

The Role of E-Education Marketing Strategy in the Development of Educational Institution Customers at Bank Sumatra Syariah

Vivi Apriyanti* & Iwan Setiadi

Program Pascasarjana Magister Keuangan Syariah,
Institut Teknologi Dan Bisnis Ahmad Dahlan Jakarta, Indonesia

Submitted: 12 October 2024; Reviewed: 01 November 2024; Accepted: 12 November 2024

*Corresponding Email: viviapriyanti90@gmail.com

Abstract

This study aims to analyze the role of e-education marketing strategies in developing educational institution customers at Bank Sumatra Utara Syariah. With a qualitative approach, data was obtained through in-depth interviews, participatory observations, and documentation studies from several educational institutions that are bank customers. The results of the study show that the e-education marketing strategy, which includes the provision of digital payment platforms, financing of educational technology infrastructure, and Sharia-based scholarship programs, significantly improves the efficiency of financial management and supports the digital transformation of educational institutions. This strategy has also succeeded in increasing the number and loyalty of customers from the education sector, especially Islamic-based educational institutions that respect Sharia principles in banking services. However, challenges such as limited technological infrastructure in rural areas and lack of service socialization still need to be overcome. This study concludes that the right e-education marketing strategy can play an important role in customer development and support the digitalization of education in Indonesia. The recommendations include increasing socialization and service innovation that is more in line with the needs of educational institutions.

Keywords: E-Education; Marketing; Islamic Banking; Educational Institutions; Digital Strategy; Customer Loyalty

How to Cite: Apriyanti, V., & Setiadi, I. (2024), The Role of E-Education Marketing Strategy in the Development of Educational Institution Customers at Bank Sumatra Syariah. *Journal of Education, Humaniora and Social Sciences (JEHSS)*. 7 (2): 603-612.



INTRODUCTION

The development of digital technology today has changed various aspects of life, including education and banking. (Aritonang, 2024). One of the innovations increasingly dominating is e-education, a concept combining educational services with digital technology. On the other hand, banking institutions also feel the impact of this technological advancement, especially Islamic banking, which continues to strive to provide the best service to its customers, including in the field of education. Bank Sumatra Utara Syariah, as one of the Islamic financial institutions committed to the development of education, needs to adopt an effective marketing strategy to reach customers from educational institutions.

The right marketing strategy is a key element in attracting and retaining customers, especially for educational institutions that are growing and need financial services by Sharia principles. (Fernandes & Marlius, 2018). In this case, the e-education marketing strategy is present as an answer to connect educational needs with Islamic banking services. The use of technology in this marketing strategy not only makes it easier for educational institutions to access banking services but also expands the reach of Bank Sumatra Utara Syariah in reaching new customers.

E-education, as a form of technology-based service, provides various advantages, including flexibility, time efficiency, and ease of access. (Deni, 2023). Bank Sumatra Utara Syariah can utilize digital platforms to target educational institutions through programs that support continuing education. That way, this bank is able to create synergy between financial institutions and educational institutions, thus providing benefits for both parties.

The importance of e-education in the development of educational institution customers is also supported by the increasingly rapid trend of digitalization. Educational institutions, ranging from schools to universities, are now not only focusing on conventional teaching but also utilizing technology to improve the quality of education. (Adisel & Pranansa, 2020). In this context, Bank Sumatra Utara Syariah has a great opportunity to offer products and services that can support the digitalization of education, such as financing for educational technology infrastructure or digital-based scholarship programs.

As a bank that operates based on Sharia principles, Bank Sumatra Utara Syariah must also ensure that the marketing strategies implemented are in line with Sharia values. The principles of fairness, transparency, and mutually beneficial cooperation are the basis of every product and service offered to customers. (Yulianto et al., 2024). Thus, e-education is not only seen as a means to facilitate financial transactions but also as a form of social responsibility in supporting the development of quality education.

The role of e-education in a bank's marketing strategy also involves efforts to provide relevant financial solutions for educational institutions. In this case, Bank Sumatra Syariah can provide services such as education infrastructure financing, digital-based financial management services, and investment in human resource development in the education sector. All of these services can be integrated with e-education platforms so that educational institutions get maximum benefits from Islamic banking services.

With the development of the world of education, especially in the aspect of digitalization, the role of Bank Sumatra Syariah has become increasingly important. Through e-education, this bank can help educational institutions overcome financial challenges that are often an obstacle to the



development of education quality. E-education also allows educational institutions to more easily access information related to Islamic banking products and services, thereby facilitating the cooperation process between the two parties.

On the other hand, educational institutions also play an important role in helping Bank Sumatra Utara Syariah to expand its market share. As a customer, educational institutions have specific financial needs, especially related to the management of operational funds, payment of teaching staff salaries, and financing of school or university development projects. By offering Sharia-based financial solutions tailored to these needs, Bank Sumatra Utara Syariah can strengthen its position in the education sector.

Through a marketing strategy that prioritizes e-education, Bank Sumatra Utara Syariah can also increase customer loyalty from educational institutions. Digital platforms allow educational institutions to conduct transactions easily, securely, and under Sharia principles. (Qothrunnada et al., 2023). In addition, e-education can be used as a means to provide financial education to educational institutions, so that they better understand and optimize Islamic banking services.

The e-education marketing strategy also opens up opportunities for Bank Sumatra Utara Syariah to improve its image and reputation in the eyes of the public. As a financial institution that cares about education, this bank can build strong brand awareness, especially among potential customers from educational institutions. By offering programs that support the development of education, Bank Sumatra Utara Syariah can attract the attention of customers who want banking services that not only focus on financial aspects but also on social responsibility.

Digitalization in education has indeed become an inseparable part of modern life, and Bank Sumatra Utara Syariah needs to respond to these developments quickly and appropriately. Through the implementation of e-education marketing strategies, this bank not only expands its customer base but also contributes to the development of national education. With financial services that support the digitalization of education, Bank Sumatra Utara Syariah can strengthen its role as a strategic partner for educational institutions in North Sumatra.

However, the success of the e-education marketing strategy cannot be separated from the existing challenges. One of the main challenges is how Bank Sumatra Utara Syariah can develop programs that suit the specific needs of educational institutions while ensuring that these services are easily accessible. The use of technology in marketing strategies must also be accompanied by adequate infrastructure so that educational institutions can experience optimal benefits from the services offered (Fatihudin & Firmansyah, 2019).

To overcome this challenge, collaboration between Bank Sumatra Utara Syariah and various parties, including the government and technology providers, is urgently needed. This collaboration will not only assist the bank in developing products that suit the needs of educational institutions but also ensure that the e-education services offered are by the quality standards expected by customers. In addition, support from external parties will also strengthen Bank North Sumatra Syariah's position in the increasingly competitive Islamic banking market.

Overall, the e-education marketing strategy offers great potential for Bank Sumatra Utara Syariah in developing customers from educational institutions. By utilizing digital technology and platforms, these banks can provide services that are more efficient, accessible, and in accordance with Sharia principles. In the long term, this strategy will not only increase the number of customers



but also strengthen the position of Bank Sumatra Utara Syariah as a bank that supports the development of education in Indonesia, especially in North Sumatra.

RESEARCH METHODS

This study uses a qualitative approach to explore the role of e-education marketing strategies in the development of educational institution customers at Bank Sumatra Utara Syariah. The qualitative approach was chosen because this method allows researchers to understand the phenomenon in depth through the extraction of information, views, and experiences from related informants. (Moleong, 2018). The main focus of this study is to understand how Bank Sumatra Utara Syariah implements an e-education-based marketing strategy and its impact on customers from educational institutions.

This research is qualitative descriptive research that aims to provide a clear picture of the phenomenon that is currently occurring, namely the implementation of e-education marketing strategies by Bank Sumatra Utara Syariah. (Darmalaksana, 2020). Through this research, it is hoped that a deeper understanding of the dynamics of digital marketing in the context of Islamic banking will be obtained, especially related to educational institutions.

The research will be carried out in the operational area of Bank North Sumatra Syariah, especially in branch offices involved in the development of educational institution customers. This location was chosen because the bank is the main subject of research, and its operational area includes many educational institutions, both at the school and university levels. This research is planned to last for six months, starting from January to June 2024.

The main subject in this study is Bank Sumatra Utara Syariah an institution that implements an e-education marketing strategy. The research informants consisted of the following groups:

- Bank Management: The leadership and staff of the Sharia Business Unit of PT Bank Sumut are responsible for planning and implementing e-education marketing strategies.
- Customers of Educational Institutions: Representatives of schools, universities, or other educational institutions who have become customers of Bank North Sumatra Syariah.
- Sharia Marketing and Education Expert: An expert in the field of Islamic banking marketing and an expert in e-education to provide professional insights into the effectiveness of strategies implemented by banks.
- The selection of informants is carried out purposively, namely selected based on certain criteria, those who have knowledge and experience related to the research topic.

The data in this study was collected through several methods, including:

- In-Depth Interview: A semi-structured interview will be conducted with the management of Bank Sumatra Utara Syariah and representatives of educational institutions to obtain information related to e-education marketing strategies and their impact. Interviews will take place in person or online according to the needs and situation on the ground (Miles & Huberman, 1992).
- Participatory Observation: The researcher will observe the marketing activities carried out by Bank Sumatra Utara Syariah, including the use of digital media and technology in interaction with customers. This observation aims to understand how the e-education strategy is implemented in the bank's daily activities.



- Documentation Study: Relevant documents, such as the bank's annual report, marketing policy, and documents from the educational institution that is the customer, will be analyzed to complement the primary data obtained from interviews and observations (Jogiyanto Hartono, 2018).

The data obtained from the results of interviews, observations, and documentation will be analyzed using a thematic analysis approach. The steps of qualitative data analysis include:

- Data Collection: All data from various sources, such as interview results, observation notes, and documents, are collected and compiled systematically.
- Data Reduction: The data that has been collected is then selected and reduced to take parts that are relevant to the research objectives. Data that are irrelevant or unrelated to the focus of the research will be eliminated.
- Coding: The data that has been reduced is then coded to identify the main themes or categories that emerge. This coding allows researchers to group similar information and find patterns in the data.
- Theme Preparation: The themes found through the coding process will be compiled into a thematic framework that reflects the main aspects of the e-education marketing strategy at Bank Sumatra Utara Syariah.
- Data Interpretation: After the themes are compiled, the researcher will interpret the data to understand the meaning behind the findings. This interpretation will provide in-depth insights into how e-education marketing strategies affect the development of educational institution customers (Jogiyanto Hartono, 2018).

To ensure the validity of the data in this qualitative research, the researcher will use several techniques, namely:

- Data Triangulation: Researchers will compare data obtained from various sources (interviews, observations, and documentation) to ensure consistency and validity of the information.
- Member Checking: After the data is analyzed, the provisional results will be reconfirmed to the informant to ensure that the researcher's interpretation is in line with their views.
- Audit Trail: The researcher will keep complete records and documentation regarding the research process, including decisions made during data collection and analysis, to ensure transparency.

RESULTS AND DISCUSSION

This research reveals various important findings related to the e-education marketing strategy implemented by Bank Sumatra Utara Syariah in developing customers from educational institutions. The results of the study are based on data obtained through in-depth interviews, participatory observations, and documentation studies. The findings are compiled based on the main themes that emerge from the data analysis.

Implementation of E-Education Marketing Strategy

Bank Sumatra Utara Syariah has implemented various e-education initiatives in its marketing strategy, most of which focus on digitizing banking services that support the education sector. This strategy includes programs such as:



- Provision of Digital Payment Platform: Banks provide education fee payment services through digital banking applications, which makes it easier for educational institutions to manage funds and allows parents of students to make payments more easily.
- Educational Technology Infrastructure Financing: Banks provide specialized financing products to help educational institutions build or update technological infrastructure, such as computers, internet networks, and educational software.
- Sharia-Based Scholarship Program: As part of its e-education strategy, Bank Sumatra Utara Syariah also offers scholarships for outstanding students from customer educational institutions using sharia mechanisms.

The following table provides an overview of the programs implemented by Bank Sumatra Utara Syariah related to e-education:

Table. 1 Program – North Sumatra Sharia Bank Program on E-Education

It	E-Education Program	Description	Benefits for Educational Institutions
1	Digital Payment Platform	Online education fee payment service through a banking application.	Simplify payments, increase efficiency, and reduce manual administration costs.
2	Technology Infrastructure Financing	Credits for the purchase of technological devices such as computers and internet networks.	Supporting the digitization of the teaching and learning process as well as school or university administration.
3	Sharia Scholarship Program	Sharia principle-based scholarships for outstanding students from bank customer educational institutions.	Increasing student motivation and the reputation of educational institutions in supporting academic achievement.

The results of the study show that Bank Sumatra Utara Syariah has utilized digital platforms to provide payment, financing, and scholarship services. This move supports the view that digitalization in banking is a strategic step in meeting the needs of the modern market. (Chaffey & Ellis-Chadwick, 2019). Previous research by (Wahyuningsih & Iqbal, 2024) Also shows that digital-based marketing in Islamic banking can improve the efficiency and accessibility of services, ultimately expanding the customer base. Compliance with Sharia principles is an important added value in this marketing strategy. The products and services offered by Bank Sumatra Utara Syariah are not only functional but also by the religious values embraced by customers from educational institutions, especially Islamic-based ones. This supports the findings. (Jasmiko et al., 2024) This shows that Islamic banking customers tend to choose products that are by Sharia principles, where ethical values and fairness are the top priorities.

Perception of Educational Institutions towards E-Education Services

Based on interviews with representatives of educational institutions who are customers of Bank Sumatra Utara Syariah, it was found that educational institutions generally have a positive view of the e-education services offered. Some of the main perceptions that emerge include:

- Ease of Financial Management: Educational institutions feel that the digital platform provided by banks makes it easier for them to manage operational funds, especially in terms of paying



education fees and managing teacher salaries. This convenience is considered important in maintaining the efficiency of financial administration.

- **Conformity with Sharia Principles:** Educational institutions that have an Islamic religious base consider that the products and services offered by Bank Sumatra Utara Syariah are very in accordance with Sharia principles, so they feel more comfortable working with the bank.
- **Support for Digitalization of Education:** Banks are considered to play a role in supporting the digitalization process of educational institutions through financing technology infrastructure. This allows educational institutions to keep up with the times and improve the quality of teaching through the use of technology.

The e-education marketing strategy implemented by the bank directly supports the digitalization process in educational institutions. Banks offer financing for technological infrastructure, such as computers and internet networks, which assist educational institutions in adopting technology for the teaching and learning process. This is in line with research conducted by (Aripin et al., 2022), This found that financing technology infrastructure in the education sector is one of the effective ways for banks to support digital transformation in the world of education. The services provided by Bank Sumatra Utara Syariah, especially related to education technology financing, have made it easier for educational institutions to adapt to digital developments. The digital transformation that occurs in educational institutions requires significant financial support, and Islamic banks can play an important role in this, as also revealed in research. (Yazid et al., 2022) On the role of Islamic banking in supporting the digitalization of key sectors such as education.

Challenges in the Implementation of E-Education Strategies

Although the majority of educational institutions are satisfied with e-education services, this study also finds several challenges faced by Bank Sumatra Utara Syariah in implementing this marketing strategy, including:

- **Limited Technological Infrastructure:** Some educational institutions, especially in rural areas, still experience inadequate technological infrastructure constraints, making it difficult to take full advantage of the e-education services offered by banks.
- **Obstacles to Socialization and Education:** There are still some educational institutions that do not fully understand the benefits of e-education services. This shows that more intensive efforts are needed from the bank to educate potential customers.

Although the e-education marketing strategy implemented by Bank Sumatra Utara Syariah is considered positive, several challenges need to be overcome, one of which is limited technology infrastructure in some areas, especially in rural areas. These findings are consistent with the research (Kurniawan & Aruan, 2021) which shows that the main obstacle to the digitalization of education in Indonesia is the inequality of access to technology, especially in areas where digital infrastructure is still lacking. Another challenge found in this study is the lack of socialization and education about the benefits of e-education services for several educational institutions. This shows that even though digital strategies have been implemented, more aggressive marketing efforts are needed to increase understanding and adoption of the service by potential customers. This is also supported by the Diffusion of Innovations theory put forward by Rogers (Azzahara & Nasution, 2022), which states



that the adoption of new technologies requires intensive and persuasive socialization, especially to groups that are less familiar with technology.

The Impact of E-Education Marketing Strategy on Customer Development

This study also found that the implementation of the e-education marketing strategy by Bank Sumatra Utara Syariah has a positive impact on customer development, especially from educational institutions. Some of the impacts that can be identified are as follows:

- **Increase in the Number of Customers:** Since the implementation of the e-education strategy, Bank Sumatra Utara Syariah has succeeded in attracting more customers from the education sector, both from formal and non-formal educational institutions.
- **Increased Customer Loyalty:** Educational institutions that have become bank customers show a high level of loyalty, especially because they feel they are getting services that suit their specific needs.
- **Development of Additional Services:** The implementation of the e-education strategy also encourages banks to continue to develop new products and services that are more relevant to the needs of educational institutions, such as digital-based financial management services.

One of the positive impacts of the implementation of the e-education marketing strategy is the increase in customer loyalty from educational institutions. Educational institutions that are already bank customers tend to continue using the service because they feel that the services provided are by their needs, especially in terms of education fund management and access to technology. This loyalty is supported by the theory of relationship marketing, which emphasizes the importance of building long-term relationships with customers through the provision of sustainable value. (Grönroos, 2017). Previous research by (ZEBUA, 2023) Also shows that customers who are satisfied with digital services tend to have higher levels of loyalty, as technology makes it easier to access and reduces administrative burdens. Therefore, the digital-based marketing strategy implemented by Bank Sumatra Utara Syariah has not only succeeded in increasing the number of customers but also strengthening the loyalty of existing customers.

CONCLUSION

Based on the results of the research and discussion, it can be concluded that the e-education marketing strategy implemented by Bank Sumatra Utara Syariah has an important role in supporting the development of customers from educational institutions. This strategy, which focuses on the digitization of services and compliance with sharia principles, has succeeded in providing convenience for educational institutions in financial management, as well as supporting digital transformation in the education sector. Digital payment platforms, financing for technology infrastructure, and sharia-based scholarship programs are some of the key initiatives that not only improve the operational efficiency of educational institutions but also attract customer interest and loyalty from the sector. The implementation of this strategy creates synergy between educational institutions and Bank Sumatra Syariah, which is recognized as one of the innovative and relevant Islamic banking service providers to the needs of the modern market. However, several challenges still need to be overcome, especially related to the limitations of technological infrastructure in rural areas and the low understanding of some educational institutions on the benefits of e-education



services. More intensive socialization and education efforts need to be carried out to expand the reach of these services and optimize their utilization. Overall, the implementation of the e-education marketing strategy has had a positive impact on strengthening the customer base in the education sector and expanding the scope of Bank North Sumatra Syariah services. In the future, this strategy has great potential to continue to be developed with a focus on service innovation, infrastructure improvement, and better education to educational institutions, so that banks can play a greater role in supporting the development of Islamic education and finance in Indonesia.

REFERENCES

- Adisel, A., & Pranansa, A. G. (2020). Penggunaan teknologi informasi dan komunikasi dalam sistem manajemen pembelajaran pada masa pandemi Covid 19. *Journal Of Administration and Educational Management (ALIGNMENT)*, 3(1), 1-10.
- Aripin, N. T., Fatwa, N., & Hannase, M. (2022). Layanan Digital Bank Syariah Sebagai Faktor Pendorong Indeks Literasi Dan Inklusi Keuangan Syariah. *Syarikat: Jurnal Rumpun Ekonomi Syariah*, 5(1), 29-45.
- Aritonang, A. F. (2024). Perkembangan Multimedia Digital Dan Pembelajaran Dalam Kehidupan Sehari-Hari. *Cendikia: Jurnal Pendidikan Dan Pengajaran*, 2(10), 231-240.
- Azzahara, R. R. V., & Nasution, Y. A. P. (2022). The Effect of Diffusion of Innovation in the Use of Financial Technology (Fintech) in Changes in the Transactions of the Medan City Community. *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan*, 3(4), 1271-1278.
- Chaffey, D., & Ellis-Chadwick, F. (2019). *Digital marketing*. Pearson uk.
- Darmalaksana, W. (2020). Metode penelitian kualitatif studi pustaka dan studi lapangan. *Pre-Print Digital Library UIN Sunan Gunung Djati Bandung*.
- Deni, A. (2023). *Manajemen Strategi di Era Industri 4.0*. Cendikia Mulia Mandiri.
- Fatihudin, D., & Firmansyah, M. A. (2019). *Pemasaran jasa: Strategi, mengukur kepuasan, dan loyalitas pelanggan*. Penerbit Deepublish.
- Fernandes, Y. D., & Marlius, D. (2018). *Peranan Customer Service Dalam Meningkatkan Pelayanan Kepada Nasabah Pada PT. Bank Pembangunan Daerah Sumatera Barat Cabang Utama Padang*.
- Grönroos, C. (2017). On value and value creation in service: a management perspective. *Journal of Creating Value*, 3(2), 125-141.
- Jasmiko, A., Lestar, S. P., Pramudita, L. A., Marhanisa, S., Sartika, B., Ardianty, A., & Syauq, W. (2024). Perbandingan Perlindungan Harta (Hifdz Al-Mal) Antara Perbankan Syariah Dan Konvensional. *Journal of Economics and Business*, 2(1), 87-98.
- Jogiyanto Hartono, M. (2018). *Metoda pengumpulan dan teknik analisis data*. Penerbit Andi.
- Kurniawan, F. E., & Aruan, N. L. (2021). Digitalisasi dan pola kerja baru: Dampak bagi industrialisasi dan respons kebijakan ketenagakerjaan. *Jurnal Sosioteknologi*, 20(3), 395-409.
- Miles, M. B., & Huberman, A. M. (1992). *Analisis data kualitatif*. Jakarta: UI press.
- Moleong, L. J. (2018). Metodologi penelitian kualitatif/penulis. *Prof. DR. Lexy J. Moleong, MA (Edisi Revisi). PT Remaja Rosdakarya*.
- Qothrunnada, N. A., Iswanto, J., Hendratri, B. G., & Subekan, S. (2023). Transformasi Digital Lembaga Keuangan Syariah: Peluang dan Implementasinya di Era Industri 4.0. *Indonesian Journal of Humanities and Social Sciences*, 4(3), 741-756.
- Wahyuningsih, N., & Iqbal, M. (2024). Analisis Penerapan Inovasi Produk dan Layanan dalam Meningkatkan Daya Saing Bank Syariah Indonesia KCP Cirebon Plered 1. *An-Nisbah: Jurnal Perbankan Syariah*, 5(2), 200-223.
- Yazid, A. A., Rofiq, A., & Ismail, M. (2022). Transformasi Digital Dan Industri Halal Pada UMKM Kabupaten Banyuwangi. *Jurnal Istiqro*, 8(2), 215-224.
- Yulianto, M. D., Dewi, A. P. M., Wartika, A. I., Safitri, S. A., & Sundari, A. (2024). PERAN PRINSIP KEADILAN DALAM MENINGKATKAN TRANSPARANSI DAN AKUNTABILITAS MUDHARABAH. *Jurnal Pelita Nusa: Social and Humaniora*, 4(1), 39-55.



ZEBUA, J. S. (2023). *ANALISIS PUTUSAN DALAM TINDAK PIDANA MELAKUKAN BEBERAPA KEGIATAN YANG WAJIB MEMILIKI UKL-UPL TANPA MEMILIKI IZIN LINGKUNGAN, BERDASARKAN HUBUNGAN KERJA DENGAN BADAN USAHA.*

