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Effects of Product Accessibility and Security on BYOND BSI Perceived Value via Brand Innovation

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Abstract

This study examines associations between Product Accessibility, Product Security, and Perceived Value among users of BYOND by Bank Syariah Indonesia (BSI) in Banda Aceh, with Brand Innovation as a proposed mediator. A purposively selected sample of 114 users completed a five-point questionnaire comprising 19 indicators. The reported data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS 3.0. Product Accessibility was positively associated with Perceived Value and Brand Innovation. Product Security was positively associated with Brand Innovation, but its direct association with Perceived Value was not significant. Brand Innovation was positively associated with Perceived Value and significantly mediated both the accessibility–value and security–value relationships. The findings indicate complementary mediation for accessibility and indirect-only mediation for security. The study extends the examination of digital-banking value formation by differentiating functional app attributes from perceived brand innovativeness in the context of an Islamic banking superapp.

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INTRODUCTION

Mobile banking allows customers to complete financial transactions without depending entirely on physical branches. Technology acceptance research has established the importance of ease of use in evaluations of information systems (Davis, 1989), while studies of banking applications have linked digital service attributes to adoption, trust, satisfaction, and customer-perceived value (Alalwan et al., 2017; Arcand et al., 2017; De Leon et al., 2020). However, value judgments extend beyond initial adoption. Users consider whether a service's benefits justify the monetary and nonmonetary sacrifices involved in accessing it, including time, effort, and perceived risk (Zeithaml, 1988).

Bank Syariah Indonesia (BSI) officially launched BYOND by BSI on 9 November 2024 as an integrated digital banking application combining financial, social, and spiritual services (Bank Syariah Indonesia, 2024). The integrated offering makes accessibility and perceived security relevant to users' daily transactions, while its expanded functionality also introduces a brand-innovation dimension. The introduction of a multifunctional banking platform is therefore an appropriate context in which to investigate how users translate functional experiences into judgments of an innovative brand and, ultimately, perceived value.

This issue is meaningful in Banda Aceh, where BYOND customers operate within a banking market in which Islamic banking occupies an important position. In an exploratory pre-survey of 30 BYOND users, mean responses on five-point measures were 3.27 for Perceived Value, 3.35 for Brand Innovation, 3.34 for Product Accessibility, and 3.24 for Product Security (Table 1). These descriptive scores motivated further investigation of customer evaluations; they

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are not estimates of dissatisfaction in the citywide population.

Table 1. Summary of Pre-Survey Results

Variable	Mean Score (1-5)
Perceived Value	3.27
Brand Innovation	3.35
Product Accessibility	3.34
Product Security	3.24

The literature provides useful, but incomplete, explanations of the proposed pathways. Alalwan et al. (2017) examined mobile banking adoption using technology-acceptance and trust constructs, whereas Arcand et al. (2017) investigated mobile banking service quality in relation to customer relationships. De Leon et al. (2020) demonstrated the relevance of mobile banking service quality to perceived value. Karjaluoto et al. (2019) further highlighted perceived value in mobile financial service applications and linked it to customer relationships. These studies substantiate the relevance of digital-service performance but do not establish whether accessibility and security perceptions are related to value through a separate brand-level judgment of innovativeness.

Brand Innovation is an appropriate proposed mediator because it reflects customers' perception that a brand delivers new or improved solutions relevant to their needs. This mechanism differs conceptually from trust (willingness to rely on a provider), satisfaction (evaluation of an experience), and service quality (assessment of service performance). Shams et al. (2015) conceptualized consumer-perceived brand innovativeness as a distinct brand-level evaluation. Importantly, Maharani and Hidayat (2023) reported a nonsignificant direct relationship between brand innovativeness and perceived value in an Indonesian beauty-brand context, showing that the association should be tested rather than presumed.

The present study contributes by jointly evaluating direct and Brand Innovation-mediated relationships between Product Accessibility, Product Security, and Perceived Value, thereby distinguishing practical app features from perceptions of the brand as innovative. Its contextual contribution is evidence from BYOND by BSI users in Banda Aceh rather than a claim that a new app setting alone constitutes theoretical novelty. Its practical contribution lies in identifying which app attributes are associated with higher perceived value and how perceived innovation relates to those assessments. Seven hypotheses are developed and tested.

LITERATURE REVIEW AND HYPOTHESES

Perceived Value

Perceived Value is the customer's overall assessment of the usefulness of a product or service in relation to the sacrifices required to obtain and use it (Zeithaml, 1988). For a mobile banking service, perceived value may incorporate effective performance, assistance with financial tasks, perceived necessity, satisfaction with the experience, and enjoyment.

Value is a consumer's subjective perception of an activity or object, formed by weighing all the benefits and costs of consuming it (Sebastian & Pramono, 2021). According to Maroufkhani et al. (2023), Perceived Value represents the ultimate goal that customers desire and consider important, namely the extent to which a product or service meets their expectations and needs; when the benefits received are commensurate with the investment made, customer loyalty is created. The five questionnaire statements in this study capture these user-reported assessments; the measure therefore emphasizes experienced functional and affective value rather than an objective financial cost–benefit calculation. Research on mobile financial service applications supports the importance of perceived value for evaluations of banking relationships (Karjaluoto et al., 2019).

Brand Innovation

Brand Innovation describes a brand's ability to introduce updates, ideas, or new solutions that are relevant to consumer needs and that add value compared with earlier products or services (Nadya, 2022). Brand innovation plays an important role in helping a company stand out from its competitors and offer customers new or improved value; without innovation, a business cannot survive for long because consumer needs and preferences keep changing (Candra, 2022). Innovation can be analyzed from an internal perspective, which depends on the company's knowledge, capabilities, and technology, and from an external perspective, which adjusts to consumers' needs and expectations (Khairunisa, 2025).

Brand Innovation refers to the user's perception that BSI, through BYOND, provides relevant and observable improvements compared with earlier services. Consumer-perceived innovativeness reflects customers' interpretation of a brand rather than the provider's objectively assessed technological capabilities (Shams et al., 2015). The conceptual interpretation is informed by diffusion-of-innovation attributes, including relative advantage, compatibility, trialability, and observability (Rogers, 2003). The administered questionnaire contains five Brand Innovation statements: perceived improvement over previous services, compatibility with needs, an opportunity to explore services, visible innovation in features, and perceived usefulness observable to others.

Product Accessibility

Product Accessibility refers to how easily users can access, understand, and use the features and services of a digital product or service. Almaiah et al. (2022) emphasize the importance of accessibility in improving user experience in digital banking applications, a point reinforced by Jamilah et al. (2024), who found that the accessibility of a mobile banking application is one of the main reasons customers use it. The easier a service is to access, the more likely consumers are to use it.

Product Accessibility denotes users' perception that the BYOND application and its information can be accessed, located, understood, and operated without undue difficulty. In this study, it encompasses ease of access, finding information, understanding usage, information completeness, and ease of operation. The construct is related to perceived ease of use (Davis, 1989) but includes information access and availability of functionality in addition to effort required to use the system.

Product Security

Product Security concerns the ability of a product or service to protect users' personal data, financial information, and transaction security. According to Dhea Resmayu (2024), Product Security is basic information that customers need to know before using a product, because customers tend to hesitate when a product's security is in doubt. When the level of security assurance is acceptable and meets consumers' expectations, consumers are more willing to disclose their personal information (Dinda et al., 2025).

Product Security refers to users perceived protection when undertaking transactions through BYOND, including confidence in the safeguarding of personal information, fraud detection, and prevention of data loss. It measures customers' perceptions, not the effectiveness of the application's technical security controls. Mobile banking studies show that security and privacy are relevant to customer relationships, although their effects can differ across satisfaction, trust, and other outcomes (Arcand et al., 2017; Serli et al., 2024).

Hypothesis Development

When digital services are straightforward to access, find, and operate, users may expend less time and effort completing financial tasks. Reduced nonmonetary sacrifice should improve

perceived value (Zeithaml, 1988). Existing evidence on the contribution of mobile banking service quality to perceived value is consistent with this argument (De Leon et al., 2020). Accordingly, H1 proposes a positive relationship between Product Accessibility and Perceived Value.

Perceived security may reduce anticipated losses, misuse of personal data, and transaction uncertainty, increasing the benefits users associate with mobile banking. Nevertheless, effects found for security in relation to trust or satisfaction need not transfer automatically to perceived value (Arcand et al., 2017; Serli et al., 2024). H2 therefore proposes a positive direct association between Product Security and Perceived Value.

Accessible services may be interpreted as improvements over older banking channels and may signal that the provider is responsive to user needs. By providing visible relative advantage and compatibility, functional accessibility may also support users' assessments of a brand as innovative (Rogers, 2003; Shams et al., 2015). H3 proposes that Product Accessibility is positively associated with Brand Innovation. Similarly, visible and understandable security measures may be perceived as evidence that the provider is delivering meaningful new solutions. H4 proposes that Product Security is positively associated with Brand Innovation.

Innovativeness can add value when new or improved features are perceived as beneficial. Because evidence on brand innovativeness and perceived value is mixed (Maharani & Hidayat, 2023), H5 tests whether Brand Innovation is positively associated with Perceived Value in the BYOND context. Brand Innovation could also represent a pathway through which accessible and secure functions are interpreted as valuable improvements. H6 proposes that Brand Innovation mediates the Product Accessibility–Perceived Value relationship, while H7 proposes that Brand Innovation mediates the Product Security–Perceived Value relationship.

H1: Product Accessibility positively influences Perceived Value.

H2: Product Security positively influences Perceived Value.

H3: Product Accessibility positively influences Brand Innovation.

H4: Product Security positively influences Brand Innovation.

H5: Brand Innovation positively influences Perceived Value.

H6: Brand Innovation mediates the relationship between Product Accessibility and Perceived Value.

H7: Brand Innovation mediates the relationship between Product Security and Perceived Value.

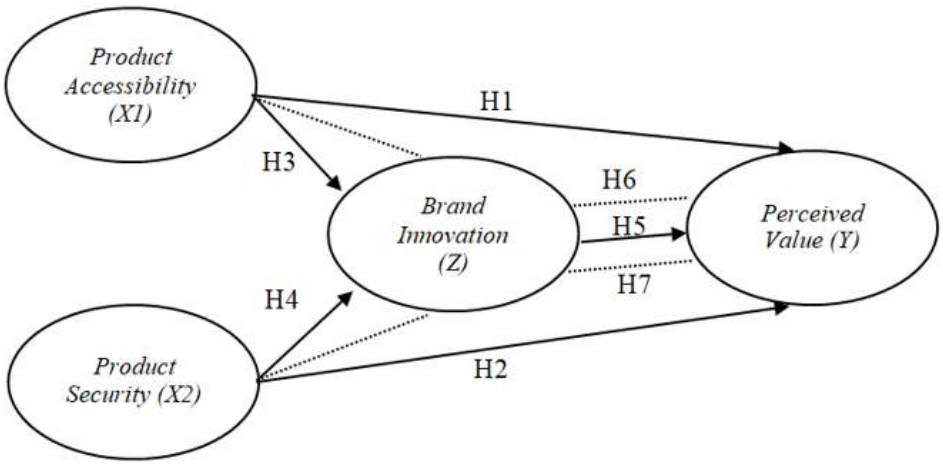


Figure 1. Research framework (Polas et al., 2022).

RESEARCH METHOD

Study Design and Sample

This quantitative study examined BYOND by BSI users residing in Banda Aceh. The population of interest comprised BSI customers who had made at least one transaction using BYOND. Eligible respondents were at least 17 years old and lived in Banda Aceh. Purposive, non-probability sampling yielded 114 respondents. The sample target was determined pragmatically using six respondents per observed indicator across 19 indicators ($19 \times 6 = 114$).

Data Collection and Measures

Primary data were collected using an Indonesian-language questionnaire comprising 19 statements rated on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). The constructs were Product Accessibility (five items), Product Security (four items), Brand Innovation (five items), and Perceived Value (five items). The measures were tailored to the BYOND context, drawing conceptual guidance from Zeithaml (1988) and Karjaluoto et al. (2019) for Perceived Value, Davis (1989) and De Leon et al. (2020) for Product Accessibility, Arcand et al. (2017) and Serli et al. (2024) for Product Security, and Rogers (2003) and Shams et al. (2015) for Brand Innovation.

Table 2. Questionnaire items

Code	Construct	Questionnaire statement
PA1	Product Accessibility	I find it easy to access BYOND BSI services.
PA2	Product Accessibility	I can easily find information about BYOND BSI features.
PA3	Product Accessibility	I understand how to use BYOND BSI without special guidance.
PA4	Product Accessibility	The information available in BYOND BSI is very complete.
PA5	Product Accessibility	I can operate BYOND BSI features smoothly.
PS1	Product Security	I feel secure when conducting transactions through BYOND BSI.
PS2	Product Security	BYOND BSI protects the confidentiality of my personal data.
PS3	Product Security	The BYOND BSI system can detect suspicious activity, such as attempted fraud.
PS4	Product Security	BYOND BSI has an adequate backup system and data protection.
BI1	Brand Innovation	BSI's innovations through BYOND BSI make me feel more satisfied than its previous services.
BI2	Brand Innovation	The innovations offered by BYOND BSI align with my current needs.
BI3	Brand Innovation	BYOND BSI service innovations allow users to explore services without high risk.
BI4	Brand Innovation	Innovations in BYOND BSI are clearly visible in its digital features and services.
BI5	Brand Innovation	I perceive the BYOND by BSI application to be useful to others, which increases my confidence in using it.
PV1	Perceived Value	I feel that BYOND BSI works well and performs its functions properly.
PV2	Perceived Value	I feel helped by the features provided by BYOND BSI.
PV3	Perceived Value	I feel that I need BYOND BSI to meet my financial needs.
PV4	Perceived Value	I am satisfied with using BYOND BSI.
PV5	Perceived Value	I enjoy my experience of using BYOND BSI.

Data Analysis

Data were analyzed using SmartPLS 3.0 and partial least squares structural equation modeling (PLS-SEM). Reflective measurement quality was assessed using standardized outer loadings, average variance extracted (AVE), Cronbach's alpha, composite reliability, and the heterotrait–monotrait ratio (HTMT). Model estimates were summarized using the coefficient of determination (R^2), adjusted R^2, effect size (f^2), and standardized root mean square residual (SRMR). Direct and specific indirect relationships were tested using the reported bootstrapped path coefficients, t-statistics, and p-values (Hair et al., 2022; Henseler et al., 2015). Significance was evaluated at the 5% level. The proposed mediation types were interpreted in terms of the significance and direction of direct and indirect paths (Zhao et al., 2010).

RESULT

Respondent Characteristics

The analyzed sample consisted of 114 respondents, including 78 men (68.4%) and 36 women (31.6%). Most participants were aged 23–28 years (55.3%), followed by those aged 17–22 years (30.7%). About 64.9% reported a monthly income below IDR 2,000,000. Table 3 summarizes the distribution reported in the thesis.

Table 3. Respondent Characteristics (N=114)

Characteristic	Category	n	%
Gender	Male	78	68.4%
	Female	36	31.6%
Age	17–22 years	35	30.7%
	23–28 years	63	55.3%
	29–34 years	9	7.9%
	> 34 years	7	6.1%
Monthly Income	< IDR 2,000,000	74	64.9%
	IDR 2,100,000–3,000,000	19	16.7%
	IDR 4,000,000–5,000,000	10	8.8%
	IDR 6,000,000–7,000,000	8	7.0%
	> IDR 8,000,000	3	2.6%

Measurement Model Assessment

All 19 reported standardized outer loadings exceeded 0.70, ranging from 0.715 (PA5) to 0.912 (BI4). These values provide evidence of adequate indicator reliability for the reflective model (Hair et al., 2022). The outer loadings are reported in Table 4.

Table 4. Standardize Outer Loading

Construct	Indicators and outer loadings
Product Accessibility	PA1 = 0.775; PA2 = 0.773; PA3 = 0.764; PA4 = 0.848; PA5 = 0.715
Product Security	PS1 = 0.870; PS2 = 0.844; PS3 = 0.778; PS4 = 0.792
Brand Innovation	BI1 = 0.842; BI2 = 0.752; BI3 = 0.777; BI4 = 0.912; BI5 = 0.906
Perceived Value	PV1 = 0.909; PV2 = 0.888; PV3 = 0.867; PV4 = 0.873; PV5 = 0.893

AVE exceeded 0.50 for every construct, supporting convergent validity. Cronbach's alpha ranged from 0.835 to 0.932, and composite reliability ranged from 0.883 to 0.948, indicating satisfactory internal consistency (Table 5). The HTMT values were all below 0.90 (maximum = 0.760), supporting empirical discriminant validity among the four constructs based on the reported

point estimates (Henseler et al., 2015; Table 6).

Table 5. Convergent validity and internal consistency

Construct	AVE	Cronbach's α	Composite reliability
Product Accessibility	0.603	0.835	0.883
Product Security	0.676	0.839	0.893
Brand Innovation	0.706	0.894	0.923
Perceived Value	0.785	0.932	0.948

Table 6. Heterotrait–monotrait ratios (HTMT)

	Brand Innovation	Perceived Value	Product Accessibility	Product Security
Brand Innovation	–	–	–	–
Perceived Value	0.760	–	–	–
Product Accessibility	0.638	0.604	–	–
Product Security	0.466	0.448	0.436	–

Structural Model and Hypothesis Testing

The R^2 estimates were 0.353 for Brand Innovation and 0.525 for Perceived Value; the respective adjusted R^2 values were 0.341 and 0.512. Thus, the predictors explained 35.3% of the sample variance in Brand Innovation and 52.5% of that in Perceived Value before adjustment. The largest reported f^2 for the Perceived Value outcome was associated with Brand Innovation (0.398), followed by Product Accessibility (0.058) and Product Security (0.017). For Brand Innovation, Product Accessibility had $f^2 = 0.289$ and Product Security $f^2 = 0.075$ (Table 7). The reported SRMR was 0.084, which provides a descriptive approximate-fit statistic rather than establishing causal model validity.

Table 7. Structural-model statistics

Endogenous construct	R^2	Adjusted R^2	Predictor: f^2
Brand Innovation	0.353	0.341	Product Accessibility: 0.289; Product Security: 0.075
Perceived Value	0.525	0.512	Product Accessibility: 0.058; Product Security: 0.017; Brand Innovation: 0.398

The direct and specific indirect hypothesis tests are presented in Tables 8 and 9. Three explanatory constructs had positive coefficients for Perceived Value, but the direct security path did not attain statistical significance at the 5% level. All other direct paths and both specific indirect paths were significant.

Table 8. Direct effects and hypothesis decisions

Hypothesis and path	β	t	p	Decision
H1: Accessibility → Perceived Value	0.203	2.692	0.007	Supported
H2: Security → Perceived Value	0.102	1.554	0.121	Not supported
H3: Accessibility → Brand Innovation	0.465	5.499	< 0.001	Supported
H4: Security → Brand Innovation	0.237	2.698	0.007	Supported
H5: Brand Innovation → Perceived Value	0.541	6.243	< 0.001	Supported

Table 9. Indirect effects of Brand Innovation

Hypothesis and specific indirect path	β	t	p	Decision
H6: Accessibility → Brand Innovation → Perceived Value	0.251	4.066	< 0.001	Supported
H7: Security → Brand Innovation → Perceived Value	0.128	2.370	0.018	Supported

H1 was supported: Product Accessibility had a positive, statistically significant direct association with Perceived Value (β = 0.203, p = 0.007). H2 was not supported because the direct Product Security–Perceived Value coefficient was positive but nonsignificant (β = 0.102, p = 0.121). H3 and H4 were supported: accessibility (β = 0.465, p < 0.001) and security (β = 0.237, p = 0.007) were each positively associated with Brand Innovation. H5 was supported because Brand Innovation was positively related to Perceived Value (β = 0.541, p < 0.001).

The specific indirect association from Product Accessibility to Perceived Value through Brand Innovation was positive and significant (β = 0.251, p < 0.001), supporting H6. Because its direct association was also significant and positive, the results are consistent with complementary mediation. The specific indirect association from Product Security through Brand Innovation was likewise significant (β = 0.128, p = 0.018), supporting H7; with the direct coefficient nonsignificant, the pattern is consistent with indirect-only mediation (Zhao et al., 2010). The labels describe the observed statistical pathways and do not establish the temporal sequence of a causal mechanism.

Discussion

The positive accessibility–value association is consistent with a benefits–sacrifices interpretation: a digital banking application that is easier to access, navigate, and use requires less time and cognitive effort (Zeithaml, 1988). This finding accords with evidence that banking service quality is associated with perceived value (De Leon et al., 2020), while extending the emphasis to the specific accessibility judgments measured here. The relationship between Product Accessibility and Brand Innovation further suggests that functional convenience may also operate as a signal of relevant brand-level improvement. These are related but theoretically distinct assessments.

In contrast, Product Security did not exhibit a significant direct association with Perceived Value, although it was significantly associated with Brand Innovation. This does not imply that security is unnecessary or that BYOND is technically secure: the research measured users' perceptions rather than system vulnerability. Previous research connected mobile banking security and privacy with relational outcomes (Arcand et al., 2017), and security has been found relevant to mobile banking satisfaction in an Indonesian Islamic banking setting (Serli et al., 2024). Differences in outcomes and populations help explain why these results need not contradict the present nonsignificant direct coefficient.

The Brand Innovation–Perceived Value association was the largest direct path in the model. This reinforces the theoretical distinction between an application's functional properties and users' perceptions that the brand delivers useful innovation (Shams et al., 2015). Nevertheless, it should not be viewed as a universally established relationship: Maharani and Hidayat (2023) observed a nonsignificant direct link between brand innovativeness and perceived value in another Indonesian consumption setting. The contrast suggests that perceived innovation may have differing relevance across contexts, although a cross-study comparison cannot establish why.

The mediation results add nuance to these direct associations. Accessibility was related to value both directly and indirectly through Brand Innovation, consistent with the possibility that easier transactions provide immediate benefits while simultaneously conveying meaningful service innovation. Security showed an indirect association with value through Brand Innovation despite its nonsignificant direct path. Within this sample, users may interpret perceived protection as more valuable when it contributes to an impression of ongoing improvement. This explanation is plausible rather than causally identified; alternative pathways through trust, satisfaction, or service

quality remain possible and were not estimated in the present model.

For BSI, the findings suggest maintaining reliable access, understandable features, and information clarity while communicating innovations in terms of concrete customer benefits. Security safeguards must remain a core responsibility irrespective of statistical significance, and communication should translate security improvements into meaningful user experiences without implying that perceived safety is a substitute for actual technical protection. Particular attention to task completion and service reliability may help strengthen both functional and innovation-related value assessments.

CONCLUSION

This study evaluated seven hypothesized relationships among Product Accessibility, Product Security, Brand Innovation, and Perceived Value in a sample of 114 BYOND by BSI users in Banda Aceh. Product Accessibility had a significant direct relationship with Perceived Value and a significant indirect relationship through Brand Innovation. Product Security was significantly associated with Brand Innovation and indirectly with Perceived Value, but its direct path to perceived value was not statistically significant. Brand Innovation displayed the largest direct coefficient for Perceived Value among the included predictors. These results support a differentiated model in which accessibility may contribute functional value as well as brand-innovation-related value, whereas perceived security was associated with value primarily through the proposed innovation pathway in the observed data.

The findings offer a context-specific theoretical contribution by separating functional app judgments from perceived brand innovativeness and assessing their distinct direct and indirect statistical relationships. The findings are limited by non-probability sampling in one city, cross-sectional self-reports, and operationalization of certain Brand Innovation and Perceived Value items that also invoke satisfaction or confidence. Causal effects, nationwide generalization, and technical security performance cannot be inferred. Future research could use larger probability-based or multi-location samples, refine the innovation measure, and compare Brand Innovation with trust and satisfaction in longitudinal or experimental designs.

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