

# BTPN Syariah Customer Assistance Strategy in the Syariah Mobile Marketing Area of Pengasih District

Silviana Siska Permatasari<sup>1</sup>, Renny Oktafia<sup>1\*</sup>, Fauzatul Laily Nisa<sup>1</sup>

<sup>1</sup> Ekonomi dan Bisnis, Universitas Pembangunan Nasional "Veteran" Jawa Timur, Surabaya, Indonesia

Received: January 6, 2025

Revised: March 19, 2025

Accepted: March 25, 2025

Published: March 31, 2025

Corresponding Author:

Renny Oktafia

[renny.oktafia.es@upnjatim.ac.id](mailto:renny.oktafia.es@upnjatim.ac.id)

DOI: [10.29303/ujcs.v6i1.837](https://doi.org/10.29303/ujcs.v6i1.837)

© 2025 The Authors. This open access article is distributed under a (CC-BY License)



**Abstract:** The mentoring program for BTPN Syariah customers through the Mobile Marketing Syariah approach in Pengasih District aims to enhance the economic capacity of productive underprivileged communities. This program adopts the Asset-Based Community Development (ABCD) method, focusing on identifying and leveraging community assets to promote Sharia-based economic empowerment. The results demonstrate improvements in financial management skills, including the ability to separate business and personal finances. Additionally, there is an increase in customers' confidence, accompanied by the adoption of simple technologies such as digital financial recording applications and e-commerce platforms. In the marketing aspect, customers successfully expanded their market reach to broader levels. The program also fostered the creation of sustainable community support systems, such as profit-sharing schemes within business groups. However, challenges such as limited infrastructure and technology access remain and require collaborative solutions. Continued mentoring and capacity building for facilitators are expected to strengthen the positive impact of this program, supporting holistic and sustainable empowerment of underprivileged communities.

**Keywords:** Mobile Marketing Syariah; Economic empowerment; ABCD method; Financial management; Digital technology.

## Introduction

The Pengasih District area has the characteristics of a community that mostly depends on micro and small businesses. The Sharia National Retirement Savings Bank (BTPN Syariah) is committed to empowering productive underprivileged people in Indonesia. With a mission to create an independent society that is able to improve economic welfare, BTPN Syariah provides a variety of innovative financial services that are specifically designed to answer the needs of its customers. Not only as a financial service center, Mobile Marketing Syariah (MMS) Pengasih also plays an active role in providing education and assistance to customers.

Business actors in the Pengasih District area, even though they have access to financing, still face significant challenges in developing their businesses. In its role, MMS provides intensive assistance so that customers are not only able to manage financing productively, but also can optimize their business

potential. This approach involves direct interaction between field officers and customers, building trusting relationships, providing financial education, and assisting customers on the journey to economic independence.

However, various problems faced by customers are the main obstacles in achieving this empowerment goal. One of the biggest problems is the lack of understanding of financial management. One of the problems in financial management is the lack of adequate budget planning, which often results in various obstacles in managing operational profits (Oktafia & Ilham, 2023). Most customers do not have basic skills in managing business and household income. As a result, many of them use business income for consumptive needs, thereby reducing the potential for reinvestment for business development. This condition is exacerbated by limited access to information and markets. As people living in rural areas, customers often do not have adequate access to market trends, information on

## How to Cite:

Permatasari, S., Oktafia, R., & Nisa, F. L. (2025). BTPN Syariah Customer Assistance Strategy in the Syariah Mobile Marketing Area of Pengasih District. *Unram Journal of Community Service*, 6(1), 134-139. <https://doi.org/10.29303/ujcs.v6i1.837>

business opportunities, or potential partners. This obstacle limits their ability to expand their business optimally.

In addition, psychological aspects such as lack of confidence and motivation are also challenges that cannot be ignored. Many customers feel hesitant to take big steps in developing their business due to a lack of experience and moral support (Ariyanto et al., 2019). They often feel isolated from the wider community of entrepreneurs, so opportunities to share knowledge or experience are severely limited. Another challenge is infrastructure and technology constraints. Limitations in access to transportation, communication, and modern technology are further narrowing the space for customers to take advantage of digital opportunities that can support their businesses.

**Table 1.** Customer Data of Bank BTPN Syariah.

Customer Name	Business	Weekly Income
Rubiyati	Other retailers	750.000
Dede Mujiyanti	Services	120.000
Ery Wahyu Susanti	culinary	8.700.000
Murni Wijati	Services	600.000
Vivi Noviani	Culinary	500.000
Sudiasih	Culinary	350.000
Asih Wulandari	Culinary	200.000
Franciska	Mega Culinary	9.000.000
Aprilianti		
Wasidah	Services	2.500.000
Rusmiyatun	Culinary	700.000
Muryani	Culinary	3.400.000
Dewi Nugraheni	Culinary	1.800.000
Mentari Setyaningsih	Fashion	300.000
Winarti	Services	3.300.000
Sudaryani	Culinary	600.000
Umiasih	Culinary	350.000
Retno Reni	Culinary	150.000
Kris Wiraswati	Other retailers	230.000
Jainem	Services	300.000
Sri Astuti	Services	150.000
Ngatini	Pedagang ecer lainnya	180.000
Eka Diah Oktafiyani	Jasa	250.000
Suryani	Jasa	200.000
Anik Diayanti	Kuliner	525.000
Zuhrian Arifki	Kuliner	3.000.000
Hesti Sulismiyati	Fashion	200.000

Most of BTPN Syariah's customers in Pengasih District come from productive underprivileged communities. This income is mostly used for daily needs, leaving little room for savings or investment in business development. Based on the data obtained, most of the customers have an income of less than Rp 2,000,000 per month, which shows that there is a significant economic gap in this community. This

condition adds to the challenges for customers in managing finances and utilizing financing optimally (Citra Permatasari, 2022).

The information about customer income shows that customer businesses that are part of BTPN Syariah have various characteristics and economic potential that require optimal management. The program also considers the customer's income profile in designing a mentoring strategy. With a deeper understanding of the customer's economic conditions, this program is able to provide more relevant solutions and have a direct impact on improving welfare (Khoiriyah & Oktafia, 2023). Facilitators play a strategic role in helping to increase business capacity through the provision of guidance, such as financial management, marketing strategies, and business development. This service program aims to strengthen customers' business capabilities through assistance provided to Bank BTPN Syariah customers. The mentoring program is designed to address these issues and also ensure that clients have the knowledge and skills necessary to manage their businesses effectively. With an integrated approach, this program is expected to increase the capacity of business actors, open wider access to the market, and ultimately improve the welfare of families and the community as a whole.

The main reason for choosing this mentoring program is its relevance to BTPN Syariah's mission to empower productive underprivileged communities (Daniswara et al., 2024). Pengasih District was chosen as the location of the program because of the great potential of its community in the development of micro and small businesses, as well as the urgent need for more intensive assistance. This assistance not only aims to increase the effectiveness of the financing that has been provided, but also to create a sustainable long-term impact through sharia-based economic empowerment. In addition, this program is also in line with the government's vision of encouraging financial inclusion and poverty alleviation through strengthening the micro sector.

The author is interested in being directly involved in this program as a companion facilitator because of the desire to make a real contribution to the empowerment of productive underprivileged communities. The program offers a valuable experience to learn and contribute to supporting clients through a continuous mentoring approach. With a background in education and relevant interests, I see this program as an opportunity to develop personal and professional skills while making a positive impact on the communities served by BTPN Syariah.

With an integrated solution-focused approach, this program is a great opportunity to create a significant impact on customers' lives. Personal assistance helps customers feel more valued and supported, while a

simple introduction to technology provides convenience in financial management and business documentation.

## Method

The method used in the mentoring program at Bank BTPN Syariah focuses on a holistic approach to empowering customers. One of the methods that can be an alternative to this mentoring program is the ABCD (Asset-Based Community Development) Method. This approach rests on the development of asset-based communities owned by the community itself. ABCD not only sees the problems faced by the community, but also the potential and strength possessed by its customers and the environment.

Through the ABCD Method, the mentoring program can start by identifying existing assets, be it individual assets, social assets, or physical and environmental assets. Once these assets are identified, the next step is to develop an empowerment strategy that focuses on utilizing those assets to achieve desired economic and social goals.

This approach also involves active collaboration between customers, facilitators, and the community in creating solutions together. Facilitators not only act as companions, but also as discussion starters that help clients see the potential that exists around them. Thus, customers can become more confident in taking the initiative to develop their business and build a wider network. As an illustration, the stages of this method can be visualized in Figure 1.

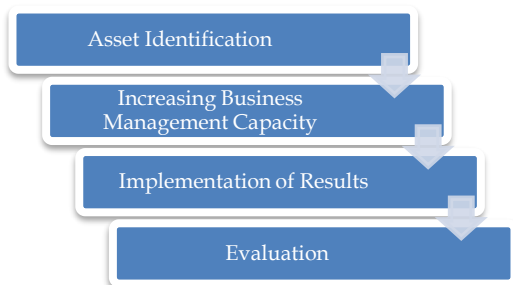


Figure 1. Thinking Framework

## Results and Discussion

The mentoring program using the ABCD method has had a significant impact on the development of customer businesses in Pengasih District. This assistance provides an overview of the positive changes that occur both in economic, social, and sustainability aspects of customers. This method not only helps customers in identifying and optimizing local potential but also encourages community empowerment through a collaborative approach. This asset-based approach

leverages the advantages and resources available in the community, having a direct impact on business management, revenue growth, and customer understanding of business management.

### Asset Identification

This stage is the first step in assisting the customer's business through the role of a facilitator. At this stage, the facilitator has a crucial role in building a solid foundation for the cooperative relationship with the customer. Based on the documentation in Figure 2, the first meeting is a very important moment, where the facilitator can start a positive relationship with the client. The first stage of the mentoring program is asset identification, where the facilitator helps customers identify the assets they have, both physical assets, expertise, and social networks. The results of this stage show that many customers were previously unaware of the hidden potential in their business. For example, a customer engaged in the culinary field realized that the use of local raw materials can be a unique selling point for his product. In addition, customers engaged in the service sector find opportunities to expand market reach through the use of technology.



Figure 2. Customer Assistance

During the sessions, facilitators act as active listeners, focusing on understanding the needs and challenges faced by clients. A friendly and in-depth approach allows customers to feel heard, valued, and more comfortable sharing important information related to their business. In the context of this program, the preparatory stage results in a strong foundation of communication and a relationship of mutual trust between facilitators and clients. This not only helps facilitators gain deeper insight into the client's business conditions, but also encourages clients to be more open in conveying additional information related to their business.

### Increasing Management Capacity

At the implementation stage, customers receive intensive assistance regarding materials that suit

customer needs such as financial management, marketing strategies, and business operational optimization. Facilitators have a crucial role in ensuring that customers receive relevant and useful materials to support the development of their businesses (Nirawati, 2024). Based on the documentation in Figure 3. This stage is an important moment, where the facilitator is in charge of delivering material that suits the specific needs and conditions of each customer.



Figure 3. Provision of Materials.

In the second session, the facilitator focused on delivering material relevant to the type of product or service managed by the customer in their business. The approach applied must be designed in a specific, directed, and tailored manner to the level of understanding and unique needs of each client. This step is very important to ensure that the material provided is easy to understand and can be directly applied by customers in their daily business activities.

*Implementation of Results*

This implementation stage results in an increase in practical skills and the ability of customers to apply the knowledge they have learned. Through direct experience, customers become more efficient in managing their business, improve the quality of products or services offered, and be able to compete in an increasingly competitive market.



Figure 4. Implementation of Results

The results show that 85% of customers have increased their understanding of the importance of good financial records. Previously, many customers mixed business finance with personal finance, which led to difficulties in determining the true profit. After the training, most customers began to implement a simple record-keeping system to separate the two aspects. In addition, the use of technology is also in the spotlight at this stage. Through the Besteku application, customers get access to educational videos, learning modules, and business tips tailored to their type of business. As a result, one of the customers engaged in the culinary field reported a 25% increase in weekly revenue after implementing digital marketing techniques taught through the app. In this context, technology is not only a supporting tool but also a catalyst for change in the mindset and business strategy of customers.

*Evaluation*

The evaluation stage in business assistance by the facilitator to Bank BTPN Syariah customers is the final stage that has various important objectives. Based on the documentation in Figure 5, the evaluation stage is the moment where the facilitator summarizes the progress that has been achieved by the client during the mentoring process.



Figure 5. Before-After Reports

The evaluation stage is carried out to assess the success of the program and identify areas that need improvement. Customers show improvement in

management skills and mastery of technology. At this stage, the facilitator records achievements, developments, and follow-up steps that can help the client achieve their goals. By identifying and summarizing the results achieved, facilitators support clients to evaluate the positive impact they have had while providing motivation to continue to grow their business. In addition, the facilitator also provides input or recommendations regarding the steps that need to be taken by customers to support their business growth in a sustainable manner.

The evaluation also noted that 90% of customers felt more confident in managing their businesses after participating in the program. This psychological impact is important, because self-confidence is one of the determining factors for business sustainability (Andespa, 2017). In addition, the results of the evaluation show that customers who are active or responsive to technological advances and surrounding circumstances tend to have better results.

The main result of this program can be seen in increasing customer capacity in various aspects. One of them is improving financial management skills (Israni, 2023). Prior to the mentoring, many customers experienced difficulties in separating business and household finances. However, after attending intensive training, around 85% of customers are able to prepare a simple budget for business needs. They have also started to implement a more planned debt management strategy, so that loan installment payments can be made on time without sacrificing basic household needs.

In the marketing aspect, the assistance has succeeded in opening up wider market access for customers. Through cooperation with local and regional business partners, customers can market their products through various platforms. For example, handicraft business groups have successfully sold their products at provincial-level exhibitions, which they have never done before. In addition, the use of simple social media such as Facebook and WhatsApp is an effective promotional tool for customers who have small businesses (Lince et al., 2024).

In addition, there is a significant increase in customer confidence (Haryati et al., 2020). Many customers who were initially hesitant to develop a business began to show courage to take risks and innovate. For example, some customers started adding new product lines after getting input from facilitators and the community. This increase in self-confidence also has an impact on their participation in community activities, such as joining business arisan groups or group discussions.

No less important, this program has succeeded in introducing the use of simple technology to customers. Technologies such as digital financial recording

applications and the use of e-commerce are gradually being introduced. As a result, around 40% of customers who own small businesses have started using financial recording applications to monitor their cash flow. In addition, some customers have tried to sell their products on local marketplaces, although still on a small scale.

In the context of sustainability, the ABCD method has proven to be effective in creating long-term impact. The use of community assets as a basis for empowerment allows customers to feel more owned by the program, so that the motivation to continue the business remains high even after the mentoring is completed. For example, one of the business groups engaged in the livestock sector created a profit-sharing system to support group members who need additional capital. This system shows that the spirit of mutual cooperation instilled during the program is able to create innovative solutions to community problems.

However, it is undeniable that several challenges are still faced during the implementation of the program. One of them is the limited infrastructure and access to advanced technology in some rural areas. As a solution, mentoring focuses on optimizing existing assets while collaborating with third parties, such as local governments and technology service providers. Thus, the need for better infrastructure can be met gradually.

In addition, the success of this program is also influenced by the quality of monitoring and evaluation. Regular monitoring helps identify obstacles faced by customers and provides constructive feedback for program improvement. The evaluation also provides data that can be used to measure the impact of the program, such as an increase in average customer income or the number of customers who have successfully achieved their business targets.

## Conclusion

Based on the results of this community service program, it can be concluded that assistance to BTPN Syariah customers in the Sharia Mobile Marketing area of Pengasih District has had a significant impact in empowering productive underprivileged communities. Through the application of the ABCD (Asset-Based Community Development) method, this program has succeeded in achieving the goals and improving the ability of customers to manage their finances, where 85% of them are able to do better financial records, including separating personal finance from business finance. The implementation phase shows a real positive impact. As many as 90% of customers reported increased confidence in managing their business. In terms of marketing, customers are able to expand the market

through various digital platforms, including exhibitions at the provincial level. Around 40% of customers have also taken advantage of digital financial recording applications and started using e-commerce as a business development strategy.

Despite challenges, such as limited infrastructure and access to technology in rural areas, the program has succeeded in creating a strong foundation for sustainable business development through an educational and mentoring approach. The periodic monitoring and evaluation process also helps identify obstacles, provide constructive feedback, and ensure continuous improvement in program implementation, which ultimately improves the economic well-being of customers.

#### Acknowledgments

Thank you to the Certified Internship and Independent Study Program (MSIB) for providing a valuable opportunity to participate in this internship program. Thank you also to PT Bank BTPN Syariah Tbk, as an MSIB program partner who has provided very valuable guidance, facilities, and work experience during the internship period. Especially Sharia Mobile Marketing in Pengasih District, where internship activities are carried out to BM and CO. Thank you to Universitas Pembangunan Nasional (UPN) "Veteran" East Java, especially to the supervisors and all related parties, for the direction, support, and motivation given during the internship process until the preparation of this article. And to all those who we cannot name individually, we thank them for their contributions and support. Hopefully this work can provide benefits for the development of science and become an inspiration for readers.

#### References

- Andespa, R. (2017). Faktor-Faktor Yang Mempengaruhi Minat Nasabah Dalam Menabung di Bank Syariah. *Al Masraf: Jurnal Lembaga Keuangan Dan Perbankan*, 2(1), 43-57.
- Ariyanto, A., Andi, D., Abid, M., Oktavianti, N., Amelia, R. W., Wiguna, M., Safiih, A. R., Purwanti, Wijoyo, H., & Devi, W. S. G. R. (2019). Entrepreneurial Mindsets & Skills. In *Sustainability (Switzerland)* 11, (1).  
<http://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005>
- Citra Permatasari, N. H. (2022). As-Syirkah : Islamic Economics & Finacial Journal. *As-Syirkah: Islamic Economics & Finacial Journal*, 1(1), 39-56.  
<https://doi.org/10.56672/assyirkah.v3i3.296>
- Daniswara, E., Oktafia, R., & Laily, F. (2024). Implementasi Platform Tepat Daya Bank BTPN Syariah dalam Mendukung Pengembangan dan Peningkatan Skill Usaha Mikro Desa. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(2), 752-769.  
<https://doi.org/10.47467/elmal.v5i2.608>
- Haryati, Y., Nopidia, E., Septiani, E., & Laeli, F. (2020). Strategi Pendampingan Melalui Bauran Pemasaran Di BMT NU Sejahtera KC Harjamukti Dalam Menghadapi Masa Pandemi. *Dimasejati: Jurnal Pengabdian Kepada Masyarakat*, 2(2), 262.  
<https://doi.org/10.24235/dimasejati.v2i2.7414>
- Israni, S. (2023). Tinjauan Pemberdayaan Perempuan Prasejahtera Produktif Pelaku Umkm Terhadap Program Fasilitator Pendamping Access To Knowledge Remote Site Pedesaan. *Irtifaq: Jurnal Ilmu-Ilmu Syari'ah*, 10(2), 80-87.  
<https://ejournal.unhasy.ac.id/index.php/irtifaq/article/view/5021>  
<https://ejournal.unhasy.ac.id/index.php/irtifaq/article/download/5021/2212>
- Khoiriyah, N., & Oktafia, R. (2023). Peningkatan Kapasitas Usaha Mikro, Kecil, Dan Menengah Melalui Peran Fasilitator Pendamping Di Btpn Syariah Sukapura. *Selaparang: Jurnal Pengabdian Masyarakat Berkemajuan*, 7(4), 2899-2906.
- Lince, C., Manalu, N., Marpaung, D. T., Siagian, I., Limbong, N., Tampubolon, N. C., & Hutasuhut, S. (2024). Sekolah Menengah ( Mengidentifikasi cara-cara efektif untuk mengembangkan keterampilan kewirausahaan di kalangan siswa sekolah menengah ). 2(4), 585-600.
- Nirawati, L. (2024). Strategi Fasilitator Pendamping Area Jawa Dalam Upaya Peningkatan Pendampatan UMKM Nasabah Di PT BTPN Syariah Kecamatan Bangil Pasuruan. 3(2), 58-62.
- Oktafia, R., & Ilham, M. (2023). Financial Management Training for Micro Business to Maintain Existence in The Digital Era. 02(02), 97-106.  
<https://doi.org/10.55299/ijcs.v2i2.522>