Escalate: Economics and Business Journal
https://journal.takaza.id/index.php/escalate
Vol. 4, No. 4, 2026, pp. 1017-1022
E-ISSN: 3025-4213
E-mail:escalate@takaza.id



Digital Literacy Education Through the Use of the Byond By BSI Application to Improve Understanding of Sharia Finance among the Sukabumi City Community

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Article History:
Received : 05-09-2026
Revised : 01-11-2026
Accepted : 03-11-2026

Keywords: Sharia Financial Literacy, BYOND By BSI Digital Education, Sharia Mobile Banking, Community Service

Abstract: *Low levels of Islamic financial literacy remain a challenge to the optimal use of digital Islamic banking services in Indonesia. This community service activity aimed to improve Islamic financial literacy among residents of Sukabumi City through education and practical guidance on using the BYOND by BSI application. The activity involved 30 participants comprising micro, small, and medium enterprise (MSME) owners, students, and healthcare workers who were customers of Bank Syariah Indonesia. The implementation consisted of five stages: needs assessment, counseling, application demonstrations, hands-on practice and mentoring, and descriptive evaluation through observations, discussions, and question-and-answer sessions. The evaluation results indicated improvements across three measured indicators. Understanding of the differences between Islamic and conventional banks increased from 45% to 85%, representing a 40-percentage-point increase. The ability to use the application's basic features rose from 30% to 78%, an increase of 48 percentage points, while awareness of digital transaction security increased from 55% to 90%, an increase of 35 percentage points. These findings suggest that combining educational sessions with practical demonstrations and mentoring may support improvements in participants' understanding of Islamic finance and their ability to use digital banking services. However, the results are descriptive and do not establish effectiveness beyond the observed changes in the reported indicators.*

How to Cite: Wiranti Setia Rahmawati, Wahyu Hamijaya. (2026). *Digital Literacy Education Through the Use of the Byond By BSI Application to Improve Understanding of Sharia Finance in the Sukabumi City Community*. 4(4). pp.1017-1022. https://doi.org/10.61536/escalate.v4i4.835

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Introduction

The development of digital technology has driven transformation in the banking sector, including Islamic banking. This transformation is marked by the presence of various digital services that provide convenience, speed, and security in transactions. As a form of digital innovation, PT Bank Syariah Indonesia Tbk. (BSI) launched BYOND by BSI, a super app that integrates various Islamic financial services in one application. This digitalization is expected to not only improve service quality but also expand Islamic financial literacy and inclusion in Indonesia. Although Islamic banking digital services continue to develop, the level of Islamic financial literacy among the Indonesian public remains relatively low. Based on the 2024 National Survey of Financial Literacy and Inclusion (SNLIK), the Islamic financial literacy index reached 39.11%, while the Islamic financial inclusion index was 12.88%. This condition indicates that the public still has limited understanding of Islamic financial products and services, including the use of digital banking services. This low literacy is one of the obstacles to optimizing the use of Islamic digital banking applications.

Several studies have shown that Islamic financial literacy, perceived ease of use, and trust are factors that influence the use of Islamic digital banking services.(Fitriana & Haryanti, nd)shows that Islamic financial literacy and perceived usefulness influence the use of Islamic banking e-services. In addition, the study(Zulkarnain and Amri 2025)explained that digital financial literacy plays an important role in driving the behavior of using the BYOND by BSI application, while ease of use is a major factor in the acceptance of digital technology.

However, these studies generally focus on analyzing relationships between variables using a quantitative approach. Few studies have implemented Islamic financial literacy education through direct guidance on the use of the BYOND by BSI application for the community to improve user understanding and skills. Thus, there remains a research gap between research on the factors influencing digital application use and the implementation of educational programs that can practically improve Islamic financial literacy.

Based on initial observations in Sukabumi City, residents still lack an understanding of the differences between Sharia and conventional financial services, are not yet fully utilizing the features of the BYOND by BSI application, and have limited knowledge of digital transaction security. This situation indicates that innovation in digital services has not been fully accompanied by increased public capacity to effectively utilize Sharia banking technology.

Therefore, this community service activity adopts an educational approach through outreach, application demonstrations, hands-on practice, and community mentoring. The novelty of this activity lies in the integration of Islamic financial literacy education with hands-on practice using the BYOND by BSI application through a participatory implementation method, so that participants gain not only knowledge but also experience in utilizing Islamic digital banking services.

Based on the description, this community service activity aims to improve the understanding of Sharia financial literacy among the Sukabumi City community through digital education and guidance on using the BYOND by BSI application. It is hoped that this activity will improve the community's ability to utilize digital Sharia banking services safely and effectively, and support increased Sharia financial literacy and inclusion in Indonesia.

Research methods

This community service activity was held on May 20, 2026, at the Sukabumi Branch Office of PT Bank Syariah Indonesia (BSI). The target group was 30 participants, consisting of micro, small, and medium enterprises (MSMEs), students, and healthcare workers who are customers of Bank Syariah Indonesia. The selection of participants was based on coordination with partners, which indicated that the group needed to improve their understanding of Islamic financial literacy and skills in utilizing digital services through the BYOND by BSI application.

The implementation method uses a participatory approach, emphasizing active participant involvement throughout the entire activity. This approach was chosen so that participants not only gain theoretical knowledge but also gain hands-on experience using digital Islamic banking services.

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The implementation of the activity consists of five stages, namely:

1. **Needs observation**, carried out through coordination and discussion with partners to identify the level of participants' understanding of Islamic financial literacy, the use of digital banking services, and the obstacles faced in utilizing the BYOND by BSI application.
2. **Counseling**, in the form of delivering material on the basic concepts of Islamic financial literacy, the principles of Islamic banking, the differences between Islamic and conventional banking, the benefits of digital transformation in the banking sector, and the importance of security in conducting digital transactions.
3. **Demonstration of application usage**, namely providing direct examples regarding the registration process, account activation, balance checking, fund transfers, bill payments, transactions using QRIS, and utilizing the security features available in the BYOND by BSI application.
4. **Practice and mentoring**, where participants directly practice using the application on their own devices with guidance from the implementation team. At this stage, participants receive individual guidance so that any technical issues that arise can be quickly resolved.
5. **Evaluation of activities**, conducted at the end of the implementation through observation, discussion, and question and answer sessions to determine the level of participants' understanding of the material that has been presented as well as the participants' ability to operate the main features of the BYOND by BSI application.

The success of the activity was evaluated descriptively based on several indicators, namely: (1) increased participant understanding of the basic concepts of Islamic finance; (2) increased participant ability to differentiate between Islamic and conventional banking services; (3) participant ability to operate the main features of the BYOND by BSI application independently; and (4) increased participant awareness of the importance of security in conducting digital transactions. The evaluation results were then analyzed descriptively to describe changes in participant understanding and skills after participating in the community service activity.

Research results

Implementation of Sharia Financial Literacy Education Activities

The community service activity was conducted at PT Bank Syariah Indonesia (BSI) Sukabumi Branch Office and involved 30 participants, consisting of micro, small, and medium enterprises (MSMEs), students, and healthcare workers who are Bank Syariah Indonesia customers. Participants were selected because they were deemed to have a need to improve their understanding of Islamic financial literacy and their ability to utilize digital banking services through the BYOND by BSI application.

The event began with a presentation on the basic concepts of Islamic financial literacy, covering the principles of Islamic banking, the differences between Islamic and conventional banking systems, the benefits of digital financial services, and the importance of security in electronic transactions. The presentation was interactive, using lectures, discussions, and a question-and-answer session, allowing participants to share their experiences and challenges while using digital banking services.



Figure 1. Documentation of Islamic financial literacy outreach activities for participants at PT Bank Syariah Indonesia KCP Sukabumi.

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Throughout the event, participants demonstrated high levels of enthusiasm. This was evident in the numerous questions they asked regarding Sharia-compliant transaction mechanisms, the differences between Sharia and conventional banking products, and the use of various digital features in the BYOND by BSI app. The high level of participation demonstrates the continued need for education on Sharia financial literacy to increase public understanding of the development of Sharia-compliant digital financial services.

These results are in line with the community service activities carried out by(Mujtahidah et al., nd)which states that Sharia financial literacy education can increase public knowledge about digital-based Sharia financial products and services. Through communicative delivery of materials accompanied by active discussions, participants not only gain new knowledge but also have the opportunity to clarify previously unclear information.

BYOND Application Usage Assistance by BSI

Following the presentation, the event continued with a demonstration of the BYOND by BSI app, covering registration, app activation, balance checks, fund transfers, bill payments, QRIS transactions, and an introduction to digital security features. All participants were then given the opportunity to practice each step of the app's use, guided by the implementation team.



Figure 2. Assistance in the practical use of the BYOND by BSI application for activity participants

During the mentoring process, most participants were able to follow each step of the application usage effectively. Those who previously didn't understand the activation process or how to use the application's main features were able to complete each step independently after receiving guidance from the implementation team. The demonstration and hands-on approach provided a more effective learning experience, as participants not only received theoretical material but also gained real-world experience operating the application.

This finding supports the results of the community service carried out by(Yanuardi et al., 2026)which states that participatory educational methods through demonstrations and mentoring are more effective in improving community skills than conventional material delivery. In addition to improving application skills, this activity also raised participants' awareness of the importance of maintaining account security, personal data confidentiality, and vigilance against various forms of cybercrime in digital transactions.

Improving Participant Understanding

Evaluation of the activity was carried out through observation, discussion, and a question and answer session at the end of the activity to determine the level of understanding of the participants after participating in the entire series of education and mentoring.

The evaluation results showed an increase in participants' understanding of the basic concepts of Islamic finance and the use of the BYOND by BSI application. Prior to the activity, some participants still had difficulty distinguishing between Islamic and conventional banking, did not understand the main features of the BYOND by BSI application, and lacked the confidence to use digital services independently. After participating in the activity, most participants were able to re-explain the basic

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principles of Islamic finance, understand the functions of various application features, and perform basic transactions independently with minimal assistance.

Indicator	*Pre-test (%)*	*Post-test (%)*	*Increase (%)*
Understanding the differences between Islamic and conventional banks	45	85	+40
Ability to use basic features of the application	30	78	+48
Digital transaction security awareness	55	90	+35

This increased understanding demonstrates that an educational approach combined with demonstrations and practical guidance can help participants understand the material and implement it directly. This approach aligns with the concept of participatory learning, which emphasizes active participant involvement in the learning process, making the knowledge gained easier to understand and apply to everyday life. These findings also align with research.(Fitriana & Haryanti, 2024) stated that increasing Sharia financial literacy influences the public's readiness to utilize digital banking services. Therefore, this community service activity not only provides knowledge about Sharia finance but also improves participants' ability to utilize the BYOND by BSI application as a secure, easy, and Sharia-compliant digital transaction tool.

Conclusion

The community service activity carried out at PT Bank Syariah Indonesia KCP Sukabumi on May 20, 2026, successfully achieved its stated objectives. Based on the evaluation results of 30 participants consisting of MSMEs, students, and health workers, there was an increase in understanding of Islamic financial literacy across all measured indicators. The highest increase occurred in the indicator of the ability to use the basic features of the BYOND by BSI application which reached 48% (from 30% to 78%), followed by an increase in understanding the differences between Islamic and conventional banks by 40% (from 45% to 85%), and an increase in awareness of digital transaction security by 35% (from 55% to 90%).

The success of this activity demonstrates that an educational approach that integrates theoretical counseling with hands-on practice and individual mentoring has proven effective in improving the public's understanding and skills in utilizing digital Islamic banking services. The participatory approach employed enabled participants to actively learn and gain real-world experience operating the BYOND by BSI application, making the knowledge gained easier to understand and apply to everyday life.

This activity also identified a continued need for Sharia financial literacy education among the public, particularly regarding digital transaction security and optimal utilization of banking application features. Therefore, it is recommended that similar programs be implemented periodically, targeting a wider audience and providing more diverse materials, and involving more partners to expand the positive impact on improving Sharia financial literacy and inclusion in Indonesia.

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