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Customer Service Communication Patterns in Building Customer Trust in Bank Syariah Indonesia's Byond Application

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Abstract

This study examines how customer service representatives at Bank Syariah Indonesia (BSI) KCP Jombang communicate with customers to support the use of Byond, BSI's mobile banking application, and how these communication practices relate to customer trust. The study is grounded in the challenges customers face when adopting Byond, including limited understanding of the application, concerns about transaction security, and uneven digital literacy among customers. This research employed a descriptive qualitative approach. Data were collected through semi-structured interviews with five customer service representatives and open-ended questionnaires completed by seventeen Byond customers at four BSI branch offices in Jombang. The data were analyzed using a theory-informed thematic analysis following Braun and Clarke's (2006) six-phase procedure, in which components of Barnlund's (1970) transactional model of communication, described through DeVito's (2019) account of interpersonal communication, served as initial sensitizing categories. The findings reveal five recurring customer service communication patterns: educational, responsive, adaptive, supportive, and transparent communication. Customers reported feeling more heard, assisted, and confident in using Byond when these patterns were present, particularly when explanations were delivered in accessible language and complaints were addressed promptly. These findings suggest that, within the scope of BSI KCP Jombang, two-way interpersonal communication plays a role in building customer trust in digital banking services, especially when the adoption of new technology is accompanied by uncertainty and security concerns.

Keywords: *Byond, communication patterns, customer service, customer trust, digital banking*

Abstrak

Penelitian ini mengkaji bagaimana customer service representatives Bank Syariah Indonesia (BSI) KCP Jombang berkomunikasi dengan nasabah untuk mendampingi penggunaan Byond, aplikasi mobile banking BSI, serta bagaimana praktik komunikasi tersebut berkaitan dengan kepercayaan nasabah. Penelitian ini dilatarbelakangi oleh tantangan yang dihadapi nasabah dalam mengadopsi Byond, termasuk keterbatasan pemahaman terhadap aplikasi, kekhawatiran terhadap keamanan transaksi, dan literasi digital nasabah yang tidak merata. Penelitian ini menggunakan pendekatan kualitatif deskriptif. Data dikumpulkan melalui wawancara semi-terstruktur dengan lima customer service representatives dan kuesioner terbuka yang diisi oleh tujuh belas nasabah Byond di empat kantor cabang pembantu BSI di Jombang. Data dianalisis menggunakan analisis tematik yang diinformasikan teori (theory-informed thematic analysis) berdasarkan enam tahap Braun and Clarke (2006), dengan komponen model komunikasi transaksional Barnlund (1970), yang dijelaskan melalui uraian komunikasi interpersonal DeVito (2019), digunakan sebagai kategori sensitisasi awal. Hasil penelitian menunjukkan lima pola komunikasi customer service yang berulang, yaitu edukatif, responsif, adaptif, suportif, dan transparan. Nasabah melaporkan merasa lebih didengar, dibantu, dan percaya diri dalam menggunakan Byond ketika pola-pola tersebut hadir, terutama saat penjelasan disampaikan dengan bahasa yang mudah dipahami dan keluhan ditangani dengan segera. Temuan ini menunjukkan bahwa, dalam lingkup BSI KCP Jombang, komunikasi interpersonal dua arah berperan dalam membangun kepercayaan nasabah pada layanan perbankan digital, terutama ketika adopsi teknologi baru diiringi ketidakpastian dan kekhawatiran keamanan.

Kata kunci: Byond, pola komunikasi, customer service, kepercayaan pengguna, perbankan digital

INTRODUCTION

The development of information and communication technology has brought changes to various sectors of life, including the banking sector. This transformation encourages banking institutions to develop digital-based services as a strategy to improve service quality and meet the needs of customers who increasingly rely on technology in their daily financial activities (Prayudi et al., 2022). One form of digital banking is mobile banking applications that allow customers to perform various transactions solely through their phones, such as bill payments, digital product purchases, and account management (Akob & Sukarno, 2022). Although customers can still visit branch offices for certain services, the mobile banking application provides convenience as transactions can be conducted more quickly and flexibly. In the context of digital communication, mobile banking services not only serve as a technological instrument but also as a space for interaction between the bank and customers in building understanding, a sense of security, and trust in digital services (Utama et al., 2024). Digital applications can also function as information sources that increase users' knowledge when relevant information is presented through accessible features (Munawarah, 2024). In public service communication, new media also encourages institutions to adjust their communication styles and information dissemination practices (Wahyuni & Arief, 2023). Based on total assets, Bank Syariah Indonesia (BSI) is recognized as the largest Islamic bank in Indonesia (Otoritas Jasa Keuangan, 2021; PT Bank Syariah Indonesia Tbk, 2024). BSI continues to develop digital services to meet the needs of the community in the digital era, demonstrating its commitment to the development of banking services (Mardianto et al., 2023). One form of this innovation is the Byond application as mobile banking, designed to integrate various financial services, ranging from banking transactions, payments, investments, to sharia financial services (Arbaien et al., 2025). Before the arrival of Byond, BSI had been using BSI Mobile as its mobile banking service. However, the transition from BSI Mobile to Byond indicates an update in BSI's digital service system (Fitriah et al., 2025). This transition illustrates that introducing a new application is not only a matter of technological development; it also creates a need for customer service representatives to help customers understand, accept, and trust the new system, for instance, by explaining new features, clarifying procedural changes, and responding to questions that arise during the transition. The development of communication technology also enables companies to shape public perceptions and corporate image through digitally mediated communication (Setiadi, 2023).

Although Byond offers novelty and convenience, the use of the application still faces several communication challenges. Some customers do not fully understand the use of digital banking services, while others are still concerned about system disruptions, fraud, sudden balance deductions, and other issues related to application security (Aziza & Wardhani, 2025). These concerns indicate that customer trust in digital banking services depends not only on the technical security of the application but also on how clearly the bank

communicates usage procedures, risks, security mechanisms, and available solutions to customers, for example through direct information, security education, clarification of doubts, handling of complaints, and follow-up assistance. Meanwhile, trust is one of the equally important factors in demonstrating the success of a company's service. However, these constraints can also be shaped by the social context, such as the low digital media literacy in some areas (Basri & Leo, 2023). According to an official report from the Jombang Regency Communication and Information Office, the people of Jombang still have low digital media literacy (Dinas Komunikasi dan Informatika Kabupaten Jombang, 2025). The condition shows that not all members of the community, especially in Jombang, have the same ability to understand and optimally utilize digital-based services. As a result, some customers still feel hesitant, worried, and even afraid of using mobile banking applications (Sitanggang et al., 2024). This condition points to the importance of simple and accessible language, direct demonstrations of how to use the application, explicit security education, and ongoing assistance from customer service representatives, so that customers with limited digital literacy can use Byond safely and with greater confidence.

In facing these challenges, the role of customer service becomes very important, especially as a bridge between the bank and its customers (Zahidah et al., 2025). For customers, the role of customer service is not only to provide information about banking products and services but also to play a role in providing education, assistance, listening to complaints, and offering solutions to help resolve customer issues when using the Byond application (Sumarno et al., 2022). Through this kind of communication, customer service representatives help build a sense of security, comfort, and confidence among customers using the Byond application (Fadilah & Hasibuan, 2022). Indirectly, customer service is also useful in helping and educating customers about digital literacy through the mobile banking application (Pratama et al., 2026). In service businesses, communication accommodation that considers customers' characteristics, communication preferences, and emotional conditions contributes to customer comfort (Yudhiarta et al., 2026).

Several previous studies have discussed customer service communication and digital banking services from various perspectives, each with a different focus from the present study. (Irwanda et al., 2024) found that interpersonal communication of customer service significantly affects the loyalty of BSI customers, but the research has not specifically examined the formation of customer trust or the communication patterns involved. Meanwhile, (Arsyad et al., 2025) show that the quality of communication and customer service contributes to increasing the satisfaction, loyalty, and trust of Islamic bank customers, yet the research still focuses on the general quality of communication and service rather than on the specific communication patterns used by customer service. (Rahmi et al., 2024) examined the relationship between customer trust, electronic service quality, and satisfaction on the BSI Mobile application, but the study emphasizes the relationship between electronic service quality and satisfaction rather than the communication

process that builds trust. Taken together, these studies indicate that trust and communication in Islamic banking have been studied mainly through loyalty, satisfaction, or service-quality perspectives, while the specific communication patterns used by customer service representatives, particularly in assisting customers through the transition to a new application such as Byond, remain comparatively unexplored**.** This gap is important because trust in digital banking services is not only formed by system reliability but also by interpersonal explanations, security education, complaint handling, and follow-up communication. The novelty of this study lies in the combination of its object (the Byond application), its institutional context (BSI KCP Jombang), its focus on customer service communication patterns rather than service quality in general, its attention to two-way communication and customer feedback, and its use of a transactional communication perspective to examine how these patterns relate to customer trust.

Therefore, this research offers a communication-centered study to understand how the customer service representatives of BSI KCP Jombang build trust among Byond users through transactional interpersonal communication. This research draws on Barnlund's (1970) transactional model of communication to analyze the communication patterns used by BSI KCP Jombang's customer service representatives in supporting Byond users. Barnlund described communication as a dynamic and simultaneous process in which each party functions as both sender and receiver of messages, continuously producing and responding to feedback within a particular context, and in which meaning is jointly constructed through the exchange of messages rather than transmitted in a single direction; the process can also be shaped by noise or disruption during the interaction (Barnlund, 1970). To examine this transactional process in the context of customer service communication, this study uses five interrelated components commonly applied to describe interpersonal communication behavior, namely source-receiver, encoding-decoding, message, channel, and context, following DeVito's (2019) account of interpersonal communication (Darmawati et al., 2025; Riadi & Yusnaini, 2026). These components were used as sensitizing concepts to examine how customer service representatives receive and respond to customers' messages, adapt their language, and adjust their communication to the surrounding service context.

In this study, a communication pattern is defined as a recurring and identifiable tendency in how customer service representatives and customers interact, for example in how complaints are received and answered, how information is explained, how language is adapted to customers' characteristics, how communication channels are used and combined, how customer service representatives respond to customer feedback, and how follow-up communication is carried out after an initial interaction. A communication pattern is therefore analytically distinct from a single transactional element: an instance of encoding-decoding, for example, becomes part of a communication pattern only when it recurs across interactions and can be associated with a broader tendency, such as a habitual practice of adjusting language for customers with limited digital literacy**.** Through this communication process, customer

service representatives strive to build understanding with customers in the use of digital banking services (Cahaya & Jannah, 2022). Based on this framework, this research aims to identify and describe the communication patterns implemented by customer service representatives in building customer trust toward the Byond digital banking application, and to examine how two-way communication and customer feedback within these patterns relate to customers' reported sense of understanding, security, and confidence in using Byond.

METHODS

This research uses a descriptive qualitative approach to understand the communication patterns of BSI KCP Jombang's customer service representatives in supporting customers' use of the Byond application. A qualitative approach was chosen because this research focuses on communication experiences, service interactions, and the meanings formed between customer service representatives and customers, rather than on numerical measurement or statistical relationships between variables (W. Saputra & Sunarya, 2024). The research was conducted at four BSI branch offices (KCP) in Jombang, namely BSI KCP Wahid Hasyim Jombang, BSI KCP A. Wahid Jombang, BSI KCP Mojoagung Jombang, and BSI KCP Ploso Jombang. The object of this research is the communication patterns used by customer service representatives in providing services and building customer trust in the Byond application.

Primary data were obtained through semi-structured interviews with five customer service representatives and open-ended questionnaires with narrative responses from seventeen customers; the questionnaire format was chosen for the customer group due to time and distance limitations across the four branch locations. Because open-ended questionnaires do not allow the researcher to probe further in real time as an interview does, responses obtained through this method may vary in depth compared with the interview data obtained from customer service representatives; this limitation is addressed further in the Conclusion. Informants were selected purposively based on specific criteria aligned with the research objectives (Yasya et al., 2022). Customer service informants were customer service representatives aged between 20 and 35 years, comprising both women and men, each with a minimum of two years of experience as customer service at BSI KCP Jombang and proficient in using the Byond application. Interviews were conducted for 30 minutes per informant; two interviews were conducted in person at BSI KCP Jombang, and the other three were conducted online using the Zoom application due to time and distance constraints.

Customer informants were customers of BSI KCP Jombang who use the Byond application, purposively selected with an age range of 20 to 50 years and including both women and men. Data collection from both groups of informants took place from April 30 to May 16, 2026. The interview technique was chosen for customer service representatives so that the researchers could obtain more in-depth information while retaining the flexibility to develop questions according to the

interview situation, as an interview is a direct question-and-answer process conducted to gather information (Ratnaningtyas et al., 2023). Meanwhile, the open-ended questionnaire, distributed through Google Forms with narrative answers, was chosen for customer informants due to time and distance limitations, while still allowing informants the flexibility to answer according to their individual experiences rather than through closed-ended response options (Kinanti & Asnawi, 2022). Secondary data were obtained through a library study of scientific journals, articles, websites, and official reports relevant to the research topic (Adlini et al., 2022); this library study served as supporting contextual information rather than as a primary source of empirical data.

This research uses a theory-informed thematic analysis following (Braun & Clarke, 2006) six-phase procedure. This approach was chosen because the research aims to identify communication patterns of customer service representatives in supporting Byond users, while remaining open to patterns that emerge directly from the data rather than being fixed in advance. The five components of Barnlund's (1970) transactional model, described through DeVito's (2019) account of interpersonal communication, i.e., source-receiver, encoding-decoding, message, channel, and context, were used as initial sensitizing categories during coding, rather than as predetermined findings. The analysis process was carried out through six stages: familiarizing with the data; generating initial codes; searching for themes; reviewing themes; defining and naming themes; and producing the report. The interviews with customer service representatives were audio-recorded with the participants' consent and subsequently transcribed verbatim for analysis. The first author conducted the initial coding of the interview transcripts, while the second author subsequently reviewed the coding to ensure consistency in the interpretation of the data. Some initial codes that emerged include "simple language," "listening to complaints," "security education," "follow-up via WhatsApp," and "service queue."

To support the credibility of the data, this research applies source triangulation by comparing information obtained from customer service representatives with information obtained from customers, including comparing customer service representatives' descriptions of their own communication practices with customers' reported experiences of those same practices. To maintain the informants' privacy, their names are not written directly but replaced with codes. Customer service informants are assigned the code "ICS" at the beginning of the code, such as ICSPFY, ICSLM, ICSPLH, ICSLAD, ICSPMM. Meanwhile, customer informants are assigned the code "IN" at the beginning of the code, such as INLR, INPNM, INLARR, INPEO, INPE, and similar codes.

RESULTS AND DISCUSSION

The research results show that the communication of BSI KCP Jombang's customer service representatives in the Byond application service can be examined through five components of transactional interpersonal communication, namely source-receiver, encoding-decoding,

message, channel, and context. These five components served as sensitizing categories during coding; they are presented below not as the research findings themselves, but as the analytical lens through which the codes emerging from customer service interviews and customers' open-ended responses were organized. Directed analysis of these codes, described further below, led to the identification of five recurring communication patterns, namely educational, responsive, adaptive, supportive, and transparent communication, which cut across the five components rather than corresponding to them one by one**.**

Table 1. Matrix of Transactional Elements, codes, and Field Data in Customer Service Communication at BSI KCP Jombang

Transactional Element	Emerging Codes	Field Data Example	Related Communication Pattern(s)
Source-receiver	Two-way exchange between customer service representatives and customers	Customer service representatives first listen to customers' complaints before providing appropriate solutions.	Responsive
Encoding-decoding	Adaptation of language and communication style	Customer service representatives use simple, clear, non-technical language at a moderate pace.	Adaptive
Message	Verbal and nonverbal communication, and security education	Customer service representatives explain PINs, passwords, OTPs, and biometric authentication while providing friendly, professional service.	Educational, Supportive
Channel	Face-to-face interaction and WhatsApp as communication channels	Customers visit the branch for direct assistance; follow-up communication is conducted through WhatsApp.	Supportive, Transparent
Context	Service situations and customer conditions	Queues, network disruptions, customers in a hurry, and differences in technological understanding shape service.	Adaptive, Transparent

Source: Research data, 2026

Based on Table 1, customer service communication is not only reflected in the content of the messages delivered, but also in how the messages are exchanged, adjusted, mediated, and shaped by service situations. This finding is in line with the transactional character of interpersonal communication, which emphasizes that meaning does not reside solely in the message, but is also constructed through the relationship between the communicating parties (Amin et al., 2025). The remainder of this section first presents the codes and field data organized under each transactional

element, and then presents a synthesis showing how these codes, considered together, form the five recurring communication patterns introduced above.

Source–Receiver: Two-Way Communication between Customer Service Representatives and Customers

The findings indicate that customer service representatives serve not only as providers of information but also as recipients of customers' complaints. In the context of the Byond application service, the communication process is characterized by two-way interaction, as customers express their concerns, questions, or uncertainties, and customer service representatives respond by providing explanations and appropriate solutions. Several customer service informants explained that addressing customers' complaints should take precedence over delivering other information. ICSPFY stated, "Our priority is to address the customer's complaint first. Once the customer's issue has been resolved, we can then provide additional information." Similarly, ICSPMM emphasized that customer service representatives prioritize listening to customers' complaints because it would be inappropriate to provide other information while customers are still explaining their problems. From the customers' perspective, this communication pattern was also clearly experienced. INLARR described the customer service as "highly solution-oriented and responsive," while INPL perceived customer service representatives as "problem solvers and reliable sources of information," particularly when encountering issues such as forgotten passwords or failed transactions.

These findings demonstrate that both customer service representatives and customers actively participate in the communication process. Following Barnlund's (1970) transactional model, as described through the source-receiver component of DeVito's (2019) account of interpersonal communication, this pattern reflects each party simultaneously functioning as both the sender and the receiver of messages (Wulandari et al., 2023). Customer service representatives receive messages in the form of customers' complaints and subsequently respond by providing solutions, guidance, or educational information. Conversely, customers do not merely receive information; they also provide feedback through questions, complaints, and responses after receiving explanations, which customer service representatives then use to decide whether further clarification is needed. This two-way exchange is essential because customer trust appears to be associated not only with the amount of information conveyed but also with customers' sense that their concerns are genuinely heard and acknowledged. In the context of digital banking services, customers who encounter difficulties while using the application generally seek reassurance, clear information, and effective solutions to address the problems they experience (Sunardiyah et al., 2022). Therefore, when customer service representatives listen to customers' concerns before providing explanations, customers tend to describe feeling more reassured and more receptive to the information conveyed afterward.

Encoding–Decoding: Language Adaptation

The second set of codes identified in this study relates to language adaptation. Customer

service representatives make efforts to translate technical information about the Byond application into simpler and more accessible language to ensure that it is easily understood by customers. This is particularly important because customers possess varying levels of digital literacy. While some customers are already familiar with mobile banking applications, others remain hesitant or have limited understanding of the application's features. ICSLM explained that verbal communication is generally carried out by "using words that are easy for customers to understand and avoiding unnecessarily lengthy explanations." Similarly, ICSPLH stated that customer service representatives use "simple, well-structured language that is adapted to customers' characteristics." ICSLAD further explained that elderly customers require slower explanations and simpler language because many of them are unfamiliar with the terminology used in the application. These findings are supported by customers' responses. INPE stated that the language used by customer service representatives was "very simple, not overly technical, and easy for first-time users to understand."

Following DeVito's (2019) description of the encoding-decoding component, this process corresponds to how customer service representatives formulate messages (encoding) and how customers interpret them (decoding) within Barnlund's transactional process. Customer service representatives perform encoding by formulating messages in simple, well-structured, and customer-oriented language. Customers then engage in decoding, interpreting the messages based on their experiences, age, and level of digital literacy. When overly technical language is used, the likelihood of misunderstanding increases. Conversely, when information is communicated in clear and straightforward language, customers are more likely to understand and accurately interpret the intended message (Gusmarani & Rajiyem, 2022). These findings indicate that the effectiveness of customer service communication depends not only on the content of the information provided but also on the way the information is presented. In communication research, constructing messages that are clear and easy to understand is considered a fundamental aspect of interpersonal communication, as well-structured messages help minimize misunderstandings and support recipients' comprehension. These findings are consistent with previous communication studies, which have found effective interpersonal communication to be associated with customer satisfaction and greater acceptance of the services provided (Apriliyanti, 2023).

Message: Educational, Verbal, and Nonverbal Communication

Regarding the message component, the findings indicate that the messages delivered by customer service representatives are conveyed not only through spoken words but also through attitudes, facial expressions, tone of voice, and body language. The most common verbal messages include explanations of the Byond application's features, guidance on how to use the application, solutions to technical issues, and security education. Meanwhile, nonverbal messages are reflected in friendly behavior, smiling, maintaining eye contact, speaking in a calm tone, and using gestures that demonstrate attentiveness. From the

customer service perspective, ICSPFY explained that frontliners should use a "smiling intonation," maintain eye contact, and speak with a warm and friendly tone. Similarly, ICSPLH stated that customer service representatives should sit upright, lean slightly toward customers, maintain eye contact, avoid crossing their arms, and speak calmly without appearing rushed. ICSPMM further emphasized that service delivery follows the 7S principle, consisting of smile, greet, salute, enthusiasm, politeness, courtesy, and being solution-oriented.

These nonverbal messages were also recognized by customers. INLR reported that the customer service representatives provided courteous and professional service while displaying enthusiastic facial expressions. Likewise, INPNM noted that the representatives communicated with a polite tone of voice, maintained calm facial expressions, and demonstrated controlled body language. In addition to nonverbal communication, security-related messages emerged as a critical component in building customer trust. ICSPLH explained that customer service representatives educate customers about the Byond application's security features, including biometric authentication, one-time passwords (OTPs), six-digit PINs, and encryption systems. Customers are also reminded not to disclose their OTPs, to avoid suspicious links, and to remain vigilant against fraud. Similarly, ICSLAD stated that customer service representatives emphasize the importance of safeguarding passwords and PINs, explaining that even the bank does not have access to customers' confidential credentials.

These security messages were generally well received by customers. INLARR stated that customer service representatives advised customers not to share their PINs, passwords, or personal information. INPEO reported greater confidence after being informed that the Byond application had undergone testing before its official launch. Likewise, INPE acknowledged receiving explanations regarding security features such as biometric authentication, PIN protection, and encryption technology. Nevertheless, some customers remained unconvinced. When asked whether the customer service representative's explanation was sufficiently convincing regarding transaction security, INPYL simply responded, "No." This finding suggests that although security education has been consistently provided, its perceived effectiveness in building confidence varies among individuals. Following DeVito's (2019) account, the message component refers to the content exchanged between communicators during the communication process (Novianita et al., 2024). In this study, the messages delivered by customer service representatives were not only informative but also educational and persuasive. Informative messages were conveyed when customer service representatives explained the features of the Byond application and provided guidance on its use. Educational messages were delivered by explaining security measures related to PINs, one-time passwords (OTPs), passwords, and biometric authentication. Meanwhile, persuasive messages were evident when customer service representatives sought to convince customers that the Byond application is more

secure, more comprehensive, and easier to use than its predecessor.

Channel: Face-to-Face Interaction and WhatsApp Communication

The next component is channel, which refers to the communication medium used to exchange messages. The findings indicate that communication between customer service representatives and customers is primarily conducted through face-to-face interactions at the branch office. However, WhatsApp is also utilized as a supplementary communication channel for service follow-up. This practice is consistent wth Bank Syariah indonesia's provision of WhatsApp as an official communication channel for customers. BSI officially lists its WhatsApp number (0815-8411-4040) as one of its official channels for customer information and assistance. In addition to the centrally managed official WhatsApp channel, the findings indicate that individual BSI branch offices may also use separate WhatsApp numbers to disseminate promotional information and provide customer assistance through their respective branches. Thus, WhatsApp functions both as an official BSI communication channel at the institutional level and, based on the findings of this study, as a supplementary branch-level communication medium for customer service interactions.

From the customer service perspective, ICSPFY explained that communication is conducted directly when customers visit the branch office. However, if a customer's issue has not been fully resolved, follow-up communication is carried out through WhatsApp. Similarly, ICSLM stated that face-to-face interaction is the most common form of communication, while WhatsApp is the platform most frequently used to maintain contact with customers. ICSPLH further explained that WhatsApp is primarily used to follow up on transactions that remain pending or unresolved. Customers reported similar experiences. INPRK stated that they preferred visiting the branch office because "I can ask questions more clearly and receive more detailed explanations." However, some customers favored alternative communication channels. INPNM preferred chat-based communication because it was considered faster and more efficient, whereas INPL preferred telephone communication because transaction-related issues often occurred in the late afternoon or evening, such as failed transactions despite the account balance being deducted.

These findings suggest that a single communication channel does not suit every customer. Those requiring detailed explanations tend to prefer face-to-face interactions, whereas customers seeking speed and flexibility are more likely to choose WhatsApp or telephone communication. Following DeVito's (2019) account, channel refers to the medium through which messages are transmitted and received (A'in et al., 2024). In this study, face-to-face interaction remained the primary communication channel because issues related to mobile banking applications often require direct assistance and personalized guidance. Nevertheless, WhatsApp played an important complementary role by enabling customer service representatives to provide follow-up support after customers had left the branch office. In other words, the communication process did not end at the service

desk but continued through digital communication channels whenever further assistance was required.

Context: Service Situations and Customer Conditions

The final component is context, which refers to the circumstances surrounding the communication process. The findings indicate that communication between customer service representatives and customers is shaped by service conditions, system performance, queue length, customers' level of understanding, age, and emotional state. This component is particularly important because the same message may be interpreted differently depending on the situation in which it is delivered.

Several customer service informants identified queue length as one of the factors affecting communication. ICSLM stated, "When the queue is crowded, the service process feels more rushed than when the branch is quiet." Similarly, ICSPLH explained that communication may be affected by a busy office environment, system or network disruptions, customers who are in a hurry or experiencing emotional distress, unstable internet connections, language differences, and environmental noise. ICSLAD further noted that communication tends to be more effective when customers are not under time pressure.

From the customers' perspective, most respondents continued to evaluate the service positively despite busy conditions. INPRK stated that even during peak hours, customer service representatives remained courteous, professional, and communicated clearly. Another contextual factor identified in this study is the difference in customers' levels of technological understanding. Several customers suggested that both the Byond application and the explanations provided by customer service representatives should be simplified to better accommodate first-time users, homemakers, pre-elderly adults, and older adults. INPNM recommended that the Byond application be simplified to make it easier for beginners and elderly users to navigate. These observations describe participants' own reported experiences of variation in familiarity with digital technology; they are not intended as a general claim about the capability of older customers as a group.

Following DeVito's (2019) account, context refers to the physical, social, psychological, cultural, and temporal conditions that shape the communication process (DeVito, 2019). In this study, the physical context was reflected in the branch office environment, customer queues, and network disruptions. The psychological context was evident in the feelings of fear, confusion, and anxiety experienced by customers when encountering problems with the application. The social context was reflected in differences in customers' age and levels of digital literacy. Therefore, customer service representatives need to adapt their communication strategies to ensure that messages are effectively understood by customers under varying circumstances.

Communication Patterns Emerging Across the Transactional Elements

The codes described above, drawn from the five transactional elements, were then compared across categories and across the two informant groups. This comparison showed that customer service representatives' recurring communication behaviors, and customers' corresponding feedback,

could be grouped into five communication patterns that each draw on more than one transactional element rather than corresponding to a single element in isolation. These patterns, and the evidence supporting each of them, are presented below.

Educational communication refers to the recurring practice of customer service representatives proactively explaining the Byond application's features, procedures, and security mechanisms so that customers gain the knowledge needed to use the application safely. This pattern is drawn primarily from the message component described above, particularly the explanations of PINs, passwords, one-time passwords, and biometric authentication (ICSPLH, ICSLAD). Customers' feedback indicates that this educational effort was noticed and, for some, associated with greater confidence: INPEO reported greater confidence after being informed that the Byond application had undergone testing before its official launch, and INPE acknowledged receiving explanations regarding security features such as biometric authentication, PIN protection, and encryption technology. As INPYL's response illustrates, however, this educational effort did not build confidence uniformly across all customers, suggesting that educational communication alone does not guarantee a consistent sense of security.

Responsive communication refers to the recurring practice of prioritizing and directly addressing customers' complaints or questions before offering additional information. This pattern is drawn primarily from the source-receiver component discussed above: ICSPFY and ICSPMM both described prioritizing customers' complaints, and customers such as INLARR and INPL corroborated this by describing customer service representatives as "solution-oriented," "responsive," and "reliable." This pattern illustrates the two-way character of the communication process most directly, since it depends on customer service representatives first receiving and acknowledging customer feedback before responding.

Adaptive communication refers to the recurring practice of adjusting language, pace, and explanation strategy according to customers' age, digital literacy level, and situational needs. This pattern draws on both the encoding-decoding component (language simplification described by ICSLM, ICSPLH, ICSLAD, and confirmed by INPE) and the context component (adjustments to queue conditions and customers' technological familiarity described in the previous subsection). Unlike educational communication, which concerns *what* is explained, adaptive communication concerns *how* the explanation is calibrated to a specific customer.

Supportive communication refers to the recurring practice of using friendly, calm, and non-intimidating verbal and nonverbal cues, together with continued assistance through supplementary channels such as WhatsApp, so that customers feel accompanied throughout the service process. This pattern draws on the nonverbal aspects of the message component (the 7S principle described by ICSPMM; the courteous and enthusiastic manner reported by INLR and INPNM) and on the channel component's description of WhatsApp follow-up after customers leave the branch. Unlike responsive

communication, which concerns the sequencing of complaint handling, supportive communication concerns the overall tone and continuity of assistance.

Transparent communication refers to the recurring practice of openly explaining service conditions, system disruptions, complaint-handling procedures, and alternative transaction options so that customers understand the situation they face. This pattern draws primarily on the context component: ICSLM's and ICSPLH's descriptions of how queue length, network disruptions, and a busy office environment affect service, and INPRK's account of customer service representatives remaining clear and professional even during peak hours. Unlike educational communication, which builds customers' general knowledge of the application, transparent communication is specifically about disclosing the situational or procedural facts a customer faces at a given moment.

Across all five patterns, customer feedback functioned as the mechanism through which customer service representatives learned whether their communication had been understood and whether further clarification was required; customers' questions, expressions of relief, or continued hesitation, in turn, shaped how customer service representatives adjusted their subsequent responses. This reciprocal exchange is what distinguishes a transactional communication pattern from a one-directional delivery of information.

These findings indicate that, within the scope of this study, customer trust in digital banking services was not related solely to the technical reliability of the application. Rather, participants associated their sense of confidence with communication experiences that made them feel heard, guided, and informed. Compared with (Irwanda et al., 2024), who examined the relationship between customer service communication and customer loyalty, and (Arsyad et al., 2025; Rahmi et al., 2024), who examined communication and service quality in relation to satisfaction, the present study differs by focusing on the specific communication patterns through which customer service representatives interact with customers, rather than on communication quality as a general predictor of an outcome variable. In this respect, the contribution of this study lies in showing how five distinguishable, cross-cutting communication patterns, built from two-way exchange and customer feedback, relate to customers' reported sense of understanding, security, and confidence during a specific technological transition (the shift from BSI Mobile to Byond) in a specific institutional and geographic context (BSI KCP Jombang). In this context, customer service representatives function as the human interface between the bank's digital system and the uncertainty experienced by customers. Within the scope of this study, therefore, interpersonal communication appeared to play an important role in supporting the adoption of digital banking technology, alongside customers' sense of security, the clarity of the information they received, and their confidence in the support provided by the bank.

CONCLUSION

This study concludes that customer service representatives at Bank Syariah Indonesia (BSI) KCP Jombang apply five recurring communication patterns in supporting customers' use of the Byond application: educational, responsive, adaptive, supportive, and transparent communication. These patterns are built on two-way exchange and customer feedback, expressed through language adaptation, verbal and nonverbal messages, the use of face-to-face interaction and officially authorized WhatsApp communication channels, and sensitivity to service context, including customer queues, system disruptions, customers' emotional states, and differences in age and digital literacy.

The findings further indicate that customers' reported trust in the Byond application was associated not only with the application's technical features and security but also with their interpersonal communication experiences with customer service representatives. Customers reported feeling more confident in using Byond after receiving clear explanations, having their concerns listened to, obtaining security-related guidance, and receiving follow-up assistance. This suggests that effective interpersonal communication can complement digital banking features by helping customers understand and navigate the application with greater confidence. However, these findings describe customers' reported experiences and perceived trust within the study context and do not establish a causal relationship between customer service communication and customer trust.

As a theoretical contribution, this study illustrates how Barnlund's (1970) transactional model of communication, operationalized through DeVito's (2019) account of interpersonal communication, can be used to distinguish transactional elements, data codes, and emergent communication patterns in a service communication setting, and to show how two-way exchange and customer feedback within these patterns relate to customers' reported sense of understanding, security, and confidence. From a practical perspective, BSI should strengthen communication standards for customer service representatives in supporting digital banking services, particularly in explaining security features, complaint-handling procedures, and application usage to customers with limited digital literacy.

This study has several limitations. It was limited to BSI KCP Jombang and to the customer service representatives and customers who took part as informants; the findings therefore describe this specific context and should not be generalized to other branches, institutions, or customer populations without further research. In addition, because customer data were collected through open-ended questionnaires rather than interviews, the depth of customers' responses may be less extensive than that of the interview data obtained from customer service representatives, which should be taken into account when interpreting the customer-side evidence. Future studies are encouraged to compare customer service communication patterns across different regions, banking institutions, or digital banking platforms, and to consider interview-based data collection with customers where time and distance permit, to provide broader and deeper insights into interpersonal communication in digital financial services.

Based on the findings, Bank Syariah Indonesia should further develop the educational, responsive, adaptive, supportive, and transparent communication patterns identified in this study as practical standards for assisting Byond users. Educational communication can be strengthened through simple security guidelines, step-by-step application tutorials, and regular digital literacy assistance, particularly for first-time and elderly users. Responsive and supportive communication should be implemented by prioritizing customer complaints, providing clear solutions, and maintaining calm, friendly, and non-intimidating interactions. Adaptive communication should be developed by adjusting language, explanation speed, and communication channels according to customers' age, emotional condition, technological understanding, and service needs. Transparent communication should be reinforced by providing accurate information about system disruptions, complaint-handling procedures, security mechanisms, alternative transaction methods, and estimated follow-up processes.

BSI KCP Jombang should strengthen the consistency of customer follow-up through officially authorized channels, including the official BSI WhatsApp channel. Where branch-level Whatsapp numbers are used for promotional information and customer assistance, their use should be clearly coordinated and communicated to customers to ensure that customer can distinguish authorized branch contacts from unofficial or potentially fraudulent accounts. The five communication patterns identified in this study may be developed into customer service training materials and service evaluation indicators for digital banking assistance. Future research should examine the application of these communication patterns in different regions, banking institutions, and digital banking platforms. Further studies may also involve a larger and more diverse group of informants, or use mixed methods, to examine the relationship between these communication patterns and customer trust, satisfaction, loyalty, and continued use of digital banking services in a way that a descriptive qualitative design such as this one is not intended to measure.

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