

## CUSTOMER FOLLOW UP AND EDUCATION STRATEGY IN THE BYOND BSI DIGITAL APPLICATION MIGRATION PROCESS: A CASE STUDY AT BANK SYARIAH INDONESIA KC ASTANA ANYAR

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### *Abstract*

Improving service quality, operational effectiveness, and competitiveness of financial institutions including in the context of Islamic banking is a strategic goal of digital transformation in the banking industry. Migrating Bank Syariah Indonesia (BSI) service applications from BSI Mobile to BYOND BSI is one form of real implementation of this transformation. This study examines the education and follow-up strategies applied to customers during the digital application migration process, focusing on a case study at BSI Astana Anyar Branch Office, Bandung. The method used is a descriptive qualitative approach through field observation. The results of the study indicate that an intensive communication strategy via WhatsApp messages and telephone, accompanied by technical guidance on the installation and activation of the BYOND BSI application, plays an important role in increasing customer understanding, convenience, and involvement. In addition, the availability of informative and responsive services helps build customer trust in the new digital service system. These findings conclude that the Islamic banking sector, which is adapting to advances in financial technology, can successfully adopt digital transformation if supported by a systematic follow-up strategy and a relevant educational approach.

**Keywords:** *Education Strategi, aplication, migration.*

### **Abstrak**

Peningkatan kualitas layanan, efektivitas operasional, dan daya saing lembaga keuangan termasuk dalam konteks perbankan syariah merupakan tujuan strategis dari transformasi digital di industri perbankan. Migrasi aplikasi layanan Bank Syariah Indonesia (BSI) dari *BSI Mobile* ke *BYOND BSI* menjadi salah satu bentuk implementasi nyata dari transformasi tersebut. Penelitian ini mengkaji strategi edukasi dan tindak lanjut (follow-up) yang diterapkan kepada nasabah selama proses migrasi aplikasi digital, dengan fokus pada studi kasus di BSI Kantor Cabang Astana Anyar, Bandung. Metode yang digunakan adalah pendekatan kualitatif deskriptif melalui observasi lapangan. Hasil penelitian menunjukkan bahwa strategi komunikasi yang intensif melalui pesan *WhatsApp* dan telepon, disertai panduan teknis mengenai instalasi dan aktivasi aplikasi *BYOND BSI*, berperan penting dalam meningkatkan pemahaman, kenyamanan, dan keterlibatan nasabah. Selain itu, tersedianya layanan yang informatif dan responsif turut membangun kepercayaan nasabah terhadap sistem layanan digital yang baru. Temuan ini menyimpulkan bahwa sektor perbankan syariah yang tengah beradaptasi dengan kemajuan teknologi finansial dapat berhasil mengadopsi transformasi digital apabila didukung oleh strategi follow-up yang sistematis dan pendekatan edukatif yang relevan.

**Kata Kunci:** *Strategi pendidikan, pelaksanaan, migrasi.*

## INTRODUCTION

Advances in information and communication technology have had a major impact on

various aspects of life, including the financial services sector. In the ever-evolving digital era, the banking industry is required to continue to innovate in order to meet the expectations of customers who want fast, practical, and efficient services. Therefore, digital transformation is a major strategic step, both for conventional and Islamic banks. One real form of this transformation is the shift in services towards a more integrated and user-friendly digital platform.

As the largest Islamic bank in Indonesia, Bank Syariah Indonesia (BSI) responded to this development by launching the latest digital application called BYOND BSI as a replacement for BSI Mobile. This application offers additional features and a more modern appearance to improve the convenience and ease of transactions for customers. However, the transition process from the old application to the new one presents challenges, especially for customers who are not used to using digital technology intensively.

To answer these challenges, BSI implements a strategy through an educational approach and active follow-up to customers. This approach is carried out through various communication media such as telephone and WhatsApp, as well as direct technical assistance. Education is provided personally so that customers understand the urgency of migration and how to operate the BYOND BSI application independently. This strategy is not only intended to facilitate the transition process, but also to improve customers' digital literacy and strengthen their loyalty to BSI.

This research was conducted at the BSI Astana Anyar Branch Office, Bandung, which is one of the active branches in implementing the digital application migration program. Through a qualitative descriptive approach, this study aims to examine in depth the implementation of education strategies and follow-up to customers during the migration process, as well as their impact on the successful adoption of the BYOND BSI application. This study is expected to contribute to the development of digitalization policies for Islamic banking services in the future and become a reference in academic studies on digital transformation in the Islamic financial sector.

## **METHODOLOGY**

This study uses a descriptive qualitative method to present a systematic and factual picture of the follow-up strategy and education for customers in the process of transitioning to the BYOND BSI digital application at Bank Syariah Indonesia, Astana Anyar Branch Office. This approach was chosen because it allows researchers to gain a direct understanding of the dynamics of interaction between the bank and customers in the context of implementing digital-based services. The main data collection technique used was direct observation namely by directly witnessing the service process, communication, and technical guidance provided to customers during the application transition period. Through this method, researchers can collect empirical data related to communication patterns, customer responses, and the extent to which the strategies implemented can run effectively, so that they can present a comprehensive understanding of the implementation of digital service migration in Islamic banking.

## **LITERATURE REVIEW (OPSIONAL)**

Digital transformation in banking

Digital transformation in the banking sector is a strategic step that transforms the way banks serve customers, operate, and carry out internal activities through the comprehensive use of digital technology. This process is not just about adopting new technology, but also involves fundamental changes in organizational culture, business models, and service approaches used. In other words, digital transformation is a comprehensive process that integrates technology into all aspects of a business, changing the way financial institutions operate and create value for their customers. (Oktaviani et al. 2023)

Digitalization is now a dominant force that influences various aspects of life, including in the field of Islamic economics, along with the development of globalization and technological advances. This digital transformation has revolutionized various elements of the economy, from transaction mechanisms to financial management. In the context of Islamic economics, digitalization opens up great opportunities to encourage increased efficiency and transparency—two crucial elements that ensure that the implementation of Islamic principles can be carried out correctly and in accordance with Islamic law. (In and Syariah 2025)

In the banking world, this transformation includes various initiatives, such as digitalization of products and services, operational automation, utilization of big data to understand customer behavior, and the development of digital services such as mobile banking, internet banking, and open banking. The role of banks is now evolving, from just a physical transaction place to a provider of digital financial solutions that can be accessed flexibly anytime and anywhere. Islamic banking is also not immune from the urge to transform digitally in order to maintain its competitiveness and relevance in the modern era. As an institution based on sharia principles, the main challenge is not only in terms of technology, but also in ensuring that digital innovation remains in line with sharia values. A real example of this change is the presence of digital applications such as BYOND BSI owned by Bank Syariah Indonesia, which shows a shift from a traditional service system to a more efficient and integrated digital service.

Digital transformation brings many benefits, such as increased operational efficiency, expanded service access for customers in various regions, accelerated transaction processes, and increased customer satisfaction (Hidayah et al. 2025). However, the success of this transformation depends on the readiness of the organization, the availability of adequate technological infrastructure, and increasing digital literacy among all stakeholders, including customers. Therefore, education and assistance in every stage of the transformation are very necessary so that the technology adoption process can take place effectively and sustainably.

#### Mobile banking application

The mobile banking application is a form of technological innovation that allows customers to access banking services via mobile devices such as smartphones or tablets. This innovation is an important part of the digital transformation of banking that focuses on customer convenience and needs, by providing easy access to view account information, make transactions, pay bills, buy products, and apply for financing online. (Sihotang and Hudi 2023)

Mobile banking is a banking service based on mobile devices supported by an internet connection, providing high flexibility for users to access services anytime and anywhere. (Nusaibah 2023) Its advantages lie in speed, efficiency, and 24-hour service availability. In the Islamic banking sector, the development of mobile banking also complies with Islamic

principles, including features such as zakat payments, infaq, opening hajj savings, and other Islamic financing services.

The BYOND BSI application is a form of digital banking service provided by Bank Syariah Indonesia through electronic distribution channels. This application allows customers to access their personal accounts using communication devices such as smartphones (cellphones) or tablets connected to the internet network. The presence of BYOND BSI has brought about quite a big change in the world of modern banking services. Based on information from customer service and tellers, this application makes it easier for customers to carry out various financial transaction activities independently, such as transferring funds, paying bills, and checking balances, without having to physically visit a branch office. (Loyalty et al. 2025)

The launch of the BYOND BSI application by Bank Syariah Indonesia is a strategic step in improving the quality of digital services. This application is present as an update from the previous platform, BSI Mobile, which is considered to need improvement in order to compete with other digital banking applications. BYOND BSI brings a more modern and intuitive appearance, wider access to sharia products, and integration with other digital services such as QRIS and halal marketplaces. (Accounting et al. 2025)

Although it offers many conveniences, the adoption of mobile banking still faces a number of challenges. Among them are the low level of technological understanding among customers, concerns regarding data security, and limited devices and internet access. Therefore, in the process of migrating to a new application, an effective educational and communication strategy is needed so that customers can understand the benefits and optimal use of this digital platform. (Johan Ananth and Thandayudhapani 2024).

Maximum utilization of mobile banking can increase the efficiency of bank services, build customer loyalty, and encourage institutional growth in the digital era. With increased digital literacy and the right communication approach, customers will be better prepared to accept change and integrate technology into their daily financial activities

## **RESULT AND DISCUSSION**

The results and discussion will examine the Customer Follow-up Strategy in the Digital Migration Process, Rewarding as an Application Promotion Strategy, Customer Response to Migration Strategy, Effectiveness of Strategy in Increasing Migration Rate, and Obstacles and Challenges in Strategy Implementation which will be discussed in this national prociding.

### **Customer Follow-Up Strategy in the Digital Migration Process**

In an effort to support the successful launch of the latest BYOND BSI digital application, Bank Syariah Indonesia Astana Anyar Branch Office took proactive steps by implementing a follow-up strategy as the main approach in encouraging the customer migration process from the previous application, namely BSI Mobile. This strategy was designed systematically and implemented consistently since the early days of the application launch, in line with the service digitalization program that is being intensified by BSI nationally.

This follow-up strategy not only focuses on conveying technical information, but also emphasizes aspects of effective interpersonal communication. This is important because some

customers have doubts or are not yet familiar with the process of digitizing banking services. Therefore, the delivery of messages must be done clearly but still easy to understand, adjusted to the background and level of understanding of each customer. (Matondang et al. 2025)

The implementation of follow-up activities is carried out routinely every working day during the PKL period, and the results of the communication are recorded for the purposes of data recapitulation and monitoring by the marketing team. From the results of field observations, this strategy has proven effective in increasing customer awareness of the importance of migrating to new, more modern and secure applications. In addition to increasing customer understanding, the follow-up approach also helps build emotional closeness between the bank and customers, which ultimately supports the creation of long-term loyalty. This activity is real evidence that the digital transformation process in the banking sector does not only depend on the technology used, but is also greatly influenced by the quality of interaction between service providers and users.

### **Rewarding as an Application Promotion Strategy**

One form of approach that is considered effective in supporting the acceleration of the digital application migration process at Bank Syariah Indonesia Astana Anyar Branch Office is the implementation of a strategy of providing direct rewards to customers who have successfully activated the BYOND BSI application. This program is designed to provide incentives as a form of appreciation to customers who have participated in the digital service transition. The form of rewards offered includes several options, such as a balance of IDR 20,000 which is directly credited to the customer's account, souvenirs in the form of exclusive mugs with the BSI logo, or neck pillows that are comfortable to use in daily activities. To obtain the reward, customers are required to send a selfie photo showing their face with the background of the main screen of the BYOND BSI application that has been activated as proof that the activation process has been successful.

This incentive-based strategy has proven to be a unique attraction, especially in the early stages of the application launch. In addition to providing practical benefits in the form of direct prizes, this reward program also encourages word of mouth, both directly between customers and through personal social media posts that display prizes and successful activation. This indirectly increases the exposure of the BYOND BSI application among the community of users of sharia banking services. In other words, this strategy is not only effective in attracting new customers to try digital services, but also functions as a natural and real-experience-based campaign media.

The implementation of rewards also shows that in the context of digital transformation, the promotional approach cannot only rely on the delivery of technical information alone. The emotional and psychological elements of customers are also important parts that must be considered. When customers feel appreciated, rewarded, and included in the innovation process, their level of trust and loyalty to new services tends to increase. In practice in the field, rewards are distributed directly by officers at the branch office if customers come with proof of activation, or sent to the relevant address after verification has been carried out by the marketing team.



Including the author, were also actively involved in the verification process of incoming proof of activation. This task includes checking the suitability of photos, recording customer data that has met the requirements, and daily recapitulations which are then reported to the relevant section for follow-up reward provision. This involvement provides practical experience in implementing digital promotional strategies in the banking sector and shows the importance of synergy between technological innovation and a humanistic and participatory service approach.

### **Customer Response to Migration Strategy**

Customer responses to the implementation of the follow-up strategy accompanied by reward incentives show results that can generally be categorized as very positive and promising. Many customers who initially did not know that BSI had released a replacement application for BSI Mobile became more interested and willing to activate the application after receiving a personal explanation from the follow-up officer and knowing that they had the opportunity to get rewards such as a balance of IDR 20,000, an exclusive mug, or a neck pillow. This strategy clearly provides additional appeal that is not only functional but also emotional, because it makes customers feel appreciated for their participation in the digital transformation process of banking services. Another form of assistance that is very helpful in increasing customer interest is the activation guide sent directly via WhatsApp messages, which are generally in the form of practical steps with pictures or easy-to-understand text-based guides. This facility has proven to be very useful for customers who have limitations in operating digital technology or are not used to using internet-based applications. Customers from young ages, such as students and workers, generally show a faster and more active response. They tend to immediately download, install, and activate the application without much hindrance. This response speed shows the relationship between the level of digital literacy and the speed of adoption of new technology.

On the other hand, customers from older age groups or those who are not used to using smart devices (smartphones) require a more personal and patient approach. Some of them even feel the need to be guided directly by officers or their families in the application installation and activation process. This is a challenge in itself, because the education process in this segment requires a longer time and a more persuasive and repetitive communication strategy. Therefore, it takes patience and a more intense interpersonal approach to build their trust in the digital system.

Although many customers gave a positive response, it is undeniable that there are still certain segments that show doubts or even rejection of application migration. The most common reasons are device limitations, for example not having a smartphone with adequate specifications and concerns about the security of personal data and comfort of use. In addition, old habits that have been formed in previous applications are also inhibiting factors. Some customers are reluctant to switch because they are used to the interface and features in the BSI Mobile application, so the change to BYOND BSI is considered a disruption, not an improvement in service.

This situation indicates that the education strategy implemented by the bank cannot be uniform. Education must be adjusted to the characteristics and background of the customer,

and must be carried out continuously, not just once in the form of an initial follow-up. Repeated communication, small-scale training, and even the possibility of integrating digital education into customer service programs are needed. With a sustainable and focused approach, it is expected that all customer segments, both young and old, can feel the maximum benefit from BYOND BSI digital services and support the sustainability of digital transformation in the sharia banking environment.

### **Effectiveness of Strategy in Increasing Migration Rate**

The effectiveness of implementing a follow-up strategy combined with reward provision is reflected in the significant increase in the number of customers who have successfully migrated to the BYOND BSI application, especially in the first two to three months since the application was launched. Based on the results of data recording and recapitulation carried out, a consistent increase pattern was observed every day, marked by an increase in the number of customers who sent proof of activation in the form of selfies with the main display of the application.

In the first month since the launch of the BYOND BSI application, namely November, customer participation was still relatively low, which was most likely due to the lack of information and lack of awareness of the new application. However, after information about the reward program was conveyed massively through follow-up activities, the activation rate showed a fairly sharp spike. Internal bank data shows that in January, more than 55% of customers targeted for follow-up had completed the migration process to the BYOND BSI application. (Rosmayati and Amelia 2025)

This finding indicates that an approach that combines intensive communication with real incentives is very effective in encouraging the adoption of new digital services. This strategy becomes even more successful when implemented continuously and supported by communication media that are easily accessible to customers, such as WhatsApp and mobile phones. This emphasizes the importance of the role of direct communication and reward-based motivation in the success of digital transformation in the banking sector.

### **Obstacles and Challenges in Strategy Implementation**

Customer responses to the follow-up and reward strategies showed quite encouraging results. Based on direct observations and documentation carried out during the PKL period, many customers who were initially unaware of the new application became more interested after receiving an explanation and being offered attractive prizes. Not a few customers felt helped by the simple activation guide sent via WhatsApp messages, especially for those who were less familiar with technology. Younger customers showed a faster response in downloading and activating the application, while older customers needed more detailed explanations and sometimes needed direct assistance.

However, there are several obstacles and challenges faced by customers in migrating from the BSI Mobile application to BYOND BSI, namely:

1. Inactive or Unreachable Customer Contact Number. Many registered customers have telephone numbers that are no longer active or do not respond to follow-up messages and calls, making the migration socialization process difficult.

2. Low Level of Digital Literacy. Some customers, especially the elderly, have limitations in using smartphones, downloading applications, and understanding the activation process.
3. Limited Devices and Internet Access. Some customers do not have devices with compatible specifications to run BYOND BSI, or experience internet connection problems during the installation and activation process.
4. Concerns About the Security of New Applications. There are customers who are unsure about the security of their personal data in the new application, and are reluctant to switch due to concerns about potential fraud or digital vulnerabilities.
5. Habits of Using Old Applications (BSI Mobile). Many customers are already accustomed to the appearance and navigation of the BSI Mobile application so they are reluctant to re-learn to use the new interface in BYOND BSI.
6. Distrust of Messages from the Bank. Some customers think that WhatsApp messages from follow-up officers are spam or fraudulent, so they ignore the migration invitation which is actually official from the bank.
7. Limited Staff Time and Resources. Staff have limited time to provide in-depth education one by one, while the number of customers who need to be followed up is very large.
8. Technical Constraints During Activation. There are several cases where the application does not run perfectly on certain devices, errors occur during OTP verification, or the application exits suddenly, which causes frustration for customers.
9. Lack of Structured Visual Educational Media. Even though there is a short guide, some customers feel the need for a visual tutorial such as a video or live demonstration to understand how to use the application.

## CONCLUSION

This study shows that the follow-up and education strategies carried out by BSI KC Astana Anyar have proven effective in supporting the customer migration process from BSI Mobile to BYOND BSI. Routine follow-ups via telephone and WhatsApp help increase customer understanding and awareness of the importance of using the new digital application.

In addition, the reward program in the form of balances, mugs, or neck pillows is a special attraction that encourages customer participation, especially during the early stages of launch. This strategy has succeeded in significantly increasing the number of application activations. Although the strategy implemented was quite successful, there are still obstacles such as inactive customer numbers, low digital literacy, and concerns about application security. Therefore, ongoing education and an approach that is in accordance with customer characteristics need to be carried out continuously.

Overall, the combination of active communication, appropriate education, and attractive incentives are the keys to success in the digital transformation process of Islamic banking services through the BYOND BSI application.



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