



STRATEGY PT. BANK SUMUT SYARIAH PANYABUNGAN BRANCH OFFICE IN IMPROVING THE QUALITY OF MOBILE BANKING SERVICES

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ABSTRACT

The role of technology in the development and provision of new products is very important in this competition, therefore Bank SUMUT Syariah launched Mobile Banking or SUMUT Mobile service products. In response to this, Bank SUMUT Syariah strives to improve and maintain the quality of services provided to attract customers. The problem in this research is how the strategy of SUMUT Syariah bank in improving the Quality of Mobile Banking Services. The purpose of this study was to determine how the strategy of Bank SUMUT Syariah in improving the quality of mobile banking services. This research is a type of descriptive qualitative research with interview techniques, documentation and literature study, data processing techniques data examination, data reconstruction and data systematization. The results of the research carried out are Strategies in improving the Quality of Mobile Banking Services. The Bank presents various offers such as a gift program to the public who become customers at PT. Bank SUMUT Syariah Panyabungan branch office. The challenge for Bank SUMUT Syariah is the assumptions/thoughts of ordinary people who are afraid of losing their balance when using the Mobile Banking application and the solution provided by the Bank is by providing education to customers who come to Bank SUMUT Syariah.

Keywords: Strategy, Service Quality, and Mobile Banking

INTRODUCTION

Bank is a financial institution which is engaged in financial services. Banks are also often defined as financial service institutions that function as financial intermediaries that mobilize funds from the public and channel these funds to the public in the form of credit to finance business or consumptive needs. (Malayu SP Hasibuan, 2009:11)

Competition in the international world shows free competition that demands the skills and technological sophistication of each country. Therefore, in order to enter international competition, Indonesia is required to follow technological developments that occur in the world. In this case, Indonesia seeks to increase developments in various sectors, especially the economic sector. In particular, optimizing the role of financial institutions, both bank financial institutions and non-bank financial institutions. Banks have a function as an intermediary medium, namely the process of absorbing funds from economic *surplus units*, both in the *business sector* government agencies and individuals (households) to provide funds for other business units that are in *deficit* (needing funds). (Andri Soemitra, 2010:27)

Competition requires every bank to retain or get new customers. Banks that provide better services will be sought after by customers. Customer dissatisfaction



will make customers move to other banks. As said by Fandy Tjiptono, "A situation of dissatisfaction occurs when consumers have used the product or experienced the purchased service and feel that the product's performance does not meet expectations". (Fandi Tjiptono, 2008:164)

The banking world takes advantage of technological advances, in particular optimizing the role of financial institutions, both bank financial institutions and non-bank financial institutions. The role of technology in the development and provision of new products, even banking service facilities, is very significant. Banking service users are pampered with facilities that make it easier for them to carry out banking transactions. The development of technology today is the information technology sector which causes the type and complexity of banking products and services to increase rapidly. This condition is much different from before the advancement of banking technology. Banking transactions at banks in Indonesia before the development of technology were carried out by writing data, queuing, then proceeding face-to-face transactions between customers and *tellers* or *customer service*. This process is very time-consuming and even makes customers uncomfortable, because they have to queue longer. However, with the use of sophisticated technology in banking, it will change the pattern of customer transactions that previously did not feel comfortable because it took up a lot of time with the development of technology, Becomes pattern transaction which walk by effective and efficient. Banking products that use this information technology are called *Mobile Banking* or *M-Banking*. *Mobile Banking* is a banking service that can be accessed directly via Android using *Mobile Banking*. The term *Mobile Banking* is closely related to banking facilities through mobile communications, such as Android. (Abi Fadlan and Rizki Yudhi Dewantara, 2018:124)

Mobile Banking is a service provided by banks using *mobile facilities* to conduct financial transactions and request financial information, such as checking balances, account mutations, and so on. The existence of *Mobile* in our lives in this instant era is certainly not a strange thing, both in terms of geography along with the expansion of the coverage area of cellular phone operators, as well as demographic aspects along with the use of cellular phone devices which are increasingly widespread to various groups without knowing age restrictions, gender, education level, occupation, and income level. In fact, its existence has become part of the lifestyle of Android owners, for example, as a medium for conducting banking transactions which is currently better known as *Mobile Banking*. *Mobile Banking* is nothing but a service application that is intended to facilitate access to information in transactions at PT. Bank SUMUT Syariah.

Currently the development of the banking world is very rapid. The number of competitors makes it difficult for the company to retain customers. In an effort to win the competition, the use of technology is something that must be done by banking institutions. The role of technology in the development and improvement of new product services or banking service facilities is very significant. By improving the quality of services, banking service users are pampered with various facilities that make it easier for them to conduct banking transactions. To anticipate this competition, Bank S UMUT Syariah also began to compete and strive to develop and improve the quality of *Mobile Banking technology services*.



Based on data from all Bank SUMUT customers, *Mobile Banking users* reached around 55%. In response to this, Bank SUMUT Syariah strives to improve and maintain the quality of services provided to attract customers. Quality is seen as a tool to achieve competitive advantage, because quality is one of the main factors that determine the selection of products and services for customers. *Mobile service products Banking* offered to customers must have differences in each bank, to differentiate itself from competitors on other criteria that can affect customer satisfaction.

Strategy

Strategy is the science and art of using all the resources of a nation to carry out certain policies in war. Or it can also be interpreted as an intelligent plan of activities to achieve certain goals. This plan is more meaningful about tips in dealing with threats from the enemy and things that must be prepared in carrying out war. (Language Center Ministry of National Education RI, 2005:1092)

Strategy can be defined based on two different perspectives, namely (1) from the perspective of what an organization wants to do, and (2) from the perspective of what the organization ultimately does. Based on the first perspective, strategy can be defined as a program to determine and achieve organizational goals and implement its mission. The meaning of this strategy is that management plays an active, conscious and rational role in formulating organizational strategy.

Meanwhile, based on the second perspective, strategy is defined as a response pattern or organizational response to its environment over time. In this definition, every organization must have a strategy even though the strategy has never been formulated explicitly. This view is applied to managers who are creative, that is, they only respond and adapt to environment when needed.

In Indonesian *generalship* means military expertise or leadership. Here it is understood as all the efforts made by the leaders, fighters or *leaders* in the troops by making plans to face the enemy in war. (Day Purnomo and Zulkifrimansyah, 1998:8)

Etymologically , strategy actually comes from *the* Greek compound words, namely *stratos* and *agein* . *Stratos* itself means troops and the word *agein* means to lead. (Ali Murtopo, 1978:7) Strategy from a terminological perspective, was put forward by many experts. Strategy is essentially " *planning and management to achieve a goal*" . (Onong Uchjana Effendy, 2007:40) Strategy is defined as the process of determining the tips from the company's top brass accompanied by designing ways for the company's long-term mission so that the mission can be achieved. (Umar Husein, 2001:31)

From this opinion, the researcher understands that in the strategy there is planning and arrangement so that the desired goals can be achieved. So from this definition it can be understood that strategy is the company's mission. The researcher concludes that strategy is a plan that specializes in organizational goals, in this case service to the community. The strategy in it describes the basic mission of the organization and the goals and objectives to be achieved, as well as ways to use the organization's resources to achieve its goals .



Planning Benefits Strategy

Strategic planning is a process carried out by an organization or company to determine strategy or direction, and make decisions to allocate its resources (including capital and human resources) to achieve strategy. The benefits of strategic planning namely: (David Sukardi Kodrat, 2009:120)

1. Encouraging the organization or company to continue to develop both from the aspect of empowering human resources and achieving organizational goals.
2. Stimulate an organization or company so that it is able to respond to internal and external dynamics company.
3. A company will focus on processes, results and benefits at a time.
4. Human resources in a company will be trained in simulating their future both individually and in organizations.
5. Human resources in corporate organizations are accustomed to setting goals and target. The activities of a company organization will be more efficient so that it can improve management competence and leadership.
6. Human resources are accustomed to running organizations with a systems approach so they can project and analyze consequence.
7. Human resources in a company organization will accustomed to carrying out the decision process and policy.
8. The strategic planning process encourages human resources within the company's organization to have skills in building networks communication.

Service

In the Big Indonesian Dictionary, service is defined as the convenience provided in connection with the sale and purchase of goods or services. Service as a process of meeting needs through the activities of other people who are directly accepted. In other words, it can be said that service is an action taken by other people so that each of them gets the expected benefits and gets satisfaction. (AS. Moenir, 2000:17) Service is a service with high quality standards and always follows the development of customer needs at all times, consistently and accurately (reliable).

There are some good services that can provide satisfaction to customers:

1. Have professional employees, especially those who deal directly with customers.
2. Availability of good facilities and infrastructure that can support the smoothness of products to customers quickly and precisely.
3. Availability of the desired product range. In the sense that once consumers stop, they can buy a variety of products with the quality of products and services they want.
4. Responsible to every customer from start to finish.
5. Able to serve quickly and precisely, of course when compared to other competitors.
6. Able to communicate clearly, pleasantly and able to capture customer wants and needs.
7. Guarantee the confidentiality of every transaction, especially in financial matters.
8. Have good knowledge and ability about the products being sold and other knowledge.



9. Able to give trust to customers, so that customers feel confident in what the company has done. (Kasmir, 2005:15)

Quality Service

Quality is a dynamic condition associated with products, services, people, processes, and the environment that meet or exceed expectations. Quality is the characteristics and characteristics of a product or service that affect its ability to satisfy stated implied needs. The definition of consumer-centered quality, it can be said that a seller has provided quality if the seller's product / service meets expectations consumer. (Philip Kotler, 2005:98) Quality has a direct impact on product or service performance, therefore quality is closely related to customer value and satisfaction. So quality can be defined as being free from defects, but most customer-centered companies define quality based on value creation and customer satisfaction. (Muhammad Isa, et al., 2012:166)

Service comes from the word service whose verb is to serve which means to help prepare (take care of) what someone needs, serve, accept (welcome) , invite (challenge, attack). Service is about how to serve or serve.

Service quality is the fulfillment of customer needs and desires as well as the accuracy of delivery to balance customer expectations. Thus there are two factors that affect the quality of service, namely the *expected service* and the service received or *perceived* . (F. Tjiptono, 2005:111)

Service quality is a model that describes the condition of customers in forming service expectations from past experiences, word of mouth promotions, and advertising by comparing the service they expect with what they receive or feel. (Hanik Ulwiyati, 2013:322)

Quality has a very close relationship with customer satisfaction, namely quality provides a special impetus for customers to establish mutually beneficial working relationships or *partners* in the long term with the company. In the long term, this kind of bond allows the company to understand carefully the customer's expectations and their needs. Thus, companies can increase customer satisfaction, which in turn customer satisfaction can create good cooperation between customers and companies that provide satisfactory quality. Service quality is the customer's perception of the totality of features and characteristics of a product or service that depends on its ability to satisfy stated or implied needs . Based on the above description in terms of quality, service has at least five dimensions, namely: (Philip Kotler and Susanto, AB, 2000:50)

1. *Tangible* (physical evidence) in the form of physical facilities, equipment, employees or employees, and installed materials. So that describe the physical form and service that will be received by consumers. Examples include the state of the building, company facilities, company design, and the neat appearance of employees.
2. *Reliability* is the ability to provide the promised service immediately, accurately and satisfying. A reliable service is when an employee is able to provide services as promised and help resolve problems faced by consumers quickly.
3. *Responsiveness* (Quick Respond), namely the desire of staff and employees to help consumers and provide excellent service responsive or fast.



4. *Assurance* , namely the knowledge, ability, courtesy, and trustworthiness of staff who are able to generate confidence and trust, free from danger, risk or indecision.
5. *Empathy* is the personal care and attention given by employees to consumers so that it makes it easier to do things relationships, and good communication in order to understand the needs of consumers.

Providing *excellent* or *superior* service will always be focused on consumer expectations. Thus there are two main factors that affect service quality, namely *expected service* (expected service) and *perceived service* (service received) . If the service received by the customer is in accordance with his expectations, the quality of the service will be satisfactory. If the quality of service received exceeds expectations, it is considered as *service excellence (quality surprise)* . If the customer is satisfied, there will be repeated use of the service which will result in service users are increasingly loyal to these services.

Quality Benefits Service

To win global competition, service providers must carry out three main tasks, namely:

1. Increase differentiation competition.
2. Improve quality service
3. Upgrade productivity.

The three tasks are focused on service quality. Some of the benefits of service quality include:

1. Service quality provides potential advantages especially in achieving large profit sales. The trick is to provide superior service quality, so customers will make a purchase or use it repeat.
2. Service quality helps service providers in keeping customers afloat. With good service quality, it will create customer loyalty to existing products or services, even new products launched by service providers. the.

With satisfactory quality will reflect the company's image. The quality perceived by the customer will create the company's image, because the quality that is engaged in the service sector can increase market share. By paying attention to the benefits of service quality, it is very beneficial if the service provider allocates the concept of service quality for the survival of the service provider in the future .

Service Quality According to Islamic Perspective

To increase the market share of Islamic Banking, it is also required to have *competitiveness*. Of course, this can be achieved by having an effective marketing strategy. This is also aimed at service efforts to customers. The quality of products and services is considered a very important factor in a company because the global and international markets are growing. The quality of customer service is seen as the main philosophy by managers in Indonesia if they are to continue to play an important role in the Indonesian economy. (Wakhid, SC, and Elvrita, 2007:1858-2559)



Islamic Bank

In general, a bank is an institution that carries out three main functions, namely collecting funds, distributing funds, and serving other financial services. The three main functions are the main functions of conventional banks that use the interest system (usury) in their operations. However, Islamic banks have four functions in their operational activities. Apart from the three main functions above, one other main function in Islamic banks is the social function in the form of collecting and distributing zakat, infaq and alms funds as well as distributing funds in the form of benevolent loans (*qardul hasan*). (Nofinawati, 2015:169)

In everyday life activities carried out by the community cannot be separated from its relation to money. Because to run the economy, people need money to make transactions. In carrying out transactions, the public can do so by getting help from a financial institution known as a bank. With the existence of a community bank, it is helpful to be able to exchange money, transfer, pay bills for electricity, water, telephone or other payments. (Irham Fahmi, 2015:26)

Bank SUMUT Syariah Products

In its operational activities, the Sharia business unit of PT. Bank Sumut divides its products into three parts, namely:

1. Funding _ _

The products of PT. Bank SUMUT Sharia Business Units that collect funds are:

- a. Marwah Savings (*Martabe Wadiah*)
- b. Makbul Savings
- c. Marhamah Savings (*Martabe for Mudharabah results*)
- d. Worship Deposit
- e. *Wadiah* Current Account

2. Distribution of Funds (*Lending*)

The products of PT. Bank SUMUT Sharia Business Units that are channeling funds are:

- a. *Murabaha* Financing
- b. *Mudharabah* Financing
- c. *Musyarakah* Financing _
- d. Loan (*Qardh*) with Gold Pawn

3. Bank Services

The services offered by PT. Bank SUMUT Sharia Business Units are as follows:

- a. Remittance (Transfer)
- b. clearing
- c. Bank guarantee

Service Mobile Banking

Mobile Banking is a banking information service that can be accessed directly via cellular/ *mobile phones* using the *Mobile application Banking*. Meaning of the term *Mobile Banking* is a service provided by banks using cellular facilities to conduct financial transactions and request financial information. Almost all banks have provided *M - Banking facilities*.



Mobile Banking Facilities

Mobile service facility _ *Banking* that can be done through this service, among others:

1. Account Information
2. Information balance
3. Withdraw cash at an ATM without a card
4. Account Movement
5. SUMUT Syariah Interbank Fund Transfer
6. Transfer Funds to Other Banks
7. Purchase and Payment Transactions
8. View Office and ATM locations
9. Secure Login Using Finger print

Mobile Banking Benefits

Almost all banks in Indonesia have enjoyed the easy access to banking offered through *Mobile Banking* anywhere through the *Mobile Banking application* . With *Mobile Banking* , banks try to make it easier for their customers to access banking transactions. Almost all banks have provided *Mobile Banking facilities* . The usability, benefits and convenience that can be obtained from the use of *Mobile Banking* are:

1. It's easy, to do banking transactions, so we don't need to come directly to the bank , except when registering a cellphone number.
2. Practically, every customer can directly conduct banking transactions via mobile phone any time, anytime and anywhere.
3. Safe, *Mobile Banking* is equipped with a maximum protection system that has been programmed automatically since registration. In addition to using a PIN that can be chosen by yourself and a registered mobile number, every transaction made will also be randomized to ensure the safety of the users customer.
4. friendly use, *Mobile Banking* is designed in such a way that it is easy for anyone to use. Customers can choose the type of transaction from the available menu without having to memorize the transaction code they want to make.
5. Convenient, the customer feels like having an ATM in his hand, because various transactions that are usually done at ATMs can now be done through *Mobile Banking*, except cash withdrawals.

METHODS

This research was conducted on Jl. Trans Sumatra Bukittinggi-Padangsidempuan No. 187, Sipolu Polu, Panyabungan, Mandailing Natal Regency, North Sumatra 22976, Indonesia , and the time of this research was carried out from June 2020 to completion. This type of research is descriptive qualitative research . The subjects in this study were employees of PT. Bank SUMUT Syariah and head of PT. Bank SUMUT Syariah Panyabungan Branch Office, namely the customer service section of 2 people and the head of the Panyabungan branch office . Sources of data in this research in the form of primary and secondary data. The data collection techniques in this research are interviews, documentation, and literature study.



RESULTS AND DISCUSSION

Strategy of PT. Bank SUMUT Syariah in Improving the Quality of Mobile Banking Services

Based on the results of the researcher's interview on April 7, 2021 with Mr. Eka Herri Asmadi, namely, the strategy of Bank SUMUT Syariah in improving the quality of *Mobile Banking services* is through several ways and stages. One of them is issuing an application called *SUMUT Mobile* where along with the development of the era where technology is now increasingly sophisticated so that Bank SUMUT sharia attracts customers so that customers of Bank SUMUT sharia are not bored and are always comfortable in conducting transactions on *Mobile Banking services*, bank SUMUT sharia launched the latest application, namely the “*SUMUT Mobile*” application.

This application can be accessed through the *Android Smartphone application*. With this application, customers will find it easier to use *Mobile Banking service transactions* anywhere and anytime. Because in this application there are also lots of application features such as fund transfers, balance checks, electricity token payments, credit purchases and so on. Then the strategy is not only that, so Bank SUMUT sharia also carries out a promotional strategy. The promotional strategy carried out is the pick-up and drop-ball system, namely going directly to the community or with a *face-to-face system* with customers, where for beginners or old customers but don't know what *SUMUT Mobile* is, the Bank explains to customers, especially the *Customer service section* and also through Brochures distributed to customers. In the efforts of Bank SUMUT Syariah to intensify the quality of *Mobile Banking services*, especially service-based, Bank SUMUT Syariah also holds many programs. There is a Bank SUMUT sharia *Mobile Banking prize party program*, there is also a *Mobile Banking raffle program with prizes*.

Mobile Banking Optimization Strategy in order to optimize the use of *Mobile Banking* by PT. Bank SUMUT Syariah Panyabungan branch office made several strategies so that the use of *Mobile Banking* of Bank SUMUT Syariah can increase and customers are familiar with *Mobile Banking* so that customers want to use the *Mobile Banking application*. Some of the strategies carried out are as follows:

a. Educate customers

Educating customers means that Bank SUMUT Syariah *Customer service* explains to customers who want to register as *Mobile Banking users* to find out how to use *Mobile Banking* at Bank SUMUT. And also explains what are the advantages and disadvantages of using *Mobile Banking* as well as guiding customers in security of customer balances.

b. Distributing Brochures at the *Customer Service Desk*

Customer Service Bank SUMUT Syariah Panyabungan branch office arranges brochures on the desk *Customer Service* is on duty and gives it to every customer who opens a savings account and explains the procedure for using *Mobile Banking* and the benefits of *Mobile Banking* so that customers want to register as a SUMUT user *Mobile*.

c. *Mobile Banking Socialization*

Bank SUMUT Syariah, especially *Customer Service* Bank SUMUT Syariah will explain how the procedure of registration, and also the use of *Mobile services the*



banking . *Customer Service* Bank SUMUT Syariah will explain the advantages of *Mobile Banking* , such as customers can access or make transactions at any time and anywhere via *mobile* .

From the results of interviews conducted by researchers with *Customer Service* PT. Bank SUMUT Syariah Panyabungan Branch Office , he stated that: Not all customers want to open the service using *Mobile Banking* because the assumptions or thoughts of customers who are still traditional are still unfamiliar or do not know about technology so they don't understand how to apply it .

d. Market penetration

The strategy used if there are still many unreached potential customers in the company's marketing area, Bank SUMUT Syariah conducts marketing development by penetrating the market to areas and areas that have never been entered, where to introduce service products that exist in Bank SUMUT Syariah, where in marketing to attract people's interest so that they join and open the SUMUT *Mobile service product* .

e. Product development

This strategy involves improving or adding features to SUMUT *Mobile service products* that will be offered to consumers/customers so that they are interested in using SUMUT *Mobile* . Bank SUMUT Syariah Panyabungan Branch Office conducts product development by offering its products, one of which is *Mobile Banking service products* to customers who are active to use these products and also marketing. remote area.

f. Inter-Branch Competition

In encouraging the use of *Mobile Banking* , Bank Sumut also held a competition between branches where the branch that managed to collect the number of customers using *Mobile Banking* will get a prize. In addition , the increase in *Mobile Banking transactions* is also a measuring tool to assess branch performance in the use of *Mobile Banking* . The branches that succeeded in winning were awarded prizes and good performance appraisals.

PT . Bank SUMUT Syariah in Improving the Quality of Mobile Banking Services

Based on the results and interviews that have been conducted by researchers at PT. Bank SUMUT Syariah Sharia Business Unit Panyabungan Branch Office, in the problem of improving the quality of *Mobile Banking services* , Mr. Eka Herri Asmadi stated that: "The obstacle faced by Bank SUMUT Syariah is that customers who want to transact with the latest application for *Mobile Banking services* of Bank SUMUT Syariah must first previously had an *android phone* or had downloaded the Sharia Bank SUMUT *Mobile Banking application* called SUMUT *Mobile* , then access to the internet network was limited or not yet in rural areas , and the Challenge of *Mobile Banking Socialization* in marketing *Mobile Banking products*, not all customers want to open service usage *Mobile Banking is because it often depends on* traditional personal assumptions or thoughts such as fear of losing balance and not understanding how to apply it. This is often found in new customers who do not know about technology, so it will be more difficult to explain because basically these



customers do not want to make it difficult for themselves even though with this *Mobile Banking service* , customers should no longer need to queue at the bank or at the ATM if they want to make transactions. and this is often encountered by the bank" .

Solutions PT. Bank SUMUT Syariah in Facing Obstacles in Improving the Quality of Mobile Banking Services

Even though there are obstacles, there are still solutions to improve the quality of Bank SUMUT Syariah *Mobile Banking services* , for example by :

Bank SUMUT Syariah will work with Telkomsel to build internet network towers in rural areas or villages that can still be reached by Bank SUMUT Syariah. And carry out direct promotions to customers when customers come to the office by explaining what *Mobile Banking* or *SUMUT Mobile* is, what its functions are and how to use it and also distributing brochures that explain in detail about *Mobile Banking* or *SUMUT Mobile* .

With the collaboration between Bank SUMUT Syariah and Telkomsel in developing internet networks in remote areas, it will increase the number of customers who use the *SUMUT Mobile application* and carry out direct promotions to customers, so the process of understanding and delivery to customers will be easier.

CONCLUSION

1. Bank SUMUT Syariah Office Strategy in Improving the Quality of *Mobile Banking Services* .

The strategies carried out by the SUMUT Syariah bank are:

a. Product Strategy

Bank SUMUT Syariah issued an application called *SUMUT Mobile* where along with the development of the era where technology is now increasingly sophisticated so that with this application customers will find it easier to use *Mobile Banking* service transactions anywhere *and* anytime . Because in this application there are also lots of application features such as fund transfers, balance checks, payments , purchases and so on.

b. Promotion Strategy

The promotional strategy carried out is a pick-up ball system, namely going directly to the community or with a *face-to-face system* , distributing brochures to customers. And in an effort to intensify the quality of *Mobile Banking* services, especially service-based, Bank SUMUT Syariah also holds many programs, one of which is the *Bank SUMUT Mobile Banking prize party program* , and there is also a *mobile banking raffle* program with prizes .

2. Obstacles Factors for Bank SUMUT Syariah in improving the quality of *Mobile Banking Services*

The factors constraining Bank SUMUT in improving the quality of *Mobile Banking services* are:

a. Compatibility factor, where customers must have a smartphone and a good internet network to be able to use *Mobile Banking services*.

b. Transaction disruption factor, at certain times *the server* may experience technical problems.



3. Solutions implemented by Bank SUMUT Syariah in improving the quality of *Mobile Banking services*

The solutions implemented by the SUMUT Syariah bank are:

- a. Bank SUMUT Syariah will work with Telkomsel to build internet network towers in rural areas or villages that can still be reached by Bank SUMUT Syariah.
- b. Conduct direct promotions to customers when customers come to the office by explaining what *Mobile Banking* or *SUMUT Mobile* is, what its functions are and how to use it and also distributing brochures that explain in detail about *Mobile Banking* or *SUMUT Mobile* .

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