:

"The process is clear: the bank first buys the gold on behalf of the customer, then resells it with a pre-agreed margin. The gold serves as collateral until the installment is paid off." (K-1)

"We ensure every gold installment transaction is supervised by the DPS and complies with the DSN-MUI fatwa. We are routinely audited to ensure there are no elements of usury or *gharar*." (K-4)

"Every time I want to pay for gold in installments, there's an explanation of the *murabahah* contract in the app. I have to tick the agreement before the transaction is processed, so I feel more confident." (N-1)

"Bank Syariah Indonesia is the largest Islamic bank in Indonesia, so its halal status is guaranteed. Moreover, the DPS oversees it. The margins are fixed from the start, so you can rest assured." (N-4)

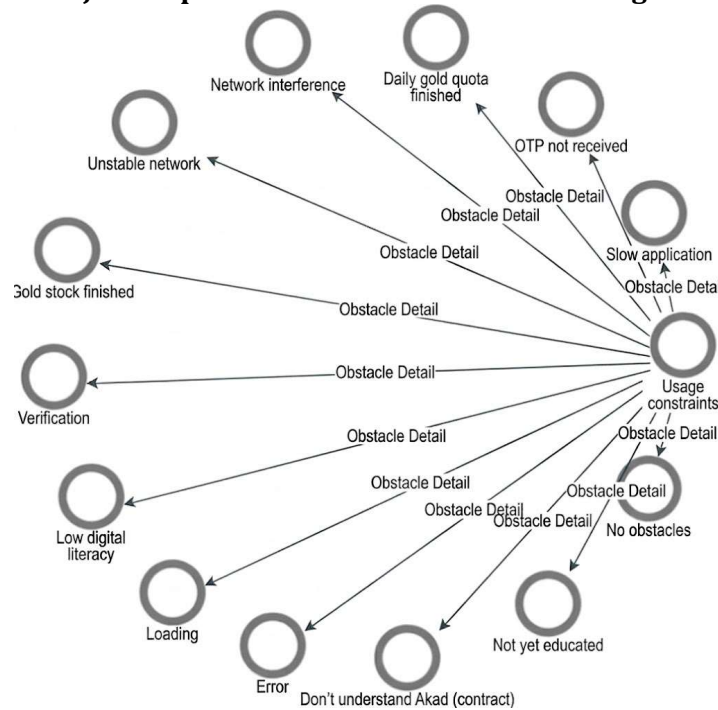
From a phenomenological perspective, the act of checking agreement on a digital interface is not merely a verification procedure but a digital sharia-compliance ritual that actively constructs a sense of legitimacy and inner peace among Muslim users. This experience reflects intentionality in users' directed awareness of the halal aspects of transactions, which forms the foundation for long-term trust and loyalty (Nuriatullah et al., 2024; Taujiharrahan & Alfianto, 2024). Meanwhile, statement N-4 reflects a trust transfer mechanism in which trust in digital platforms is transferred

from the trust already established in their parent institutions. This finding reinforces the argument (Ramadhan, 2022) that Sharia governance is a strategic foundation in the development of Sharia fintech, not just a compliance formality, and is consistent with (Ahmed et al., 2022) and (Hidaya & Parman Komarudin, 2021) regarding the central role of DPS supervision in Islamic fintech.

### Challenges and Barriers to Application Use

Although the BYOND by BSI application demonstrated high effectiveness, research identified technical and non-technical challenges users faced. Project Map analysis in NVivo 14 identified technical challenges, including network disruptions, slow application performance, OTP errors, limited daily gold quota, and limited gold stocks; while non-technical challenges related to digital literacy and understanding of Sharia contracts.

**Figure 4. Project Map of Technical Constraints and Digital Literacy**



*Source: Results of interview data processing using NVivo 14, 2025*

Technical issues are situational and occur primarily during times of increased traffic, as expressed by the following informant:

"Sometimes the app is slow, but the bank's service is quick to assist. There's a daily gold quota limit, and sometimes stocks run out during peak transactions, especially around holidays." (K-2)

"Once, the app crashed when I was trying to pay an installment, but after restarting my phone, it worked fine again. The benefits I get far outweigh the occasional issues." (N-5)

Phenomenologically, N-5's statement reveals a perceived-benefit compensation

mechanism: the accumulation of positive experiences creates a psychological buffer that absorbs the negative impact of occasional technical issues. Customers have directly experienced the transformation in their quality of financial life—the ability to invest without leaving their jobs—so minor technical issues are not significant enough to shift their overall assessment of the app's benefits (Aini et al., 2022; Rosalina & Choirunnisak; C., 2025).

Non-technical obstacles related to digital literacy pose a more substantial challenge. Informant K-3 stated that some customers do not fully understand the digital verification process and the mechanics of digital *murabahah* contracts, while N-1 confirmed a learning curve in the initial phase:

"The biggest challenge is educating customers, especially older ones. Not all of them understand how to digitally verify. Some customers are still confused about digital *murabahah* contracts." (K-3)

"At first, it was a bit confusing, especially when it came to uploading documents and facial verification. But after the bank staff explained it, I understood, and now it's running smoothly." (N-1)

N-1's initial confusion reflects the digital disorientation of a situation where users face a gap between conventional understandings of banking and the new reality of digital interactions that require both technological and Sharia literacy. This has important theoretical implications: the effectiveness of sharia fintech cannot be reduced solely to the technical quality of the platform, but rather depends on the user's capacity to bridge the two literacy domains while simultaneously strengthening the argument (Rafika & Mutalib, 2025) and (Ruswanda et al., 2025) about the significance of Islamic financial literacy in encouraging investment interest among Generation Z.

### **Expectations for the Development of Digital Gold Installment Services**

An in-depth exploration of informants' expectations identified six clusters of strategic recommendations: strengthening personal data security, diversifying sharia investment products within a single platform, adding payment methods such as e-wallets and QRIS, a structured digital sharia literacy education program, implementing gamification and a cashback system to increase engagement, and extensive outreach through collaboration with sharia influencers on social media. These expectations are reflected in the informants' statements:

*"I hope the security system continues to improve, especially personal data protection. If possible, payment options will be more varied, for example, using e-wallets or QRIS."* (N-4)

*"Bank Syariah Indonesia must be more proactive in promoting itself on social media, using influencers or content creators who resonate with young people."* (K-1)

Phenomenologically, this diversity of expectations reflects more than just a list of desired features, but rather forms a user expectation horizon, a collective image of what an ideal digital Islamic financial platform should look like for Indonesian Muslims. Expectations for gamification and cashback reflect a need for a more immersive, reciprocal engagement experience, while expectations for enhanced data security reflect users' growing awareness of digital privacy vulnerabilities. These findings are consistent with the concept of financial inclusion (Legass et al., 2025) and customer engagement strategies based on behavioral economics (Supriyono et al.,

2024), and strengthen the argument (Qamara et al., 2025) about the role of fintech in increasing literacy and access to gold investment through sustainable education strategies.

## **E. CONCLUSION**

The research findings indicate that the effectiveness of the BYOND by BSI application in facilitating gold installment transactions is determined by the synergistic interaction among three main dimensions: technological convenience, sharia compliance, and user experience quality. Intuitive interface design, unlimited service accessibility, transparency of installment structure information, and supervision of *murabahah* and *rahn* contracts by the Sharia Supervisory Board, based on the DSN-MUI fatwa, consistently drive positive customer perceptions, in line with the expansion of the TAM framework, which places sharia compliance as a determinant construct. Identified obstacles, such as network instability, limited gold stocks, OTP failures, and low digital literacy among some users, do not significantly reduce the intensity of use because the perceived benefits are far more dominant, although these conditions emphasize that the effectiveness of sharia fintech is inherently tied to the resilience of technological infrastructure and the maturity of user literacy. Theoretically, this study makes three contributions: the three-pillar model as a more holistic evaluation framework than conventional TAM; the disclosure of subjective dimensions of experience that are not covered by quantitative approaches through a transcendental phenomenological lens; and proof that sharia compliance in the digital ecosystem functions as an active mechanism for building trust in the cognitive and spiritual realms of Muslim users, expanding the argument (Ramadhan, 2022) as well as (Taujiharrahan & Alfianto, 2024).

From a policy implication perspective, Bank Syariah Indonesia is advised to strengthen its server infrastructure during peak transaction periods, design a structured digital sharia literacy education program, especially for the age group over 40, and implement gamification features and cashback incentives to increase engagement with the younger generation. The Financial Services Authority (OJK) is encouraged to issue regulations that standardize digital contract transparency, ensuring the contract approval mechanism is fully internalized by users. Meanwhile, for Sharia fintech developers, this three-pillar model can serve as a blueprint for designing a digital Islamic financial platform that is technically superior, sharia-compliant, and meaningful to users. This study's limitations lie in the scope of a single sub-branch office with 10 informants, so generalization of the findings needs to be done proportionately. Further research is recommended to adopt a multi-branch, cross-regional design, a mixed-methods approach that combines phenomenological depth with broad-scale quantitative validation, and a comparative study across Sharia fintech platforms in Indonesia.

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