



# Digital onboarding as a strategic tool for third-party fund growth in Islamic banking

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## ABSTRACT

**Purpose:** to analyze the role of digital onboarding in the growth of third-party funds (TPF) at Bank Syariah Indonesia.

**Method:** this study employs a descriptive qualitative approach using secondary data obtained from Bank Syariah Indonesia's annual reports for the period 2022–2024. Data were collected through documentation techniques and analyzed using data reduction, data presentation, and conclusion drawing to examine the relationship between digital onboarding implementation and TPF's growth.

**Findings:** digital onboarding plays a significant role in supporting TPF's growth at Bank Syariah Indonesia. The implementation of end-to-end digital account opening has contributed to increased mobile banking users, an expanded customer base, and a consistent rise in TPF during the 2022–2024 period. In addition, the bank's market share in the Islamic banking industry has also shown an upward trend, reflecting the effectiveness of digital onboarding as a strategic instrument in strengthening fund mobilization and financial intermediation.

**Implications:** digital onboarding is an effective strategy for strengthening TPF and supporting financial intermediation in Islamic banking through enhanced digital customer acquisition.

**Originality:** lies in its focus on digital onboarding as a specific digital acquisition strategy rather than general digital banking services, and in explaining its role in enhancing TPF within Islamic banking.



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## Introduction

The development of digital transformation in the banking industry has driven significant changes in modern financial service patterns (Tsindeliani et al., 2022). Digital onboarding is a banking service innovation that enables account opening online without the customer's physical presence at a branch (Abuselidze & Zoidze, 2024). Globally, digitalization in banking is growing rapidly, in line with increasing public demand for fast, easy, flexible, and efficient services (Selvia et al., 2025). Digital banking is no longer

positioned as a complementary service but has become a key strategy in increasing the competitiveness of financial institutions (Stefanelli & Manta, 2023). Banks that can optimize their digital services have a greater opportunity to attract new customers and raise capital from the public (Husada & Aruman, 2024). In the context of Islamic banking, digital transformation is also a crucial part of expanding financial inclusion and strengthening banks' intermediation function (Banna et al., 2022).

In Indonesia, the development of digital banking services shows a continuing upward trend, supported by high internet penetration, smartphone usage, and regulatory policies to accelerate digital financial inclusion (Ardianto et al., 2024). This situation has prompted banks to offer online account-opening services through digital onboarding to facilitate public access to financial services (Aamer & Milani, 2023). Bank Syariah Indonesia, the largest Islamic bank in Indonesia, is also undertaking digital transformation by developing mobile banking and online account-opening services. The implementation of digital onboarding is expected to increase the number of new customers and strengthen the collection of third-party funds (TPF), particularly in the retail segment. However, despite the growth of digital services, not all studies have clearly explained how digital onboarding contributes to TPF becoming a bank's primary funding source. TPF, comprising current accounts, savings accounts, and time deposits, is a crucial indicator for assessing a bank's ability to raise public funds to support financing activities (Arif et al., 2024; Mkaro et al., 2023; Whardana et al., 2025).

Several previous studies have shown that the digitalization of banking services increases customer loyalty, service efficiency, and TPF growth (Al-Haija et al., 2026; Bhatnagr et al., 2024; Bueno et al., 2024). However, most of these studies still focus on digitalization in general banking services, such as mobile or internet banking, and have not specifically examined digital onboarding as a new customer acquisition strategy in fundraising. In fact, digital onboarding has distinct characteristics because it is directly related to the account-opening process, which is the entry point for increasing customer numbers and growing third-party funds. Thus, there is a research gap regarding the role of digital onboarding in supporting the growth of third-party funds in Islamic banking. The novelty of this research lies in positioning digital onboarding as a fundraising strategy within the framework of Islamic banking's intermediation function, particularly at Bank Syariah Indonesia.

This study aims to analyze the role of digital onboarding in the growth of third-party funds in Bank Syariah Indonesia based on published annual report data. This study seeks to identify how implementing digital onboarding can increase new customer acquisition and strengthen the bank's funding structure by boosting third-party funds (TPF). Furthermore, this study also aims to provide an empirical understanding of the relationship between digital transformation and the fundraising function in Islamic banking in Indonesia. This research is important because digital transformation has become a strategic necessity in the increasingly competitive banking industry. The results are expected to provide theoretical contributions in the development of digital banking studies and Islamic banking intermediation, particularly regarding digital onboarding as a fundraising strategy. Practically, this study is expected to guide Bank Syariah Indonesia and the Islamic banking industry in formulating effective digital strategies to increase third-party funds and expand the customer base. Furthermore, this study can also serve as a reference for academics and future researchers in developing studies on digital transformation and Islamic banking performance in Indonesia.

## Literature review

### *Technology acceptance model (TAM)*

TAM is a theory developed by Davis (1987) to explain individual acceptance of information technology. This theory states that technology acceptance is influenced by two main constructs: perceived usefulness and perceived ease of use. Perceived usefulness indicates an individual's belief that technology use can improve effectiveness and performance, while perceived ease of use relates to the ease of understanding and using the technology. In the context of this research, digital onboarding is a technological innovation in banking services that provides convenience, speed, flexibility, and efficiency in the online account-opening process (Saleha & Arif, 2026). Ease of service access and a more practical verification process can increase public interest in using digital banking services (Nurbakti et al., 2023). The higher the level of customer acceptance of digital onboarding, the greater the potential for increasing the number of new accounts opened through digital services (Shastri & Khandelwal, 2025). This condition can ultimately contribute to increased collection of third-party funds (TPF) at Indonesian Islamic Banks.

### *Financial intermediation theory*

Financial intermediation theory explains that banks function as intermediary institutions that collect funds from parties with excess funds (surplus units) and distribute them to parties in need of funds (deficit units) in the form of financing or credit (Gurley & Shaw, 1955). The primary function of banks as intermediary institutions depends heavily on their ability to collect third-party funds (TPF), which serve as the primary source of funding for operational and financing activities. In this study, digital onboarding is understood as a digital transformation strategy that strengthens banks' intermediation function by increasing the collection of public funds. The implementation of digital onboarding enables the account-opening process to be completed more quickly, easily, and efficiently, without geographical limitations (Handa et al., 2025). This convenience can increase new customer acquisition and expand the bank's fundraising base, particularly through retail funds such as savings and current accounts. In Islamic banking, the intermediation function is carried out in accordance with Islamic principles that emphasize trust, transparency, and welfare (Siregar et al., 2025). Therefore, increasing TPF through digital onboarding services not only reflects the success of the bank's digital strategy but also demonstrates the effectiveness of Islamic banks in carrying out their intermediation function in a modern and sustainable manner.

### *Digital onboarding*

Digital onboarding is the process of acquiring new customers electronically through account opening and identity verification, without a physical presence at a bank office, by leveraging information technology such as electronic know-your-customer (e-KYC), biometrics, and application-based system integration (García et al., 2022). In banking literature, digital onboarding is understood as part of a service transformation that changes the customer acquisition process from conventional methods to an integrated digital system (Beura et al., 2025). This transformation reflects a paradigm shift in banking services towards a more efficient, faster, and customer-oriented system in the digital era. With digital onboarding, the account-opening process no longer relies

on face-to-face interactions; customers can complete it independently on their devices anytime, anywhere.

Conceptually, digital onboarding is not only about the technical aspects of account opening but also reflects the bank's ability to manage customer data in a structured manner, ensure compliance with know-your-customer (KYC) principles, and maintain information security through a reliable system. Implementing digital onboarding requires integration among information technology, data security systems, and banking regulations to ensure the identity verification process is carried out accurately and in accordance with applicable regulations. Therefore, the quality of digital onboarding implementation is generally measured by several key indicators, such as ease of service access, speed of account activation, level of system security, accuracy of data verification, and user convenience (Shastri & Khandelwal, 2025). Higher-quality digital onboarding services have greater potential to enhance customer satisfaction and trust in digital banking services.

Operationally, digital onboarding is part of the front-end banking process, directly connected to the core banking system, enabling real-time, automatically documented customer account creation (Meka, 2023). This system integration enhances the efficiency of banking business processes by reducing the use of physical documents, accelerating administrative processes, and standardizing account-opening procedures. Furthermore, digital onboarding allows banks to expand their service reach without geographical limitations and reduces reliance on branch offices as primary service centers. This provides banks with a strategic advantage in improving operational effectiveness while strengthening their competitiveness amidst the increasingly competitive digital banking industry.

From a banking business perspective, digital onboarding was developed to improve the effectiveness of new customer acquisition, reduce operational costs, and optimize the use of digital services for distributing banking products (Meka, 2023). For customers, this service provides flexibility in opening accounts with a faster, more practical, and more efficient process than conventional methods. This convenience increases public access to formal financial services and accelerates the process of financial inclusion. In the context of Islamic banking, digital onboarding also plays a strategic role in expanding Islamic financial inclusion by providing services that are easily accessible to people across various levels of society, including groups previously underserved by conventional banking (Fathihani et al., 2025).

### *Third-party funds (TPF)*

TPF are funds collected by banks from the public in the form of current accounts, savings accounts, and time deposits based on Islamic principles, which are used as the primary source of funding for bank operations (Addawami & Zamzami, 2022). From a banking perspective, TPF reflects the level of public trust in banks and demonstrates the bank's ability to collect funds sustainably. A high level of TPF collection indicates public confidence in the security, service quality, and performance of the bank in managing the funds entrusted to them. The greater the amount of TPF collected, the greater the bank's capacity to carry out its intermediary function by channeling financing to the public and the productive sector (Utami et al., 2025). Therefore, TPF is one of the main indicators in assessing a bank's financial performance, liquidity level, and growth stability.

Operationally, TPF serve as the primary source of funds used by banks to support financing and other business activities (Utami et al., 2025). Third party fund management is closely related to bank fund management, which includes planning the

funding structure, controlling the cost of funds, and managing the balance between liquidity and profitability (Mengstie et al., 2024). In banking practice, a bank's success in accumulating third party funds is greatly influenced by service quality, customer trust, product innovation, and the effectiveness of its marketing strategy (Nguyen et al., 2024). With a strong funding structure, banks are better able to maintain operational stability and increase financing capacity sustainably.

The composition of deposits (TPF) is also a crucial factor in determining a bank's operational efficiency, particularly the proportion of low-cost funds, such as checking and savings accounts. Low-cost funds have lower collection costs than time deposits, thereby improving bank operational efficiency and increasing profit margins (Khalifaturafi'ah, 2023). The higher the proportion of low-cost funds in the TPF structure, the greater the bank's ability to offer competitive financing products to the public. Therefore, TPF growth not only indicates an increase in funds collected but also reflects the quality of the bank's fundraising strategy and the effectiveness of its fund management.

In Islamic banking, TPF are collected in accordance with the principles of wadiah and mudharabah, which emphasize trust, transparency, profit-sharing, and adherence to sharia principles (Rosiqo et al., 2025). These principles are the main distinguishing factors between Islamic banking and conventional banking in the mechanism for collecting public funds. TPF play a strategic role in supporting the intermediation function of Islamic banks because they are the primary source of Sharia-compliant financing to the real sector and the public (Wani & Dar, 2022). Therefore, the ability of Islamic banks to increase TPF is a crucial factor in maintaining the operational sustainability and growth of the Islamic banking industry as a whole.

## **Method**

This research was conducted at Bank Syariah Indonesia using a qualitative descriptive approach and secondary data from the bank's annual reports for the 2022–2024 period. The qualitative descriptive approach was chosen because the research aims to understand and analyze the phenomenon of digital onboarding implementation and its relationship to TPF's growth, based on data and information officially published by the company. Through this approach, the research does not focus on statistical hypothesis testing but rather on an in-depth analysis of the development of digital banking services and their implications for Islamic banks' fundraising strategies.

The data used in this study are secondary, sourced from annual reports, company performance reports, financial publication reports, and other official documents published by Bank Syariah Indonesia. This data includes information on the development of digital banking services, the implementation of digital onboarding, the number of mobile banking users, customer growth, and the development of TPF, consisting of current accounts, savings accounts, and time deposits. The 2022–2024 period was chosen because during that period, Bank Syariah Indonesia is actively pursuing digital transformation and developing online account opening services as part of its digital banking service improvement strategy.

Data collection techniques involved documentation studies, including identifying, collecting, and reviewing documents relevant to the research focus. All data obtained was then selected based on its suitability to the research variables, namely, digital onboarding and third-party funding. Furthermore, researchers reviewed official company publications on digital service innovation and fundraising strategies to

strengthen the research analysis. Documentation techniques were chosen because they provide objective, systematic, and academically accountable data.

The data analysis technique in this study was carried out in three stages: data reduction, data presentation, and conclusion drawing. In the data reduction stage, the researcher grouped the data by research themes, including the development of digital onboarding, the increase in the number of digital customers, and the growth of TPF. Next, the data was presented descriptively to illustrate the relationship between digital banking transformation and fundraising strategies. The final stage involved concluding the relationship patterns identified in the analyzed data. Through this process, the study is expected to provide an overview of the role of digital onboarding in supporting TPF's growth at Bank Syariah Indonesia.

## **Results and discussion**

### *Digital onboarding at Bank Syariah Indonesia*

Digital transformation is one of Bank Syariah Indonesia's (BSI) primary focuses in supporting business development and improving banking services. According to Bank Syariah Indonesia's 2023 annual report, the company is directing its business strategy toward strengthening funding through increased retail fund acquisition, optimizing the use of digital services (digital adoption), and shifting transaction activities from branch offices to electronic and digital channels. This strategy is implemented through the development of mobile banking services, digitizing business processes, and utilizing data analytics to understand customer behavior and needs. Furthermore, BSI is also developing a strategy to increase its product holding ratio by integrating digital services with savings-based fundraising products and daily transactions.

This digital transformation is implemented through the development of an online account-opening service (digital onboarding) integrated into the BYOND by BSI application. This service allows customers to open an account independently without visiting a branch office. The entire process is carried out electronically, from initial registration to account activation. The stages of opening a digital account begin with downloading the BYOND by BSI application via a smartphone, selecting a savings product type, registering using a telephone number and email, and verifying the One Time Password (OTP) code. Next, customers scan their e-KTP and enter their personal data.

In the next stage, the system performs identity verification using biometric facial recognition technology as part of the electronic know-your-customer (e-KYC) implementation. Customers then read and digitally agree to the account-opening agreement before the account is declared active upon completion of the verification process. This process demonstrates that BSI's digital onboarding system has implemented an end-to-end digital account opening mechanism and is directly integrated with the banking system. In addition to supporting operational efficiency, this service also reduces the use of physical documents (a paperless process) and accelerates customer acquisition. BSI also offers a variety of savings products based on wadiah and mudharabah contracts, which can be selected directly in the application during the account-opening process.

The development of digital onboarding at Bank Syariah Indonesia is also supported by enhanced digital service features in the BSI Mobile and BYOND by BSI applications. According to the company's annual report, the account-opening process via digital services can be completed in less than 5 minutes, leveraging biometric

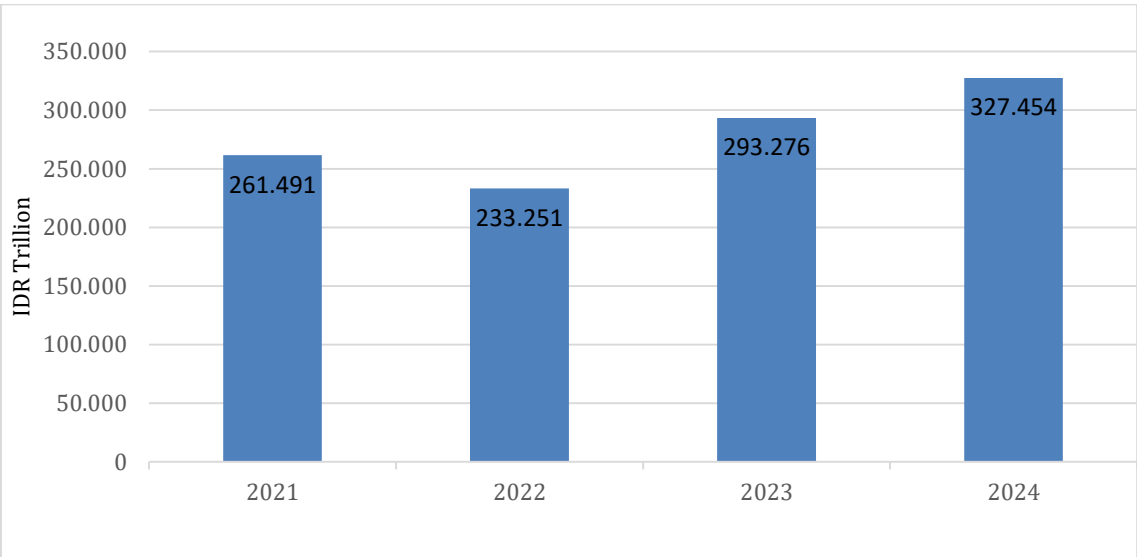
technology and automated data verification. The implementation of these services has increased the number of BSI digital service users. As of the second quarter of 2023, the number of BSI Mobile users reached 5.39 million, a 32.53% increase compared to the previous period. During the same period, the number of BSI customers increased to 18.76 million.

In 2024, BSI's digital services will see even greater growth. The number of mobile banking users will increase to 7.99 million, representing a 26.6% annual growth. Furthermore, the number of digital transactions will reach 546 million, representing a 45.2% year-on-year increase (Bank Syariah Indonesia, 2024). This increase demonstrates the high level of customer adoption of digital services in their daily banking activities. This development is also accompanied by an increase in the use of digital channels for account opening, savings transactions, transfers, payments, and other banking services.

Operationally, the implementation of digital onboarding at Bank Syariah Indonesia demonstrates the integration of digital account opening services, increased mobile banking usage, and customer base expansion. Digital channels are used not only for transactions but also as a primary means of acquiring new customers and distributing retail fundraising products. Through the development of integrated digital services, Bank Syariah Indonesia continues to expand public access to Islamic banking services, leveraging digital technology as part of the company's business transformation strategy.

*Development of third party funds (TPF) of Bank Syariah Indonesia*

The development of third-party funds (TPF) at Bank Syariah Indonesia (BSI) during the 2021-2024 period showed a significant upward trend. Based on the company's annual report, BSI's TPF in 2021 was recorded at IDR 261.49 trillion. In 2022, the value of TPF decreased to IDR 233.25 trillion, down IDR 28.24 trillion from the previous year. However, the following year, TPF again experienced a significant increase. In 2023, TPF recorded total revenue of IDR 293.78 trillion, an increase of IDR 60.53 trillion from 2022. Furthermore, in 2024, TPF again increased to IDR 327.45 trillion, up IDR 33.68 trillion from the previous year.

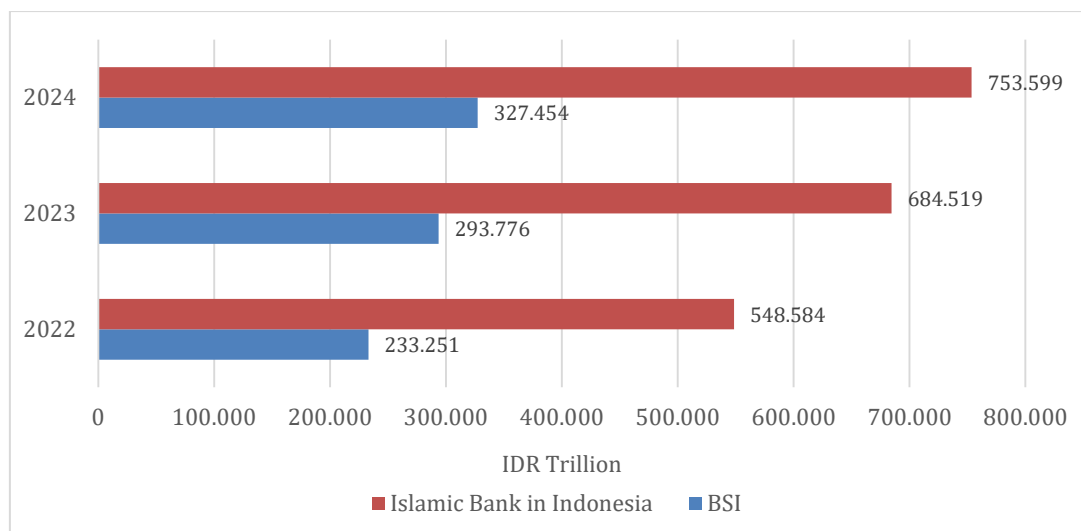


**Figure 1 third-party funds 2021-2024**  
Source: secondary data, processed

Figure 1 shows that after a decline in 2022, BSI's fundraising recovered and sustained growth in the 2023–2024 period. Third-party fund growth in 2023 was recorded at 25.95% compared to the previous year, while in 2024, annual growth reached 11.46%. Furthermore, BSI's third-party fund realization in 2022 also exceeded the company's target. The third-party fund collected amounted to IDR 261.49 trillion, exceeding the target of IDR 259.40 trillion, with an achievement rate of 100.81%.

Based on fundraising composition, BSI's increase in third-party funds (TPF) was supported by growth in low-cost funds (current account savings accounts/CASA) derived from savings and checking accounts. The company's annual report stated that its fundraising strategy focused on strengthening retail funding by enhancing digital services, developing savings products, and optimizing transactions through electronic channels. The growth of low-cost funds is a crucial component of the bank's funding structure because it provides cost-of-funds efficiency and strengthens the company's liquidity.

The development of BSI's third-party funds can also be seen through its contribution to the total third-party funds of the national Islamic banking industry (Figure 2). Based on data from 2022–2024, the total Third Party Funds of the Islamic banking industry in Indonesia increased from IDR 548.58 trillion in 2022 to IDR 684.52 trillion in 2023, and again to IDR 753.60 trillion in 2024. During the same period, BSI's Third Party Funds were recorded at IDR 233.25 trillion in 2022, IDR 293.78 trillion in 2023, and IDR 327.45 trillion in 2024, respectively. These data indicate that BSI has a significant contribution to the total fund collection of the national Islamic banking industry.



**Figure 2 market share of Bank Syariah Indonesia with the Islamic Banking**

Source: secondary data, processed

Based on this comparison, BSI's third-party funds (TPF) market share in the national Islamic banking industry in 2022 was approximately 42.5%. This market share increased to approximately 42.9% in 2023 and again to approximately 43.5% in 2024. This increase in market share indicates that BSI's fundraising growth is outpacing the industry's overall growth in third-party funds. In nominal terms, the IDR 33.67 trillion increase in BSI's third-party funds from 2023 to 2024 accounted for approximately 48.7% of the total increase in third-party funds across the national Islamic banking industry, which amounted to IDR 69.08 trillion during the same period.

In addition to the increase in nominal fund collection, BSI's TPF growth was accompanied by higher customer numbers and greater use of digital banking services. The company's annual report shows a growth in mobile banking users and an increase in digital transactions during the 2023–2024 period. Digital channels are used not only as a transaction medium but also to open new accounts and collect retail funds through digital onboarding services. With the support of these digital services, public fund collection is expanded through the integration of mobile banking, digital account openings, and Sharia-compliant savings products. Overall, the development of TPF at Bank Syariah Indonesia during the study period shows an increase in nominal fund collection, growth in market share in the national Sharia banking industry, and an expansion of the customer base supported by the strengthening of the company's digital services.

#### *The role of digital onboarding in TPF growth*

The implementation of digital onboarding at Bank Syariah Indonesia (BSI) is part of a digital transformation strategy that focuses not only on digitizing transaction services but also on strengthening the bank's funding structure by increasing third-party funds (TPF). Within the operational framework of Islamic banks, digital onboarding serves as the entry point for customer integration into a digital service ecosystem that is directly connected to fundraising products (Moharrak & Mogaji, 2026). This integration enables an end-to-end digital account opening process, where customers not only open accounts independently but also directly connect with savings products based on wadiah and mudharabah contracts, which are the primary instruments for retail fundraising.

When analyzed using TAM, the success of digital onboarding in increasing customer participation is largely determined by perceived ease of use and perceived usefulness (Shastri & Khandelwal, 2025). In the case of BSI, the ease of account opening through the BYOND by BSI application, the use of facial recognition-based biometric verification, and the very short activation time (less than 5 minutes) create an efficient, frictionless user experience. Meanwhile, the perceived benefits of flexibility in opening accounts without visiting a branch office and of direct access to Islamic banking products strengthen the decision to use digital services. The combination of these two factors accelerates customer technology adoption, which in turn drives an increase in new accounts and the expansion of the bank's digital customer base.

This increased technology acceptance is reflected in the significant growth in BSI mobile banking users. By the second quarter of 2023, the number of BSI Mobile users reached 5.39 million, representing a 32.53% increase. This was followed by an increase in customer numbers to 18.76 million. In 2024, the number of users increased again to 7.99 million, a 26.6% increase, and transaction volume reached 546 million, a 45.2% increase compared to the previous year. This increase demonstrates that digital services serve not only as a transaction channel but also as a key instrument for acquiring new customers through digital onboarding. From a TAM perspective, this shows that high levels of technology acceptance directly contribute to the intensity of digital banking service use.

Furthermore, from the perspective of financial intermediation theory, the increase in the number of digital customers has direct implications for banks' primary function as intermediary institutions, namely, collecting and distributing public funds. Digital onboarding expands the reach of fundraising without geographical and time constraints, thereby increasing the potential for retail fund acquisition, which is the

primary source of third-party funds (TPF). The increase in the number of new accounts originating from digital channels directly strengthens the bank's funding base, particularly in the form of low-cost funds (current account savings account/CASA), which significantly contributes to the efficiency of the bank's cost of funds and liquidity stability (Murharsito & Fauziah, 2026).

This correlation is evident in the consistent upward trend in BSI's TPF growth during the 2022–2024 period. BSI's PF were recorded at IDR 261.49 trillion in 2022, rising to IDR 293.78 trillion in 2023, then to IDR 327.45 trillion in 2024. This growth demonstrates a continued expansion in public fundraising, supported by an increasing number of customers and the expansion of digital services. Theoretically, a broader customer base will enhance the bank's capacity to raise funds, ultimately strengthening the intermediation function of Islamic banking (Nugraheni & Muhammad, 2024). Furthermore, the strengthening role of digital onboarding is also reflected in BSI's increasing contribution to the national Islamic banking industry. BSI's third-party fund market share increased from 42.9% in 2023 to 43.5% in 2024. In nominal terms, BSI's third-party fund growth of IDR 33.67 trillion accounted for 48.7% of the total third-party fund growth in the national Islamic banking industry, which reached IDR 69.08 trillion. This data shows that nearly half of the national Islamic banking industry's funding growth comes from BSI, indicating the bank's dominance in fundraising.

These results align with research by Bueno et al. (2024); Ustarz (2025), which found that the digitalization of banking services can increase TPF collection by improving convenience and ease of access. Furthermore, research by Thokal & Patil (2024); Ayuningtyas & Hartanti (2025) confirms that digital onboarding plays a strategic role in accelerating new customer acquisition through an electronic account opening system. This study reinforces these findings by demonstrating that digital onboarding not only increases the number of digital service users but also directly contributes to increasing TPF and strengthening Bank Syariah Indonesia's position in the national Islamic banking industry. Thus, theoretically and empirically, digital onboarding can be understood as a strategic instrument that connects the technological aspect (TAM) with the banking intermediation function. The integration of these two perspectives demonstrates that digital transformation not only improves service efficiency but also directly strengthens the bank's funding structure by driving a sustainable increase in TPF.

## **Conclusions**

Digital onboarding plays a crucial role in supporting the growth of third-party funds (TPF) at Indonesian Sharia Banks. The implementation of digital onboarding through the BYOND by BSI application has made account opening easier through an end-to-end digital process, resulting in more digital service users, an expanded customer base, and increased digital banking transactions. This growth in digital customers aligns with BSI's consistently rising TPF from 2022 to 2024 and its increase in market share within the national Islamic banking industry. These findings indicate that digital onboarding plays a strategic role in expanding retail fundraising and strengthening the bank's funding structure.

This research provides theoretical and practical implications. Theoretically, the results strengthen TAM's relevance for explaining customer acceptance of digital banking services and support Financial Intermediation Theory, which emphasizes the role of banks in collecting public funds through digital innovation. In practice, this research shows that digital onboarding can be an effective strategy for Islamic banks to

increase customer acquisition and strengthen third-party funds by optimizing digital services. This research's contribution lies in strengthening empirical evidence that digital onboarding serves not only as a service innovation but also as a fundraising instrument that directly enhances Islamic banks' funding performance.

This study has limitations, namely the use of a qualitative descriptive approach and secondary data from annual reports, which means it cannot quantitatively measure the direct influence of digital onboarding on third-party fund growth. Furthermore, the study focused solely on Bank Syariah Indonesia, making it impossible to generalize to the entire Indonesian Islamic banking industry. Therefore, further research is recommended to use a quantitative approach, with regression methods or econometric models, to measure the causal relationships among variables, and to expand the research object to several other Islamic banks to obtain more comprehensive and comparative results.

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