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The Impact of Information Quality and Transaction Security in Building Customer Trust in Mobile Banking Byond Bank Syariah Indonesia KCP Stabat

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Abstract: This study aims to determine the extent to which the quality of information and transaction security in the BYOND Mobile application influence customer trust, particularly at Bank Syariah Indonesia's Stabat Branch Office (KCP). Mobile banking services have become increasingly important in the digital age as they provide customers with convenience in conducting financial transactions. However, not all customers immediately trust this service. Therefore, this study employs a qualitative method using interview and observation techniques with users of the BYOND Mobile application. Data was collected from several customers with diverse backgrounds to ensure the research findings accurately reflect real-world conditions. The results indicate that the information provided through the application is considered clear, easy to understand, and comprehensive. The application's simple

Abstrak: Penelitian ini bertujuan untuk mengetahui sejauh mana kualitas informasi dan keamanan transaksi dalam aplikasi BYOND Mobile berpengaruh terhadap kepercayaan nasabah, khususnya di Bank Syariah Indonesia Kantor Cabang Pembantu (KCP) Stabat. Layanan mobile banking menjadi sangat penting di era digital karena memberikan kemudahan bagi nasabah dalam melakukan transaksi keuangan. Namun, tidak semua nasabah langsung percaya untuk menggunakan layanan ini. Untuk itu, penelitian ini menggunakan metode kualitatif dengan teknik wawancara dan observasi terhadap pengguna aplikasi BYOND Mobile. Data diperoleh dari beberapa nasabah yang memiliki latar belakang berbeda agar hasil penelitian lebih menggambarkan kenyataan di lapangan. Hasil penelitian menunjukkan bahwa kualitas informasi yang disampaikan melalui aplikasi dinilai

interface makes it easy for users to locate important features. In terms of security, the use of PINs, OTPs, and biometric features makes customers feel safe when conducting transactions.	jelas, mudah dipahami dan lengkap. Tampilan aplikasi yang sederhana memudahkan pengguna dalam menemukan fitur penting. Dari sisi keamanan, penggunaan PIN, OTP dan fitur biometrik membuat nasabah merasa aman dalam bertransaksi.
Keywords: Information Quality; Transaction Security; Customer Trust.	***Kata Kunci:*** Kualitas Informasi; Keamanan Transaksi; Kepercayaan Nasabah.

A. Introduction

Technological advances have changed the way people do many things, including banking. In the past, people had to go to a bank branch just to send money, pay bills, or simply check their account balance (Amin, 2020). Nowadays, all of this can be done easily using a mobile phone in a short time and from anywhere. One service that is growing rapidly is mobile banking. This service makes it easy for customers to carry out various financial transactions without having to leave their homes. This speed and convenience makes mobile banking the first choice for many people, especially those with busy schedules (Huda & Nasution, 2021).

Bank Syariah Indonesia is also participating in this development by launching the BYOND Mobile application. This application was created to provide fast, convenient services that are in accordance with sharia principles. Customers can make transfers, check balances, pay zakat, and access other services through a single application. Not everyone immediately trusts and feels comfortable using mobile banking applications. Some customers feel hesitant because they are unsure about the clarity of the information provided by the application. Others are concerned about transaction security, especially since it involves personal data and money.

Customer trust is an important thing that every bank must maintain. If customers feel unsafe or confused by the information provided, they may stop using the service. Worse still, they may switch to another bank that they feel is more trustworthy

Al-Sharf
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(Sitanggang et al., 2024). Information quality is a measure of how well information is provided to customers, especially in mobile banking applications. Good information is information that is easy for all users to understand, does not cause confusion, and provides sufficient explanation. When customers open the application, they want to know immediately what to do, what is happening with their account, and how to conduct transactions securely (Supriyono, 2020).

Banks must ensure that all information in the application is clearly organized and easily understood by all users. Unclear information can cause suspicion. For example, if the application does not clearly state where the money is sent or there is no record of transactions that can be saved, customers may feel uncertain. This can make them hesitate to use the application again. This is especially true if the information changes frequently or is difficult to find in the application menu (Ismail, 2019). In addition, the security system must be robust to protect customer data and money from digital crime. Security includes protection against fraud. Many people are deceived by fake messages claiming to be from the bank. Banks must always remind customers not to give important data such as PINs and OTP codes to anyone. This information should be displayed frequently in the app to keep customers alert (Wahyudi, 2021). This way, customers can feel secure and have complete confidence in the services provided.

This study was conducted to determine whether the quality of information and transaction security on the BYOND Mobile application truly affect customer trust. The focus of this study is on customers in the Stabat area, particularly at the Stabat Branch Office of Bank Syariah Indonesia. The results of this study are expected to provide input for the continuous improvement of BSI's mobile banking services.

B. Research Method

This study used qualitative methods. Researchers collected data by conducting face-to-face interviews with several customers who use the BYOND Mobile application at Bank Syariah Indonesia KCP Stabat. The interviews were conducted in a relaxed manner so that customers could express their opinions honestly and openly. The researcher also observed the use of the BYOND Mobile application. The researcher noted how the information was displayed in the application, how the transaction process took place, and whether the security features were being used properly. All of these notes were used to reinforce the results of the interviews.

The data sources were taken from customers who had been using the application for some time. The researchers selected respondents from different backgrounds so that the results would better reflect the actual situation. After all the data had been collected, the researchers read it one by one, then drew conclusions about the extent to which information and security influenced customer trust.

C. Results and Discussion

1. Information Quality in BYOND Mobile Banking Application by Bank Syariah Indonesia

The quality of information in the BYOND Bank Syariah Indonesia mobile banking application is one of the important things that customers pay attention to. The information presented in the application serves as a guide for customers in carrying out various banking activities. For example, to check balances, view transaction histories, pay bills, make transfers, and so on. Customers need information that is accurate, clear, and easy to understand so that no errors occur when using the services available in the application.

The results of the study show that most customers are satisfied with the appearance and content of the information available in the BYOND app. The information provided is quite complete and displayed in a neat arrangement. Users can easily find important menus such as balance information, account mutations, and payment features. The display is clear, the font size is not too small, and the font color is also easy to read. This makes customers of all ages feel comfortable when using the app.

Customers also feel that the information presented is always updated in real time. For example, when a customer makes a transfer, the balance changes immediately and a transaction receipt appears. This makes customers feel confident that the data they see is accurate and reliable. In addition, customers also admit that the transaction search feature is very helpful for them to find transaction records on a specific date without having to scroll through the screen for too long.

Some customers consider the information displayed in the app to be quite detailed. Every transaction, whether incoming or outgoing, is accompanied by the time, amount of money, and purpose of the transaction. For customers who often make large or frequent transactions, this kind of information is very important because it can serve as a personal record and reference for managing their finances. There are still a small number of customers who complain that transaction notifications sometimes appear late. When they have already made a transfer or received money, the notification only appears a few minutes later. This makes them feel worried, especially if they are in a hurry or making an important transaction. Although this does not happen often, customers hope that the bank can improve this aspect so that information can be received more quickly. This is in line with the opinion Febrian & Prasetya (2023) who state that delays in mobile banking notifications can affect customer satisfaction and trust.

Customers also said that the language used in the app was easy to understand. Banking terms were presented in simple words, so they weren't confusing. The explanations for each feature or menu also helped users understand the functions of each service. This was very important, especially for customers who were using mobile banking for the first time or who weren't very familiar with technology. As explained by (Dewi & Nugroho, 2022), the use of simple and easy-to-understand language is very influential in creating a good user experience and supporting trust in digital banking services.

Vol. 6, No. 3 (2025) || ISSN 2723-5440 (Online)

Mobile banking applications must have a strong security system. One of the most common methods is the use of a PIN. A PIN is a secret number known only to the account owner. By entering the PIN, the application can ensure that the person accessing the account is indeed the owner. If someone else tries to log in without knowing the PIN, access will be denied. There is also an OTP or One Time Password code. This code is sent directly to the customer's cell phone every time an important transaction is to be made. This code can only be used once and is valid for a very short time. This way, even if someone else tries to log in, they still cannot make transactions because they do not have access to the customer's cell phone (Priyono, 2020).

The quality of information in the application is also assessed based on how it is presented. In addition to text, the BYOND application also uses simple but easy-to-understand icons and symbols. For example, a wallet icon for the balance menu, a paper icon for account transfers, and a lightning bolt icon for quick payments. These symbols help speed up understanding and make the application easier to use. Good information quality means that customers do not feel confused and can carry out banking activities independently without having to visit a branch office or call the call center.

The BYOND app is considered quite helpful in providing fast and efficient financial services, especially in terms of information delivery. Customer satisfaction with the information available on the app is one of the main reasons they continue to use BYOND. They feel that this app is trustworthy because it never presents incorrect or misleading data. Although there are still a few minor things that need to be improved, overall, the quality of information in the BYOND app meets user expectations.

2. Customer Responses to Information Quality and Transaction Security in the BYOND Mobile Application

Most customers responded positively to the quality of information and Customer responses to the quality of information and transaction security in the BYOND Bank Syariah Indonesia app varied greatly. Most customers said they were satisfied and

Al-Sharf
Jurnal Ekonomi Islam
Vol. 6, No. 3 (2025) || ISSN 2723-5440 (Online)

comfortable using this app for their daily banking activities. They felt that the information displayed in the app was very helpful in managing their finances, monitoring their balances, viewing recent transactions, and making payments and fund transfers.

Customers feel that the quality of information in the BYOND application is quite good. The information displayed is clear and easy to understand. They do not feel confused when opening the application because the menu and display are simple. Each menu, such as balance information, account mutations, payments, and applications for other bank products, is clearly displayed. Customers also feel that the information provided is not excessive or confusing, but concise and to the point.

The speed at which information is displayed is also praised by many customers. When conducting transactions such as money transfers or bill payments, information about balance changes appears immediately. Transaction history is also immediately visible after the process is complete. Customers feel that this is very important because they can immediately monitor whether a transaction was successful or not. The accuracy of this information gives users a greater sense of trust in the app.

Customers also pay close attention to transaction security. They admit to feeling safe when using the BYOND app. Security features such as PINs, OTP codes sent to mobile phones, and fingerprint or face scanner systems are very helpful in keeping data and transactions protected. Many customers say that they are not worried about using this app even for large transactions.

Even elderly customers feel confident using the BYOND app because it is easy to use and has a reliable security system. They feel that the bank has provided a good protection system to prevent data misuse. They also say that while using this app, they have never experienced any suspicious incidents such as unauthorized transactions or account misuse.

Some customers have experienced technical problems when using the app, such as the app not opening during system updates or slow connections when the internet network is unstable. However, they understand that these problems are not caused by the app's security system, but rather by technical factors beyond the app's control. Customers still feel secure because every transaction can only be carried out after passing several security stages.

Positive responses from customers also arise due to the availability of support services or customer service that is ready to help when problems arise. Customers feel that the bank responds quickly to their complaints. They feel more at ease knowing that if there is a problem, they can easily contact the bank, either by phone or through messages in the app. Most customers are also satisfied because they have never found any incorrect data in the app. Information such as balances, transactions, and transfer receipts always match reality. This makes customers even more confident that the BYOND app is truly trustworthy. They also feel that this app makes it easier for them to manage their money without having to frequently visit a branch office.

The security of the app is the main reason some customers choose to continue using BYOND, even when compared to other banking apps. They consider BYOND to be more secure because its security system is tighter and not easily hacked. Some say that they feel more at ease depositing their savings in this bank because they feel that their transactions and personal data are well protected. Customers also consider using the BYOND app to be more time and cost efficient. They don't need to queue at the bank or ATM just to check their balance or make a transfer. Everything can be done directly from home or work, as long as there is an internet connection. This experience makes them feel helped and satisfied with the services provided.

In general, customer responses to the quality of information and transaction security in the BYOND application tend to be positive. Although there are still some technical shortcomings that need to be improved, customers still feel that this application is safe and trustworthy. They suggest that the system be updated regularly and security features continue to be improved so that users feel more comfortable and at ease.

3. Information Quality and Transaction Security in Building Customer Trust in BYOND Mobile Banking from Bank Syariah Indonesia

Customer trust is the most important thing in banking services, especially nowadays when many people have started to switch to digital services such as mobile banking. This trust arises when customers feel confident that the bank will safeguard their money and personal data. When customers trust the bank, they will feel more at ease when conducting various transactions without worrying (Handinisari et al., 2023).

One factor that builds customer trust is the quality of information they receive when using the app, as well as the security system that gives them peace of mind when conducting transactions. Bank Syariah Indonesia's BYOND app is one example of a mobile banking app that is gaining widespread trust among the public. Customers feel that the quality of information in the BYOND app is very helpful in managing their finances. The information provided is very clear, detailed, and easy to understand. Customers do not feel confused because all menus and financial data are displayed in full. Every time there is a transaction, the information immediately appears in the form of a notification. Customers can see the transaction date, the amount of money that has been withdrawn or deposited, and other details. All of this makes them feel confident that the information in the app is accurate and reliable.

Customer trust has also grown because the BYOND app always provides information that is accurate. When they check their balance or transaction history, there are no discrepancies or errors in the data displayed.

Customers feel that this app is reliable in providing financial information quickly and accurately. According to them, if the information displayed in the app does not match the actual situation, they will have doubts and may choose to stop using the app. Security is also an important part of building trust. Many customers feel at ease when making transactions because the BYOND app has several layers of security.

There is an OTP (One Time Password) code that is only valid once and is sent directly to the customer's mobile number when logging in or when transferring money.

There are also secret PIN and biometric features such as fingerprints or face scanners. All these features make customers feel that not just anyone can open the application and make transactions.

According to Mulyani (2021), customer trust in mobile banking services is greatly influenced by two main factors, namely clarity of information and the strength of the security system. He said that when financial information is conveyed correctly, quickly, and in an easy-to-understand manner, customers will feel valued and facilitated. At the same time, if the security system is strong and not easily hacked, customers will feel safe to continue using the application.

The same thing was also conveyed by (Antonio, 2020) that trust is the key to building long-term relationships between banks and customers. Islamic banks must be able to show that they can protect customer trust, both in terms of information and transaction security. Mobile banking applications are not only about convenience but also about the bank's responsibility to protect customer data and finances. Fast and friendly service also helps build trust. If customers experience problems and contact customer service, quick and polite responses will make them feel valued. They will consider that the bank is not only focused on money but also cares about customer satisfaction (Yuliana, 2023).

Customers interviewed in this study also said that they feel more confident in BYOND compared to several other banking applications. They mentioned that BYOND's interface is simple, information is easy to find, and the security system is not cumbersome but still protects their privacy. This makes them feel confident that BYOND can be a safe tool for managing their finances, without having to worry about losing money or personal data. Some customers said that they used to be skeptical about mobile banking because they were afraid of losing their money or having the app hacked. However, after using BYOND for several months without any problems, their trust began to grow. Now, they even prefer to use BYOND rather than having to go to a branch office. They feel that it is more efficient and allows them to manage their finances at any time, without having to wait in line or waste time.

Customers also believe that BYOND has successfully built a sense of security because it has a fast support service. If there is a problem, customers can immediately contact customer service through the app and the staff will help them in a friendly manner. They feel that they are not left alone if there is an error or problem with the app. This kind of service makes customers feel valued and increases their trust in the bank they use.

Good quality information and strong transaction security not only help customers technically, but also emotionally. Customers feel calm, not anxious, and can focus more on using their money. This is important because trust is not only about data, but also about feelings. If customers feel secure and facilitated, they will be more loyal in using the app, and may even recommend it to family and friends.

Based on all the findings in this study and supported by expert opinions, it can be concluded that customer trust in using the BYOND Bank Syariah Indonesia mobile banking app has grown due to two main factors. First, the quality of information presented is good, fast, and easy to understand. Second, the security system makes customers feel safe and protected. These two factors are inseparable because they support each other in building a long-term relationship between the bank and its customers.

D. Conclusion

Based on the results of the study, it can be concluded that the quality of information and transaction security in the BYOND Mobile application play an important role in building customer trust. The information presented is considered clear, easy to understand, complete, and displayed with a simple interface that makes it easy for users from various backgrounds to use. The accuracy of the information displayed in real-time also makes customers feel confident about the services provided. In terms of security, the implementation of a layered system such as the use of PINs, OTP codes, and biometric features fosters a sense of security when transacting, thereby reducing customer doubts about using the application. Although there are minor technical obstacles such as notification delays, this does not reduce overall trust because the bank is able to provide assistance quickly when needed. Thus, it can be emphasized that the combination of good information quality and a strong security system is a major factor in fostering and maintaining customer trust in sharia mobile banking services, particularly the BYOND Mobile application at Bank Syariah Indonesia KCP Stabat.

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