

## Digital Transformation in Islamic Banking: Examining User Adoption of BYOND BSI in Indonesia

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### Abstract

**Purpose:** This study investigates the effects of perceived ease of use, perceived enjoyment, e service quality, and technostress on the decision to use the BYOND BSI super app within the digital transformation of Islamic banking in Indonesia, focusing on Islamic university students in the Malang Raya region.

**Method:** A quantitative approach was applied using a structured questionnaire administered to 100 respondents. Data were analyzed using Partial Least Squares Structural Equation Modeling through SmartPLS 3.0 to assess the influence of digital factors on user adoption.

**Result:** The findings show that perceived ease of use and technostress significantly affect the decision to use BYOND BSI, while e service quality has a moderate effect and perceived enjoyment is not significant. These results suggest that adoption behavior is primarily driven by functional convenience and technological pressure rather than hedonic motivation.

**Implication:** The study extends the Technology Acceptance Model by incorporating technostress in the context of Islamic digital banking and highlights the need for simple system design reliable services and improved digital literacy to reduce user stress.

**Originality:** This study contributes to Islamic fintech literature by empirically integrating technostress into the TAM framework and explaining user adoption behavior in Indonesia.

**Keywords:** Perceived Enjoyment; E-Service Quality; Technostress; BYOND by BSI.

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## Introduction

The potential for Islamic fintech in Indonesia is immense. Indonesia, with the largest Muslim population in the world (242 million people according to the World Population Review) and a leading destination for halal tourism, is an attractive market for Islamic fintech. According to the Global Fintech Islamic Report 2021, the market value of Indonesia's Islamic fintech is approximately US\$2.9 billion (Rp 41.7 trillion), making it the fifth largest in the world (Akbarov, 2021). The launch of a Shariah super-app is a tangible testament to fintech innovation in Indonesia. For example, Bank Syariah Indonesia (BSI) launched the BYOND application in November 2024 as an all-in-one platform that integrates digital banking services with social and spiritual features (Ramlan et al., 2025).

According to BSI's official website, users can conduct financial transactions (transfers, payments, investments), donate zakat, infaq, charity, waqf, and even display prayer schedules and qibla direction. The market response was very positive with the launch of BYOND, evidenced by the active user count reaching 3.5 million by March 2025, and the total number of BSI mobile banking users (combining BYOND and the old BSI Mobile) reaching 7.8 million. Similar trends are also visible in other Islamic banks. For instance, the Muamalat DIN application, according to official information released by Bank Muamalat, had half a million active M-Banking users. This data confirms that Shariah-based digital banking services are increasingly favored by the public, especially the younger generation seeking financial convenience aligned with religious values (Berakon et al., 2022).

In light of these developments, a deeper understanding is required regarding the factors that facilitate or hinder the adoption of Shariah-compliant digital banking services, particularly among Muslim youth who constitute the majority of users. Moreover, the usage dynamics of applications such as BYOND BSI indicate that adoption decisions are shaped not only by technical convenience and service quality but also by psychological pressures arising from the increasing demands of digital technology. These conditions suggest that user behavior within the Islamic fintech ecosystem is influenced by an interplay of functional, emotional, and psychological factors.

Therefore, an empirical approach is needed to capture this complexity and explain how these determinants collectively shape the adoption of Shariah-based digital financial services. The decision to use the BYOND BSI application is positioned as a dependent variable directly influenced by several independent variables, namely Perceived Ease of Use, Perceived Enjoyment, E-Service Quality, and Technostress. First, Al Mustofa et al., (2025); Al Wael et al., (2023) and Mokhtar et al., (2025) state that users derive real benefits from the service, increasing their tendency to use it. However, the study by Agrebi & Jallais, (2015) found that perceived ease does not always directly impact usage decisions. Second, research conducted by Xu & Thien, (2024) and Lin et al., (2025), emphasize that Shariah fintech is convenient to use, as reflected in the experience of using existing features and ease of conducting Shariah financial transactions. However, Permatasari et al., (2023) show different findings, because certain conditions are required to obtain benefits such as promotions. The theoretical justification for this construct stems from the development of the Technology Acceptance Model (TAM) developed by Davis, (1989), which states that technology can be used without extra effort.

Third, according to Firman et al., (2021), e-service quality describes an e-commerce platform capable of providing good service and activities within it. Christian & Nuari, (2016) and Paschaloudis, (2014), explain that e-service quality (e-s-qual) is the level of reliability of a site in simplifying the transaction process easily and efficiently. Several studies such as those by Al-Okaily & Al-Okaily, (2025); Kim et al., (2025); Savitha et al., (2022) and Vardari & Hameli, (2025) state that digital service quality significantly impacts the decision to use the application. However, research by Purba et al., (2020) shows different findings, indicating that e-service quality does not significantly influence application usage decisions. In addition to service quality factors, psychological aspects also play a crucial role in technology adoption. In this context, technostress serves as one of the key factors that directly impacts usage decisions. For instance, Brod, (1984) and Tarafdar et al., (2007) demonstrated that technostress often becomes a barrier to technology adoption, as it leads to cognitive overload, anxiety, and digital fatigue that influence user behavior. This is further supported by the research of Kumar & Shankar, (2025) and Purisiol, (2020). Therefore, including technostress as an independent variable in this study enables researchers to capture both the positive and negative effects of psychological barriers, thereby providing a more comprehensive understanding of the factors shaping the decisions of Muslim students in Greater Malang to use the BYOND BSI application.

Given these theoretical gaps and the growing practical importance of understanding digital banking adoption among Muslim youth, this study seeks to provide a clearer explanation of the factors that shape their decisions to use Islamic fintech services. Accordingly, the present research examines how perceived ease of use, perceived enjoyment, e-service quality, and technostress influence Muslim students' decisions to adopt the BYOND BSI application in Greater Malang, Indonesia. To guide this analysis, the study aims to: (1) evaluate the direct effects of perceived ease of use, perceived enjoyment, and e-service quality on usage decisions; (2) assess the role of technostress not merely as a barrier but as a psychological factor that may interact differently in a Shariah-compliant digital environment; and (3) extend the Technology Acceptance Model (TAM) by integrating technostress as an additional predictor within the context of Islamic fintech adoption. By addressing these objectives, the study offers theoretical contributions through the refinement of technology acceptance frameworks to incorporate stress-related constructs, while also providing practical insights for Islamic financial institutions in designing digital services that are both functionally reliable and supportive of user well-being. Collectively, these contributions aim to strengthen the development of inclusive and sustainable Islamic digital finance in Indonesia.

## Literature Review

### *Technology Acceptance Model (TAM)*

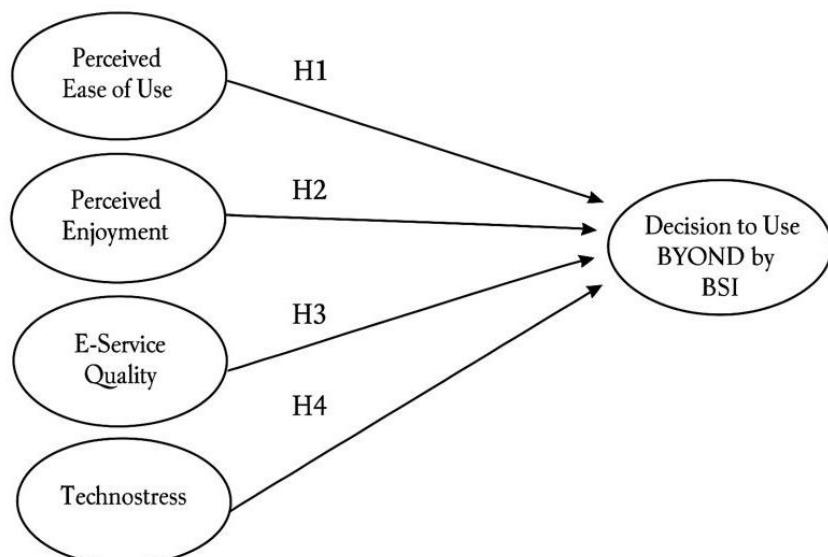
TAM explains that an individual's decision to use technology is influenced by two core beliefs: perceived ease of use and perceived usefulness. Perceived ease of use describes the belief that the system is easy to learn/operate; this belief shapes attitudes and intentions that ultimately lead to usage decisions (Davis, 1989). Dalam In the context of the BYOND BSI super app, perceived ease of use is relevant because the intuitive interface design,

navigation, and transaction flow reduce users' cognitive load. Affective aspects such as perceived enjoyment can be positioned as intrinsic motivation that strengthens technology acceptance (Venkatesh, 2000).

#### *Technostress*

The development of ICT presents techno-stressors such as techno-complexity and techno-invasion which affect comfort, digital self-confidence, and usage behavior (Taraifdar et al., 2007). In digital financial services, technological pressure can reduce the tendency of adoption if the experience is considered complex or stressful, but literature also shows contextual dynamics (e.g., compliance or functional needs) that can neutralize or modify these impacts (Ayyagari et al., 2011 dan (Ragu-Nathan et al., 2008). The theoretical explanations and relationships between variables can be depicted as follows in the research framework:

**Figure 1. Conceptual Framework**



Source: Processed by researchers, 2025

#### *The Relationship between Perceived Ease of Use and Decision of Use*

When users perceive tangible benefits from a service, the tendency to adopt that service increases. Al Mustofa et al., (2025); Al Wael et al., (2023); Mokhtar et al., (2025) state that ease of use has a significant impact on usage decisions. The researchers developed the first hypothesis, namely that Perceived Ease of Use has a positive influence on Decision of Use for the BYOND BSI application. Theoretically, the easier the system is to use, the more positive the attitudes and intentions, which in turn increase the decision to use (Davis, 1989; Venkatesh, 2000).

#### *The Relationship between Perceived Enjoyment and Decision of Use*

As one of the psychological constructs that affects usage decisions, derived from the development of TAM, the pleasure or enjoyment felt when interacting with the system can strengthen the decision to use, especially when the interface experience is responsive and

enjoyable (Venkatesh, 2000). As in studies conducted by Xu & Thien, (2024) and X. Lin et al., (2025) it is stated that Perceived Enjoyment contributes to the decision to use the application. The second hypothesis is thus established: Perceived Enjoyment has a positive influence on Decision of Use for the BYOND BSI application.

#### *The Relationship between E-Service Quality and the Decision to Use*

Paschaloudis, (2014), states that e-service quality is the reliability level of a website in simplifying online transaction processes in a convenient and efficient way. This statement is also in agreement with research by Al-Okaily & Al-Okaily, (2025); Kim et al., (2025); Vardari & Hameli, (2025) and Savitha et al., (2022) which state that the quality of digital services has a significant impact on the decision to use an application. Thus, the third hypothesis is that E-Service Quality has a positive influence on Decision of Use for the BYOND BSI application.

#### *The Relationship between Technostress and Decision of Use*

The pressure resulting from the complexity of technological developments tends to decrease comfort and willingness to use such technology, thereby weakening the decision to use Purisiol, (2020) dan Kumar & Shankar, (2025) found that psychological stress can increase when employees are required to continuously learn and use the latest technological devices but do not achieve the expected performance outcomes. The fourth hypothesis is thus established: Technostress has a negative influence on Decision of Use for the BYOND BSI application.

### **Method**

This research adopts a quantitative approach as it is considered the most appropriate for analyzing phenomena objectively, structurally, and systematically. According to Zakariah et al., (2020) the quantitative method allows for empirical hypothesis testing by utilizing numerical data that can be processed using inferential statistical techniques. Therefore, this study was designed using a closed-ended questionnaire based on a four-point Likert scale (TS-SS), distributed online via Google Form to facilitate distribution and respondent responses. The research locations include several Islamic campuses in Greater Malang, both public and private. The selection of these universities was based on their representative characteristics in reflecting the sample in this study. The research population consisted of 67,270 students, and based on calculations using the Slovin formula with a 10% margin of error (Sugiyono, 2019), a sample of 100 respondents was obtained. The sample was determined through purposive sampling technique with the criteria of Muslim students who have direct or indirect experience regarding the use of the BYOND BSI application.

The research variables consist of four independent variables: Perceived Ease of Use (Davis, 1989), *Perceived Enjoyment* (Venkatesh, 2000), *E-Service Quality* (Parasuraman et al., 2005) and Technostress (Brod, 1984; Tarafdar et al., 2007), ), as well as one dependent variable, namely Decision of Use (Kotler & Keller, 2012).

Primary data were collected through interviews, observation, and distribution of questionnaires, then analyzed with the help of Microsoft Excel and SmartPLS 3.0 software. Data analysis was conducted using a structural equation model based on Partial Least Squares (PLS-SEM), which includes outer model testing (convergent validity, composite reliability,

Cronbach's Alpha, and AVE), inner model testing (coefficient of determination/R<sup>2</sup> and effect size/f<sup>2</sup>), as well as hypothesis testing using t-statistic and p-value at a 5% significance level (Hair et al., 2019; Ghazali & Latan, 2015). Through this methodological design, the research is expected to provide empirical evidence regarding the simultaneous effects of ease of use, enjoyment, service quality, and technostress on the decision of Muslim students in Greater Malang to use the BYOND BSI application as a sharia-based super-app.

## Result and Discussion

### *Descriptive Analisys*

This study involved 100 respondents who are students from four Islamic higher education institutions in the Greater Malang area, both public and private. In terms of gender, the respondents in this research were dominated by female students at 55%, while male students accounted for 45%. This reflects the active involvement of female students in the use of sharia-based financial technology, particularly the BYOND application by Bank Syariah Indonesia. Based on application usage status, 62% of respondents have used the BYOND BSI application, while the remaining 38% have never used it. These findings indicate that the penetration rate of sharia-based super-app usage among Muslim students in Greater Malang is already fairly high, although there is still room to further increase adoption, particularly through targeted education and promotion.

**Table 2. Validity Test**

No	Indicator	Outer Loading	Description
Variabel Perceived Ease of Use			
1	x1.1	0.817	Valid
2	x1.2	0.860	Valid
3	x1.3	0.813	Valid
4	x1.4	0.820	Valid
5	x1.5	0.787	Valid
6	x1.6	0.818	Valid
7	x1.7	0.823	Valid
8	x1.8	0.820	Valid
Variabel Perceived Enjoyment			
9	x2.1	0.855	Valid
10	x2.2	0.866	Valid
11	x2.3	0.822	Valid
12	x2.4	0.853	Valid
13	x2.5	0.845	Valid
14	x2.6	0.827	Valid
15	x2.7	0.916	Valid
16	x2.8	0.760	Valid
Variabel e-Service Quality			

17	x3.1	0.829	Valid
18	x3.2	0.783	Valid
19	x3.3	0.858	Valid
20	x3.4	0.872	Valid
21	x3.5	0.898	Valid
22	x3.6	0.846	Valid
Variabel Technostress			
33	x4.1	0.908	Valid
34	x4.2	0.936	Valid
35	x4.3	0.869	Valid
36	x4.4	0.891	Valid
37	x4.5	0.910	Valid
38	x4.6	0.838	Valid
Variabel Decision to Use			
23	y1	0.791	Valid
24	y2	0.878	Valid
25	y3	0.842	Valid
26	y4	0.836	Valid
27	y5	0.830	Valid
28	y6	0.847	Valid
29	y7	0.827	Valid
30	y8	0.826	Valid
31	y9	0.814	Valid
32	y10	0.789	Valid

Source: SmartPLS 3.0 data processing results, 2025

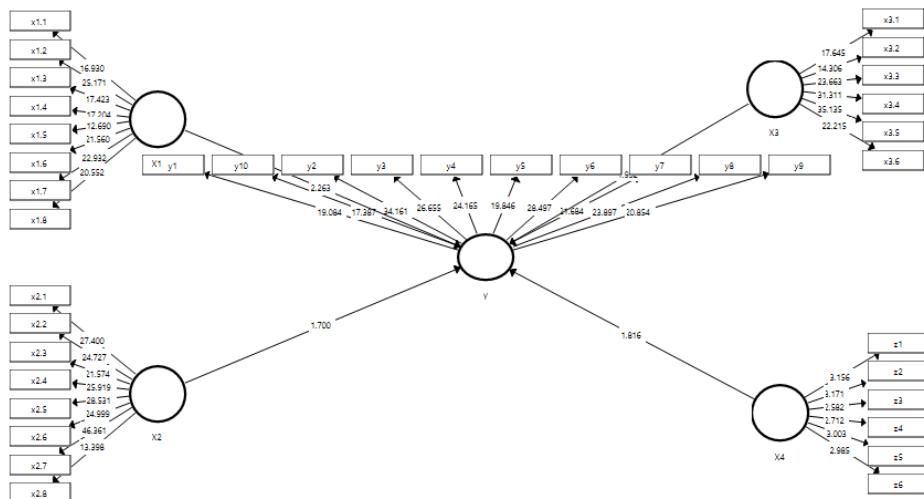
The assessment of convergent validity demonstrates that all indicators across the five constructs meet the established threshold, confirming the adequacy of the measurement model. These results indicate that each item consistently captures the conceptual domain of its respective latent construct. The indicators of Perceived Ease of Use exhibit strong convergence, reflecting respondents' stable evaluations of the operational simplicity of the BYOND BSI application. Similarly, the full validity of the Perceived Enjoyment indicators suggests that emotional and experiential aspects are measured reliably, even though these attributes may not necessarily drive usage decisions in this context. The e-Service Quality indicators also show robust convergence, underscoring users' positive perceptions of reliability, security, and responsiveness within the digital service environment. Collectively, these findings affirm that the constructs are measured with sufficient precision, thereby providing a sound basis for the subsequent structural analysis.

**Table 3. Reliability Test**

variabel	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
X1	0.931	0.934	0.943	0.672
X2	0.942	0.944	0.952	0.712
X3	0.922	0.931	0.939	0.720
Y	0.949	0.954	0.956	0.686

Source: SmartPLS 3.0 data processing results, 2025

Table 3 shows the reliability analysis results, confirms that all constructs possess high internal consistency. The values of Cronbach's Alpha, rho\_A, and Composite Reliability surpass the recommended thresholds, indicating that the indicators demonstrate stable measurement properties and adequately reflect their underlying latent variables. The AVE values, which exceed the minimum criterion, further substantiate that a substantial proportion of variance in each set of indicators is accounted for by the corresponding construct. These results collectively affirm the reliability and convergent validity of the measurement model, ensuring that the constructs are sufficiently robust for further hypothesis testing within the structural framework.

**Table 4. Inner Model**

Source: SmartPLS 3.0 data processing results, 2025

**Table 5. R-Squared Test**

Variabel	R Square	R Square Adjusted
Y	0.540	0.522

Source: SmartPLS 3.0 data processing results, 2025

The coefficient of determination indicates that the model explains a substantial portion of the variance in users' decisions to adopt the BYOND BSI application. The  $R^2$  value, falling within the moderate-to-strong range for social science research, demonstrates that the combined influence of Perceived Ease of Use, Perceived Enjoyment, e-Service Quality, and Technostress provides meaningful predictive power. This suggests that the model is theoretically sound and empirically capable of capturing critical determinants of technology adoption within the digital Islamic finance context. Accordingly, the structural model offers a solid foundation for interpreting the causal relationships among the studied variables.

**Table 6. Hipotesys Test**

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( $ O/STDEV $ )	P Values
X1 -> Y	0.285	0.240	0.145	1.969	0.050
X2 -> Y	0.208	0.214	0.162	1.282	0.200
X3 -> Y	0.293	0.312	0.166	1.772	0.077
X4 -> Y	0.218	0.169	0.110	1.987	0.048

Source: SmartPLS 3.0 data processing results, 2025

Table 6 shows the hypothesis testing results reveal that three constructs—Perceived Ease of Use, e-Service Quality, and Technostress—significantly shape users' decisions to utilize BYOND BSI. These findings highlight the prominent role of functional attributes, including system navigability, digital service quality, and users' adaptive responses to technological demands, in influencing technology adoption behaviors. In contrast, Perceived Enjoyment does not exert a meaningful effect, suggesting that hedonic or affective experiences are less influential in contexts where utilitarian and value-driven considerations predominate, such as Islamic digital financial services. Taken together, the results underscore that users' decisions are largely guided by pragmatic and performance-oriented factors, rather than experiential enjoyment.

## Discussion

Perceived Ease of Use has proven to be a key factor in the adoption of the BYOND BSI application among Islamic university students in Greater Malang. This finding demonstrates that the simpler, more understandable, and more practical an application is, the higher the students' tendency to use it as a daily financial transaction tool (Tong et al., 2017). This is consistent with the Technology Acceptance Model (TAM) introduced by Davis, (1989), in which perceived ease occupies a key position in influencing attitude and technology adoption decisions. Previous studies by Al Wael et al., (2023); Mokhtar et al., (2025) dan Mutimah et al., (2022) further reinforce evidence that operational ease is an important factor driving users to continue engaging with financial technology. From the perspective of Islamic banking, the perception of ease covers not only interface design or

application navigation, but also relates to principles of affordability and digital financial inclusion consistent with the mission of expanding access to sharia-based financial services. Interestingly, this finding aligns with studies on conventional fintech adoption, such as research by Venkatesh, (2000) on mobile banking, which also found perceived ease of use as a primary predictor. However, the unique aspect among Muslim students lies in their evaluation of ease not merely from a technical standpoint, but also from the perspective of facilitating sharia-compliant transactions an additional cognitive dimension absents in non-Islamic fintech studies.

Perceived Enjoyment does not prove to be a dominant factor in influencing the decisions of Islamic students in Greater Malang to use BYOND BSI. This shows that students are more utilitarian-oriented than hedonistic factors such as transaction security, service speed, and practical benefits are prioritized over affective satisfaction. This finding is consistent with Permatasari et al., (2023) which stress that enjoyment is not always a main driving force for technology adoption, especially for services that are serious in nature and directly related to financial risk. However, this contrasts with theories by Davis, (1989) and studies by Ella et al., (2012) which suggest that enjoyment can be an important predictor of technology use. This difference points to unique characteristics among Islamic university students, who prioritize functional value and sharia principles over mere emotional pleasure. Notably, this finding diverges from non-Islamic fintech research, such as studies by Alalwan et al., (2017) on conventional mobile banking, where perceived enjoyment significantly influenced adoption among young users. The divergence suggests that Muslim users approach Islamic fintech with a more purposeful, values-driven mindset, viewing financial applications as tools for religious compliance rather than sources of entertainment a behavioral distinction rooted in the spiritual dimension of Islamic finance.

E-Service Quality has proven to be a crucial factor in encouraging Islamic students in Greater Malang to decide to use BYOND BSI. Stable system reliability, data security guarantees, and service responsiveness are the main benchmarks in building students' trust in this application. This finding supports studies by Al-Okaily & Al-Okaily, (2025); Kim et al., (2025); Savitha et al., (2022) and Vardari & Hameli, (2025) which assert that digital service quality is a vital pillar in building user loyalty. According to BSI data, the number of BYOND users grew to 3.5 million by March 2025, reflecting high user expectations for quality digital services. From an Islamic economics perspective, service quality is not only viewed from the technical side, but also has a moral dimension in the principle of *ihsan* providing service with professionalism, sincerity, and responsibility. Thus, digital service quality in Islamic banking reflects the integrity of financial institutions in maintaining customers' trust. When compared to conventional fintech studies, such as Parasuraman et al., (2005) on e-service quality in online banking, the core dimensions (efficiency, reliability, security) remain consistent. However, Islamic fintech users demonstrate an additional layer of expectation: service quality must also reflect ethical banking practices aligned with *maqashid al-shariah* (objectives of Islamic law), adding a normative dimension to their quality assessment that is absent in secular fintech contexts.

This study confirms that Technostress positively influences the decision to use BYOND BSI, a finding that initially appears counterintuitive given the established literature.

Brod, (1984) and Tarafdar et al., (2007) demonstrated that technostress typically serves as a barrier to technology adoption due to cognitive overload, anxiety, and digital fatigue. Similarly, Purisiol, (2020) and Kumar & Shankar, (2025) found negative associations between technostress and technology use intention. However, the positive relationship found in this study can be explained through the questionnaire indicator results, which reveal that respondents spend more time accessing BYOND because the application offers numerous beneficial features supporting their transaction activities. This suggests a reconceptualization of technostress in the Islamic fintech context: the "stress" experienced by students is not debilitating anxiety but rather a form of engaged effort the time investment driven by the perceived value of comprehensive sharia-compliant features (zakat payments, waqf, prayer schedules, qibla direction) integrated within a single platform.

This finding contributes a novel theoretical insight regarding the interaction between technostress, perceived usefulness, and behavioral intention in Islamic digital finance. Unlike conventional fintech where technostress typically diminishes usage intention (as found in studies by Ragu-Nathan et al., (2008) on workplace technology), Muslim students in this study demonstrate a unique adaptive response. The cognitive load associated with learning multiple features is reframed as worthwhile effort because the features serve both financial and spiritual purposes. This aligns with the concept of "eustress" (positive stress) proposed by Selye, (1978), where challenge-induced stress can motivate rather than inhibit behavior when the outcome is perceived as meaningful. For Islamic fintech users, the religious value embedded in BYOND's features enabling users to fulfill religious obligations conveniently transforms potential technostress into purposeful engagement. This represents a distinctive behavioral pattern among Muslim users that differentiates them from conventional fintech users, who lack such religious motivational anchors to counterbalance technological complexity.

## Conclusion

This study contributes to technology acceptance theory by demonstrating how TAM can be meaningfully extended in Shariah-compliant fintech contexts through technostress integration as a novel predictor, challenging conventional literature where technological pressure inhibits adoption by revealing that Muslim students exhibit purposeful engagement when digital complexity facilitates both financial transactions and religious obligations. Theoretically, this research advances understanding of how religious values moderate the relationship between technological barriers and adoption behavior, while the dominance of utilitarian over hedonic factors highlights contextual variations in predictor importance within Islamic finance settings. For Islamic banking practice, these findings suggest strategic priorities: designing user-friendly interfaces that balance simplicity with comprehensive Shariah features, ensuring robust system reliability and data security to meet heightened trust expectations, and implementing technostress mitigation through contextual onboarding and digital literacy programs rather than entertainment-focused marketing approaches.

The study acknowledges several limitations: cross-sectional design restricts causal inference, geographic specificity to Greater Malang limits generalizability, self-reported

measures may introduce response bias, and the absence of moderating variables such as digital literacy and religiosity intensity prevents examination of conditional effects across user segments. Future research should employ longitudinal mixed-methods designs to track adoption trajectories, expand sampling to diverse demographics beyond university students, investigate moderating mechanisms of digital competence and religious commitment, and conduct comparative analyses between Islamic and conventional fintech platforms to illuminate unique behavioral drivers and advance theoretical frameworks while providing evidence-based guidance for developing inclusive, user-centered digital financial ecosystems aligned with maqashid al-shariah in Indonesia and globally.

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