

The Education on The Use of Mobile Maslahah for New Customers Through Whatsapp at Bank Jabar Banten Syariah Sub-Branch Office Banjar City

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Abstract—The use of digital technology in the world of Islamic banking is growing, one of which is through the Maslahah Mobile application which makes it easier for customers to access various banking services. However, many new customers do not fully understand the optimal way to utilize this application. Therefore, an effective education strategy is needed to improve the understanding of new customers. This service aims to design and implement a new customer education strategy in using Mobile Maslahah through an interactive communication approach using the WhatsApp application. Through this approach, education is carried out by utilizing existing WhatsApp features. The results of this service show that the interactive communication method through WhatsApp can improve the understanding and skills of new customers in using the Mobile Maslahah application, so that the use of the application becomes more optimal. This service is expected to be a model for improving service quality and education for new customers at other Islamic financial institutions.

Keywords—Education, Interactive Communication, Mobile Maslahah, Whatsapp

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I. INTRODUCTION

The development of information technology has driven significant transformation in the banking industry, especially through the digitization of services that offer convenience and efficiency for customers. One prominent innovation is the implementation of mobile banking, which allows customers to conduct various banking transactions through mobile devices without having to visit a branch office. Bank BJB Syariah, as a leading Islamic financial institution in Indonesia, has developed the Maslahah Mobile application to meet the needs of customers in digital transactions.

However, despite the increasing adoption of mobile banking, there are still challenges in educating new customers to optimally utilize all the available features. Lack of understanding and digital literacy among customers can hinder effective use of the app, which ultimately impacts customer satisfaction and loyalty. Therefore, an effective education strategy is needed to ensure new customers understand and are able to use the Maslahah Mobile application properly.

One communication platform that has great potential in supporting education strategies is WhatsApp. With more than 2 billion users worldwide, WhatsApp has become a key communication tool for many people. Features such as text messaging, voice calls, video calls, and the ability to send various types of files make it an ideal platform for delivering information

and education to customers. In addition, by utilizing WhatsApp Business API, banks can send security notifications, OTP codes, and provide real-time customer service, all of which contribute to improving customer safety and convenience in transactions.

The selection of whatsapp media in educating the use of mobile maslahah for new customers is based on the ease of access in delivering information. Whatsapp as a widely used instant application allows customers to receive education directly without using other applications. As well as supporting two-way interaction with customers through chat. In addition, multimedia features such as text, images, videos, video calls, and voice messages make it easier to convey information in a more interesting and understandable way. Live notifications also ensure that educational messages are delivered quickly, while cost and time efficiency make it an effective choice compared to conventional methods.

In this context, this study aims to examine effective educational strategies for new customers in optimizing the use of the Maslahah Mobile application through the WhatsApp platform. By understanding the right approach, it is expected that banks can improve customers' digital literacy, which in turn will increase their satisfaction and loyalty to the digital banking services provided.

A new customer education strategy is an effort made by financial institutions to increase customer literacy and understanding of digital banking products

and services. According to research (Nurchahyo et al., n.d.), effective education must pay attention to delivery methods that are in accordance with customer characteristics so that the information provided can be received properly. One approach that is often used is technology-based education, which allows for more efficient and interactive communication.

In the context of Islamic banking, customer education is very important considering that there are still many people who do not fully understand sharia principles in digital financial services (Lampung et al., 2024). Therefore, the education strategy must be organized systematically using media that are easily accessible to new customers.

M-banking is a banking service that makes it easy for users to conduct financial and non-financial transactions, where users only need to use cellular telephone devices or other electronic devices that have internet access (Financial Services Authority, 2016). According to Siregar (2020), the successful implementation of digital banking applications depends on the extent to which customers can understand and utilize the available features properly.

However, there are several obstacles to the adoption of this technology, especially for customers who are less familiar with digital applications. Hidayat (2021) argues that structured and user needs-based education can increase customer understanding and trust in digital banking services. Therefore, a more personalized and communicative educational approach is needed to help new customers understand how to use the Maslahah Mobile application optimally.

WhatsApp is one of the main instant messaging apps in many countries, including Indonesia. The number of WhatsApp users in Indonesia reached 112 million (Q1 report from Business of Apps via dataindonesia.id, 2023), and touched 97.86% as a frequently used chat medium (APJII, 2024), showing the importance of the platform in communication and information dissemination.

According to Yulianti et al. (2022), the education strategy through WhatsApp has proven to be more effective than conventional methods because it is more flexible and can be accessed at any time. In addition, the use of WhatsApp allows banks to reach more customers at a lower cost than face-to-face training.

In the context of customer education, utilizing WhatsApp can be an effective strategy. Through this platform, banks can provide real-time information, guidance and support to new customers, helping them understand and optimize the use of mobile banking applications. This is in line with research findings that suggest that social media, including WhatsApp, can be used to attract customers and increase their participation in digital banking services.

II. METHOD.

The method applied in this community service activity focuses on educating new customers about optimizing the use of the Maslahah Mobile application via WhatsApp. This

activity is carried out in stages to ensure effective information delivery and increase customer understanding. The stages taken in this program include Direction, Confirmation, Coordination, Socialization, and Evaluation.

In the first stage, Arah, the main objective was to determine the educational targets and identify customer needs related to the use of the Maslahah Mobile application. Here, an initial survey was conducted via WhatsApp to assess the level of customer understanding and the obstacles they faced. The results of this survey became an important basis for developing more effective educational materials. Furthermore, in the second stage, namely Confirmation, this process aims to validate customer data that will take part in the education program. The service team ensures that the customers involved really need education about using Mobile Maslahah. In addition, adjustments to educational materials are also made to suit the needs of customers who have been previously identified.

The third stage is Coordination, where we communicate with relevant parties, such as bank representatives and Mobile Maslahah application managers, to obtain the latest information on available features. In addition, the team developed an education schedule and an effective communication strategy through WhatsApp, so that the messages delivered could be well received by customers.

The fourth stage, Socialization, is the core of this activity. Socialization was carried out through various methods, such as the distribution of educational materials in the form of infographics, and written guidelines sent via WhatsApp.

The fifth stage, at this time, we assess the level of customer understanding of the Maslahah Mobile application and identify obstacles that may still be faced after participating in education. If the customer does not understand, then we provide an alternative by helping with filling out the form manually with the condition that the customer must provide a photo of ID card.

With these stages, it is hoped that this education program can increase the digital literacy of new customers and help them make the most of Maslahah Mobile services, thereby increasing efficiency and convenience in transactions.

III. RESULT AND DISCUSSION

1. Maslahah Mobile Profile



Fig. 1. Maslahah Mobile Profile

Mobile banking is a service that allows bank customers to conduct banking transactions via cell phones or smartphones. Mobile Maslahah is one of the e-banking or delivery channel services, known as Mobile Banking by bank bjb syariah which can be accessed by customers using cellphones, anytime and anywhere for 24 hours as long as there is a 3G/GPRS/EVDO/WiFi data communication network. Maslahah Mobile Application was launched by Bank BJB Syariah in 2013.

2. Effectiveness of Maslahah Mobile Marketing Strategy

The word strategy comes from classical Greek, namely "Stratos" which means soldier and the word "Aein" which means to lead. Strategy is planning and management to achieve a goal, strategy is a long-term rah and scope of the organization, paying attention to the procurement of competitive advantage ideally and sustainably over time using an overall long-term perspective (Kotler, 2009).

Strategy is defined as a pattern of decisions in the company that determines, goals and objectives produce major policies and plan the achievement of goals such as detailing the range of business to be achieved. The high potential of customers and the low public understanding of sharia indicate the lack of sharia information in the community. Therefore, the Islamic Bank prepares various strategies that will be carried out for the smooth operation of the Islamic Bank, one of the strategies that need to be planned in this case is a bank promotion strategy, which is likely to result in the level of community decisions becoming customers. In marketing science, it is known that there is a marketing mix to penetrate the market, or aim to penetrate the market.

Promotion or marketing is an effort to inform, disseminate, persuade, offer a product or service to the public so they can buy it. The role of marketing today is not only limited to being able to deliver products or services to consumers, but also about how these products or services can provide satisfaction to

customers that generate profits or profits for the company, in carrying out all activities there will definitely be obstacles or obstacles. Likewise, in implementing a sharia banking promotion strategy to increase customers, the existence of these obstacles is a challenge for banks to be more careful and observant in determining what strategies must be carried out. Apart from the factor of public or customer knowledge, business competition is also the cause of the smooth running of a banking promotion.

The inability to understand competitors, customers, and the environment is the cause of failure, both failure to win and retain customers. The introduction of a product to consumers or the public provides the right opportunity to attract potential customers, if the marketing carried out is right on target, it will contribute to an increase in the number of customers (Vanni & Nadan, 2023).

The purpose of marketing is to introduce and sell services and products produced so that banks can face rivals in an increasingly competitive and complex market and sell goodwill mage and a good idea about the bank concerned. (Rianto, 2012) Thus, a marketing strategy is an effort that contains steps to achieve the goals and objectives of products and services with policies and rules that are carried out in a directed manner at each level so that the product or service can be accepted by the market.

3. Educational Methods Used

The education method through interactive communication is an effective strategy in increasing new customers' understanding of the use of Mobile Maslahah. In this approach, education is not only delivered one-way through written materials, but also involves direct dialog between service providers and customers. However, due to many obstacles and limitations, we maximize it through WhatsApp. By using communication platforms such as WhatsApp, customers can ask questions in real time and get direct explanations from the admin on duty. This approach ensures that every customer gets clear information that suits their needs. However, if customers experience some difficulties, we provide other alternatives that will slightly assist customers in activating mobile masalah.

Before carrying out the education, the team coordinated with the head of the Bank Jabar Banten Syariah office.



Fig.2 Coordinated with the head of the BJB Syariah

Interaction in this educational communication can be done through various means, such as question and answer sessions, and video tutorials that customers can see on social media (youtube). In addition, customers are also encouraged to share their experiences and obstacles they face while using the app. This not only helps solve individual problems, but also provides learning for other customers who may experience similar problems. With interactive communication, customers feel more involved in the education process, thus increasing their trust in the digital services offered.

The main advantage of this interactive communication method is its effectiveness in accelerating the understanding and adoption of digital banking technology. Unlike conventional education methods that are passive in nature, this approach allows for an immediate response to any difficulties faced by customers. In addition, two-way communication creates a more personalized and relevant learning experience, making it easier for customers to understand the features available in the Masalah Mobile application. With proper implementation, this method can be an innovative solution in supporting digital transformation in the banking sector.

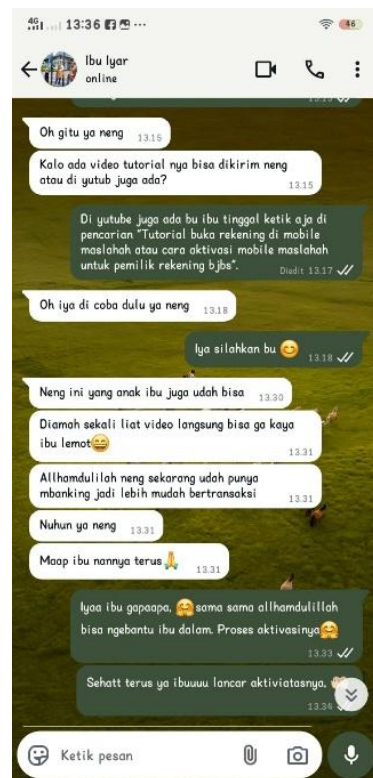


Fig.3 WhastApp Message Interactive

4. Effectiveness of Customer Education Through Whatsapp

Marketing communication using social media is a combination of New Media and Marketing Communication where social media is an easy and fairly effective way to promote goods and services owned through internet marketing. Social media is a new tool in the marketing industry which is currently almost replacing the position of traditional media marketing industries such as television, newspapers, radio, and magazines which are monologic and static information technology. Based on the theory according to Widya (2019: 55) there are several WhatsApp features that are not common among the public, namely:

- a) Personal messages (personal chat) where we can introduce the advantages of Bank Jabar Banten Syariah products to customers more personally, especially to prospective customers who will open an account.
- b) Group chat where we introduce directly or offer account opening in a wide range to members of certain chat groups.
- c) Broadcast messages are easier too but cannot be done regularly as they may be considered spam.
- d) Voice and video calls can be made and make it easier if there are customers who want to know more about a product or ask about obstacles directly when the customer will open an account at Bank Jabar Banten Syariah itself. Berbagi foto dan video melalui personal chat atau laman story.
- e) End to End Encryption security features Data security is critical in banking, and WhatsApp offers end-to-end encryption, ensuring customers' personal and financial information remains secure during communication. (Fitri et al., 2023)

Using WhatsApp as a means of marketing communication because WhatsApp is considered to make it easier for customers to make fund transfer orders and will be more trusted by service user customers to make transactions. The number of users and the level of public trust are supporting factors for WhatsApp as a means of marketing communication carried out by Bank Jabar Banten Syariah. Its use also requires knowledge of the function of the features provided by WhatsApp so that it can utilize WhatsApp features properly in marketing. "Factors that influence as well as support the use of WhatsApp as a means of marketing communication are features that are easy to use and understand by all ages so as to facilitate communication, as well as a high level of users and a security system that is trusted by the community to be a supporting factor" (Eva Wijaya, March 15, 2023).

The most important aspect of marketing is communication where the communication process contains offers that may be needed by customers, one of which is to use mobile banking to make it easier for customers to carry out various transactions, in this

study it also explains the offer to open an account and become a new BJB Syariah customer via WhatsApp.

5. Obstacles and Solutions in Educating New Customers

WhatsApp social media as a means of marketing communication has limitations that become obstacles in carrying out marketing communication. Some of the obstacles that exist from the use of WhatsApp social media as a means of marketing communication at Bank Jabar Banten Syariah are limitations in the reach of marketing communications which can only be carried out to service users who have previously been in contact with Bank Jabar Banten Syariah either through relationships or directly. The use of WhatsApp in marketing communication until the transaction takes place is also an obstacle to the company's operational system, this hinders the use of online systems through applications and websites that have been created by the company so as not to hinder direct business activities, namely offline (Fitri et al., 2023).

At the bank we only contact our closest people who want to open an account at BJB Syariah with limited contacts and access, by helping them through WhatsApp because we think it is more effective and we admit that it is effective because some of the customers we recruit are from various ages.

From these obstacles the bank is expected to have additional employees in the field of human resources who are specialized in conducting periodic supervision of customers who have used BJB Syariah accounts but do not yet have a mobile banking application. The masalah is by analyzing customer data collection, and collecting customer data that will be targeted either for banking products or others and finally as a promotion that opening an account at BJB Syariah is very easy, namely by using the application alone prospective customers do not need to come to the branch office directly.

Our service at BJBS KCP Banjar was a valuable experience, where we were given the responsibility to assist in achieving the Funding Officer's target and introducing Mobile Masalah products to the community. In this activity, we were assigned to find as many as ten new customers who would register and activate the Mobile Masalah service. This program is one of the flagship services of BJBS that aims to facilitate customers in conducting various banking transactions on mobile, anytime and anywhere, without having to come directly to the branch office. Our main task in this service is to socialize the benefits and convenience provided by Mobile Masalah to prospective customers. We conduct interactive communication and also utilize digital technology to provide education and information to prospective customers. One of the methods I use to reach potential customers more widely is through the WhatsApp application, which is a very popular communication platform that is easily accessible to various groups.

Through WhatsApp, we can provide a detailed explanation of the Maslahah Mobile service, as well as answer questions from prospective customers in a more flexible and real-time manner. In each customer chat, we educate them on the steps to activate the service, the benefits that can be obtained, and the requirements that must be met by customers.

We realize that not everyone is familiar with digital banking technology, so we make sure every explanation we provide on WhatsApp is easy to understand. If there are customers who do not understand, we provide an easier alternative by filling out the form manually.

After a fairly intense communication and education process, we finally managed to get more than ten customers interested in joining and activating the Maslahah Mobile service. The registration process went smoothly, where they quickly fulfilled the requirements that had been determined and in a short time, they were able to enjoy the various digital banking features provided.

This service provides valuable experience for us in terms of communication skills, product marketing, as well as a deeper understanding of the world of digital banking. In addition, we also feel proud to be able to contribute in introducing modern and accessible banking services to the community, and helping them to transact more efficiently and safely. Hopefully, with the Mobile Maslahah program, more people can benefit and make digital banking a part of their daily lives.

Mobile Maslahah, a mobile banking service from Bank BJB Syariah, is a digital banking solution that allows customers to make transactions anytime and anywhere. Launched in 2013, Mobile Maslahah is here to fulfill customers' needs for practical and secure banking services. Mobile Maslahah's marketing strategy focuses on effective promotion and education to increase the number of customers. Through interactive communication methods such as WhatsApp.

Bank BJB Syariah succeeded in providing real-time education to customers, answering questions, and helping the account opening process easily. WhatsApp was chosen as a means of marketing communication because of its convenience, complete features, and high level of trust among the public. Features such as private messages, group chats, broadcast messages, voice/video calls, and end-to-end encryption security are the main advantages in marketing Mobile Maslahah.

However, obstacles such as limited communication coverage and human resource requirements for customer monitoring are challenges that need to be overcome. Proposed solutions include additional employees for customer monitoring and data analysis. The work at BJBS KCP Banjar showed that digital communication through WhatsApp can increase the number of new customers and introduce the Mobile Maslahah service effectively. The easy-to-understand education and simple registration process made the

service more attractive to the public, supporting digital transformation in the Islamic banking sector.

IV. CONCLUSION

An educational strategy that utilizes WhatsApp as a communication medium is the right solution to educate new customers in using Mobile Maslahah at Bank Jabar Banten Syariah KCP Banjar. Education provided continuously and using an approach that is more personal, interactive, and relevant to customer needs will have a positive impact on optimizing the mobile banking service. For this reason, banks are expected to continue to develop and improve this education strategy by taking into account technological developments and customer needs in order to continue to improve service quality and customer satisfaction. Thus, banks will be better able to retain loyal customers and expand the reach of Islamic banking services in the digital era.

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