

**AGEN46 BUSINESS UNIT MECHANISM AND IMPROVEMENTS IN PT. BANK
NEGARA INDONESIA UGM BRANCH OFFICE**



By

Name : Rafi Raditya Anant

Student Registration Number : 20311017

Department : Management International Program

Specialization : Marketing

**FACULTY OF BUSINESS AND ECONOMICS
UNIVERSITAS ISLAM INDONESIA YOGYAKARTA**

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**AGEN46 BUSINESS UNIT MECHANISM AND IMPROVEMENTS IN PT. BANK
NEGARA INDONESIA UGM BRANCH OFFICE**

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By

Rafi Raditya Ananta

20311017

FACULTY OF BUSINESS AND ECONOMICS

UNIVERSITAS ISLAM INDONESIA

YOGYAKARTA

2023

DECLARATION OF AUTHENTICITY

"Hereby I state that in this internship document there are no works that have been submitted by other people to obtain a bachelor's degree in a university, and to the best of my knowledge there are also no works or opinions that have been written or published by other people, except those that are written in reference, in this manuscript and mentioned in the Ref. If it is proven that this statement is not true, I am capable of receiving any punishment/sanction according to the applicable provisions "

Yogyakarta, , 2023



Rafi Raditya Ananta

**AGEN46 BUSINESS UNIT MECHANISM AND IMPROVEMENTS IN PT.
BANK NEGARA INDONESIA UGM BRANCH OFFICE**

Written By:

RAFI RADITYA ANANTA

Student Number: 20311017

Approved by

Content Advisor,



Drs. Anas Hidayat, MBA., Ph.D

March 7, 2024

Language Advisor,



Ata Muftihah, S.S., S.Pd

March 7, 2024

BERITA ACARA UJIAN TUGAS AKHIR

TUGAS AKHIR BERJUDUL

**AGEN46 BUSINESS UNIT MECHANISM AND IMPROVEMENTS IN PT. BANK NEGARA
INDONESIA UGM BRANCH OFFICE**

Disusun oleh : Rafi Raditya Ananta

Nomor Mahasiswa : 20311017

Telah dipertahankan didepan Tim Penguji dan dinyatakan Lulus
pada hari, tanggal: Kamis, 28 Maret 2024

Penguji/Pembimbing TA : Anas Hidayat, Drs., M.B.A., Ph.D.

Penguji : Raden Roro Ratna Roostika, S.E., MAC., Ph.D

Mengetahui
Dekan Fakultas Bisnis dan Ekonomika
Universitas Islam Indonesia



Johan Arifin, SE., M.Si., Ph.D.

PREFACE

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ABSTRACT

Agen46 Business Unit Mechanism and Improvement in PT. BNI KCU UGM

Rafi Raditya Ananta (20311017)

This internship thesis explores the Agen46 mechanism and improvement in Bank Negara Indonesia (BNI) KC UGM Yogyakarta and the potential for its further development through the integration of new technology. Agen46 is a business unit mechanism that enables third-party agents to provide banking services to customers on behalf of the bank. The objective of this study is to analyze the current state of the Agen46 mechanism, identify potential challenges and opportunities, and propose strategies for improvement.

To achieve this objective, this research employs qualitative method including interview-with BNI officials and Agen46 agents, as well as observation of the Agen46 process in action. The study found that the Agen46 mechanism has been successful in expanding BNI's reach and increasing its customer base, particularly in rural areas where traditional banking services are not readily available. To address these challenges, the study proposes several strategies for improvement, including the adoption of new technology such as an Electronic Data Capture (EDC) and the establishment of stronger partnerships with local potential businesses. These strategies aim to enhance the efficiency and effectiveness of the Agen46 mechanism, improve customer satisfaction, and increase profitability for both BNI and its Agen46 agents.

The study also highlights the potential for cooperation agreements between BNI and potential stores to activate Agen46 in more locations, as well as the development of a loyalty program to incentivize Agen46 agents to increase their performance and expand the reach of the mechanism. These proposals aim to address the challenges faced by the Agen46 mechanism and position it for sustainable growth and success in the future.

Keywords : mechanism, improvement.

ABSTRAK

Agen46 Business Unit Mechanism and Improvement in PT. BNI KCU UGM

Rafi Raditya Ananta (20311017)

Tesis magang ini mengeksplorasi mekanisme dan perbaikan Agen46 di Bank Negara Indonesia (BNI) KC UGM Yogyakarta dan potensi pengembangan lebih lanjut melalui integrasi teknologi baru. Agen46 adalah mekanisme unit bisnis yang memungkinkan agen pihak ketiga memberikan layanan perbankan kepada nasabah atas nama bank. Tujuan dari studi ini adalah untuk menganalisis keadaan mekanisme Agen46 saat ini, mengidentifikasi potensi tantangan dan peluang, dan mengusulkan strategi perbaikan.

Untuk mencapai tujuan tersebut, penelitian ini menggunakan metode kualitatif yang meliputi wawancara dengan pejabat BNI dan agen Agen46, serta observasi proses Agen46 dalam tindakan. Studi ini menemukan bahwa mekanisme Agen46 telah berhasil memperluas jangkauan dan meningkatkan basis nasabah BNI, khususnya di daerah pedesaan di mana layanan perbankan tradisional tidak tersedia. Untuk mengatasi tantangan ini, studi ini mengusulkan beberapa strategi perbaikan, termasuk penerapan teknologi baru seperti Electronic Data Capture (EDC) dan diakhiri dengan pembentukan kemitraan yang lebih kuat dengan bisnis lokal yang potensial. Strategi tersebut bertujuan untuk meningkatkan efisiensi dan efektivitas mekanisme Agen46, meningkatkan kepuasan nasabah, dan meningkatkan profitabilitas baik bagi BNI maupun agen Agen46.

Kajian ini juga menyoroti potensi perjanjian kerja sama antara BNI dan toko-toko potensial untuk mengaktifkan Agen46 di lebih banyak lokasi, serta pengembangan program loyalitas untuk memberikan insentif kepada agen Agen46 untuk meningkatkan kinerja mereka dan memperluas jangkauan mekanisme. Proposal-proposal ini bertujuan untuk mengatasi tantangan yang dihadapi oleh mekanisme Agen46 dan memosisikannya untuk pertumbuhan berkelanjutan dan kesuksesan di masa depan.

Kata Kunci : mekanisme, peningkatan.

CHAPTER I

INTRODUCTION

1.1. Company Profile

PT Bank Negara Indonesia (Persero), Tbk (hereinafter “BNI” or the “Bank” or the “Company”) was originally established in Indonesia as a central Bank under the name of “Bank Negara Indonesia” based on Government Regulation in Lieu of Law No. 2 of 1946 dated July 5, 1946. Subsequently, pursuant to Law No. 17 In 1968, BNI became “Bank Negara Indonesia 1946”, with the status of a State-owned Commercial Bank. Additionally, BNI’s role as a Bank was mandated to improve the people’s economy and participate in national development as confirmed by Law No. 17 of 1968 regarding Bank Negara Indonesia 1946. Currently, the Government of the Republic of Indonesia owns 60% of BNI shares, while the public, both individuals and institutions, own the remaining 40% domestic and foreign.

BNI, or Bank Negara Indonesia headquartered in Jakarta. The bank operates through a network of more than 1,800 branches, including overseas branches in several countries such as Singapore, Hong Kong, Tokyo, London, and New York.

BNI provides a wide range of financial products and services to individuals, small and medium-sized enterprises, and large corporations. These services include personal and business loans, deposit accounts, credit cards, remittance, investment banking, treasury, and trade finance.

As of 2021, BNI had total assets of approximately IDR 1,051 trillion (US\$72 billion) and a net profit of IDR 17.3 trillion (US\$1.2 billion). The bank employs more than 36,000 people and has a strong focus on digital transformation, aiming to enhance its customers' digital experience and increase efficiency.

BNI is committed to responsible and sustainable business practices. It has implemented several initiatives to support financial inclusion, such as providing microfinance

loans to small businesses and launching mobile banking services to reach customers in remote areas. The bank also prioritizes environmental sustainability, and has implemented eco-friendly practices in its operations, such as reducing paper usage and implementing green technology in its branches.

BNI is a leading bank in Indonesia with a strong focus on digital transformation, sustainability, and financial inclusion. Its wide range of financial products and services, combined with its commitment to responsible business practices, make it a trusted partner for individuals and businesses alike. BNI provides services through Internet Banking, SMS Banking and Phone Banking. BNI offers depository services and loan facilities for both the corporate, medium and small segments. Some of the best products and services have been adapted to the needs of customers from childhood, youth, adulthood, to retirement.

BNI's vision is "To become a financial institution that excels in service and performance in a sustainable manner." and its mission are:

- 1 Providing excellent service and digital solutions to all customers as the preferred Business Partner.
- 2 Strengthening international services to support the needs of Global Business Partners.
- 3 Increasing superior investment value for Investors.
- 4 Creating the best conditions for employees as a place of pride to work and achieve.
- 5 Increasing awareness and responsibility to the environment and society.
- 6 Becoming a reference for the implementation of compliance and good corporate for governance for the industry.

1.2. Background

A bank is a financial intermediation institution generally established with the authority to receive deposits of money, lend money, and issue promissory notes or known as banknotes. The word bank comes from the Italian 'banca' which means a place to exchange money.

Meanwhile, according to the banking law, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the public in the form of credit or other forms in order to improve the living standards of many people.

The banking industry has undergone major changes in recent years. The growing banking industry in Indonesia has led to competition for as many customers to raise funds from the public as possible. According to the Financial Services Authority (OJK), in early 2017 there were 116 brands of banks that operate and spread across Indonesia.

With the rapid development of banks but there are still many regions in Indonesia, especially remote areas that have not been touched by the presence of banks. Banks rarely create branch offices in remote areas because according to the operational costs of the office are almost the same as the profits they get from remote areas. Transactions that usually occur in remote areas are usually only small scale and that is not in line with the cost and benefits of banks to open branch offices there.

Eventhough the transaction in remote areas is in a small-scale, PT. BNI takes it as a good opportunity since the transaction is continuously. These transactions come from Micro, Small & Medium Enterprises (MSME) and there is so many MSMEs so it can be very profitable if BNI can accommodate their funds and manage them. With this phenomenon, BNI made a product called Agen46.

Agen46 is a business unit mechanism introduced by PT. Bank Negara Indonesia (BNI) to expand its reach and provide banking services to customers who have limited access to traditional banking services. Agen46 is a partner of BNI that provides various financial services such as banking transactions, purchase features, and payments. This partnership enables customers to access the same services as those available at BNI outlets.

With the help of Agen46, BNI can reach customers in rural areas who do not have access to traditional banking services. The partnership between BNI and Agen46 allows customers to perform various banking transactions, such as cash deposits, withdrawals, and transfers. In addition, customers can also use Agen46 services for purchasing and making payments, such as paying bills, purchasing mobile phone credits, and purchasing merchandise.

By partnering with Agen46, BNI has been able to expand its reach and provide banking services to more customers. Agen46 agents serve as an extension of the bank, providing the same level of service and convenience as those available at BNI outlets. Customers can perform transactions at Agen46 agents with the same level of security and reliability as those at BNI outlets.

Agen46 is an essential business unit mechanism introduced by BNI to expand its reach and provide banking services to customers who have limited access to traditional banking services. The partnership between BNI and Agen46 enables customers to perform various banking transactions and purchase features and payments. Agen46 serves as an extension of the bank, providing the same level of service and convenience as those available at BNI outlets. With the help of Agen46, BNI can reach more customers, increase its customer base, and provide banking services to customers in remote areas who previously had limited access to banking services.

As of 2021, BNI has more than 60,000 Agen46 agents spread across Indonesia, including in D.I. Yogyakarta. Agen46 has been well-received by customers in Yogyakarta, where it has helped to improve financial inclusion and access to financial services. According to report meeting, in March 2023, there are 13.918 Agen46 agents operating in Yogyakarta, providing financial services to customers in remote areas and underserved communities.

1.3. Problem Formulation

Based on the background, the problem formulation is obtain as follow :

- How has the Agen46 mechanism and development in BNI KC UGM in increasing public access to banking services?
- What strategies BNI KC UGM with third-parties to expand Agen46 coverage?
- What are customer perceptions and satisfaction with Agen46's services, and in this case, what are the factors that influence customer preferences for Agen46?

1.4. Internship Purpose

- To see the mechanism and what BNI KC UGM development to increasing public access to get banking service

- To see the strategies BNI KC UGM with third-parties to expand Agen46 coverage in D.I.Yogyakarta
- Knowing customer perception, satisfaction, and factors that influence customers preference using Agen46 services and product.

1.5. Internship Benefit

Carrying out this research provides a number of significant benefits. This research can provide an in-depth understanding of the operational mechanisms of the Agen46 business unit at PT. BNI KCU UGM. By understanding in detail how Agen46 functions and operates, related parties can identify areas that can be improved to increase the efficiency and effectiveness of the service.

Furthermore, this research can contribute to the development of the Agen46 business model. Through a deep understanding of the mechanisms and challenges faced in acquiring new customers, companies can design the necessary changes or improvements. This includes the potential introduction of new features or services, more effective promotional strategies, or policy adjustments that support Agen46's growth as a relevant banking channel.

CHAPTER II

LITERATURE REVIEW

2.1. Unit business mechanism

Unit business mechanism refers to the processes, structures, and systems that are put in place within a business unit to achieve its goals and objectives. These mechanisms can include various elements such as marketing strategies, operational procedures, financial management practices, and human resource management policies. The effectiveness of unit business mechanisms can determine the success or failure of a business unit, as they are critical to ensuring that the unit's activities are aligned with the overall objectives of the organization. In this essay, we will explore the concept of unit business mechanisms based on relevant theoretical frameworks.

One important theoretical framework for understanding unit business mechanisms is contingency theory. According to this theory, the most effective management practices depend on the specific circumstances and context in which they are applied. This means that there is no single best approach to managing a business unit, but rather, the most effective mechanisms will depend on the particular characteristics of the unit, such as its size, complexity, and competitive environment. For example, a small startup company may require a more flexible and adaptive approach to business mechanisms than a large, established corporation.

Another relevant theoretical framework is resource-based theory, which suggests that a business unit's resources and capabilities are key determinants of its success. According to this theory, the unit's mechanisms should be designed to leverage and enhance its unique resources and capabilities in order to achieve a competitive advantage. This could involve investing in specialized equipment or technology, developing a unique brand identity, or fostering a highly skilled and motivated workforce.

Systems theory is another useful framework for understanding unit business mechanisms. This theory emphasizes the interconnectedness and interdependence of various elements within a business unit, and suggests that the most effective mechanisms are those

that create a well-functioning system. This means that the unit's mechanisms should be designed to align the activities of different departments or functions, create clear lines of communication and coordination, and ensure that resources are allocated efficiently.

In addition to these theoretical frameworks, there are also a number of practical considerations that should be taken into account when designing and implementing unit business mechanisms. One important consideration is the need to balance short-term goals with long-term objectives. While it may be tempting to focus on immediate gains, such as increasing revenue or cutting costs, it is important to ensure that these goals are aligned with the unit's overall strategic objectives and do not undermine its long-term viability.

Another important practical consideration is the need to foster a culture of continuous improvement. Effective business mechanisms should be designed to promote innovation and experimentation, and should allow for regular feedback and evaluation. This can help to ensure that the unit is constantly adapting to changing circumstances and identifying opportunities for growth and improvement.

Unit business mechanisms are critical to the success of any business unit, and should be designed based on a combination of theoretical frameworks and practical considerations. By taking into account factors such as contingency, resource-based, and systems theories, as well as practical considerations such as short-term vs long-term goals and a culture of continuous improvement, business units can develop mechanisms that are well-aligned with their objectives and that promote sustainable growth and success.

2.2. Product

Products are the most important element because they have various meanings and meanings, but in general a product is something that can be offered to the market for attention, purchase, use and consumption. Product is a key element of the offering in the market to meet the needs and wants of buyers. Companies in developing a product should also apply product strategies such as product logos, brands, packaging and product labeling.

The product is the center point of marketing activities because the product is the result of a company's activities that can be offered to the market to be purchased, used or consumed

with the aim of satisfying consumer needs and wants. According to Kotler and Armstrong (2017: 244) a product is defined as anything that can be offered to a market for attention, acquisition, use, or consumption that might satisfy our want or need.

According to Fandy Tjiptono (2015: 231) product is a producer's subjective understanding of 'something' that can be offered as an effort to achieve organizational goals through fulfilling consumer needs and desires, according to competence and organizational capacity and market purchasing power.

Based on some of the definitions above, it is known that a product is a set of attributes which includes all product identities that can be offered to the market for attention and then owned, used or consumed to satisfy the wants and needs of consumers. Products are one of the main components or the most needed in a market transaction.

2.3. Marketing

Marketing is the function of an organization and a series of processes that create, communicate, and deliver value to customers, and manage customer relationships in such a way that it benefits the organization and its stakeholders based on The American Marketing Association (2004). Activity in marketing are process of creating, communicating, delivering and exchanging offerings that have value for customers, clients, partners and society in general. Marketing begins with meeting human needs which then grow into human desires. The marketing concept is needed in the ongoing marketing activities to provide satisfaction to consumers. Marketing purposes are not commercial or for profit. But the main goal is to give satisfaction to consumers. With this goal of giving satisfaction, marketing activities include various producer institutions.

According to Tjiptono and Diana (2020: 3), marketing is the process of creating, distributing, promoting and pricing goods, services and ideas to facilitate satisfying exchange relationships with customers and to build and maintain positive relationships with stakeholders in the environment dynamic. In addition to meeting the needs of customers, Tjiptono and Diana emphasize the importance of creating value for all stakeholders involved in the marketing process. This includes not only customers, but also suppliers, employees, and

shareholders. By creating value for all stakeholders, marketing can contribute to the long-term success and sustainability of the organization.

Tjiptono and Diana also emphasize the importance of ethics in marketing. They argue that marketing should be conducted in a responsible and ethical manner, and should not exploit or deceive customers. Marketing activities should be transparent and honest, and should prioritize the well-being of customers and other stakeholders.

Based on the description, marketing would focus on strategically attracting new customers to both parties. This would involve understanding the target audience of both Agen46 and your brand to craft messaging that resonates with their needs and interests. The marketing efforts would then highlight the value proposition of the partnership. For example, you could emphasize how the partnership offers Agen46's customers new benefits or a wider product selection, while Agen46 could promote your brand to their existing customer base. Through effective communication channels and targeted campaigns, this collaborative marketing approach can significantly expand the customer reach for both Agen46 and your brand.

2.4. Improvement

According to Porter (1996) a well-known strategic management expert, improvement in a business context is not just about increasing operational efficiency, but more about creating long-term competitive advantage. In his view, improvement includes a series of strategic steps aimed at improving the company's position in the market and creating added value for customers.

First of all, improvement in business according to Porter (1996) involves developing strategies that focus on creating a unique position in the market. Porter (1996) emphasized the importance of companies having a deep understanding of the market segments they serve and existing competition. By understanding market dynamics in depth, companies can identify existing opportunities and threats, and adjust their business strategies accordingly.

Furthermore, improvement also involves applying the concept of differentiation. Porter (1996) recommended companies to develop products and services that have unique

added value and are difficult for competitors to imitate. By differentiating, companies can create a strong brand image and high customer loyalty, thereby increasing market share and long-term profitability.

Additionally, Porter (1996) highlighted the importance of focusing on value for customers. According to him, successful companies are those that are able to understand customer needs and preferences well, and present products and services that meet customer expectations. By providing significant added value to customers, companies can differentiate themselves from competitors and maintain a superior position in the market.

Improvement in business according to Porter (1996) also includes the development of operational excellence. Companies need to continually look for ways to improve the efficiency of their business processes, reduce production costs, and improve the quality of products and services. By continuously making operational improvements, companies can increase their competitiveness and create added value for customers.

Business improvement also a systematic framework built to help a company or organization make significant progress in the implementation of its business processes (Harrington, 1991). The primary goal of Business Improvement is to ensure that business processes achieve several objectives. Firstly, they should be capable of eliminating or reducing errors. Secondly, aims to minimize waiting time delay within processes. Additionally, it strives to maximize asset utilization and provide understanding while facilitating usage. Furthermore, maintaining proximity to both internal and external customers is essential.

2.5. Framework

The framework for researching the agen46 mechanism on BNI KC UGM using qualitative methods begins with identifying the research questions and objectives. The research questions should be designed to explore the experiences, perceptions, and behaviors of BNI employees and agen46 partners in the JUC-1 business unit. Next, the research design should be developed, which includes the selection of research participants, data collection methods, and data analysis techniques. The participants in this study will consist of BNI

employees and agen46 partners who are actively involved in the JUC-1 business unit. The data collection methods will involve conducting semi-structured interviews with the participants and observing their daily activities in the JUC-1 business unit. The data collected from the interviews and observations will be transcribed and analyzed to identify patterns and themes in the data.

CHAPTER 3

METHODOLOGY

3.1. Approach

This research uses a type of field research, which is a research conducted intensively, in detail, and in depth in a qualitative way. A qualitative approach is a method of research that emphasizes aspects of deepening data in order to obtain the quality of the results of a study. In other words, a qualitative approach (qualitative approach) is a research work mechanism that relies on descriptive descriptions of words or sentences that are carefully and systematically arranged starting from collecting data to interpreting and reporting research results. Qualitative methods are found on the assumption that reality is constructed by people and that meanings are socially created and culturally situated. Qualitative research methods are designed to explore these complex social phenomena, typically through the use of in-depth interviews, observations, and textual analysis.

3.2. Unit of Analysis

PT. Bank Negara Indonesia (BNI) is one of the largest state-owned banks in Indonesia, with a significant presence in the country's financial sector. In BNI KCU UGM, it established a business unit called JUC-1 to expand its customer base and reach more customers in remote and strategies areas with product Agen46. This research aims to explore the implementation and effectiveness of the Agen46 mechanism in PT. BNI KCU UGM, with a particular focus on the JUC-1 unit business.

As a business unit, JUC-1 is responsible for achieving sales targets and expanding the customer base in the areas served. As part of BNI's business strategy, Agen46 is a mechanism used to achieve this goal by reaching customers in remote or strategic areas.

The research methodology used in this study was qualitative, involving semi-structured interviews with key stakeholders involved in the implementation of the AGEN46 business unit mechanism, including the JUC-1 unit. The data collected through the interviews were analyzed using content analysis to identify key themes and patterns.

3.3. Data Collection Method

In order to gain a deeper understanding of the Agen46 business unit mechanism in PT. BNI KC UGM, this study utilized qualitative data collection methods, specifically semi-structured interviews and observations, with employees in the JUC-1 unit. According to Ghozali (2020), qualitative research is research that has an interpretative framework and research issues that are discussed regarding social or humanistic research carried out by individuals. Data in qualitative research is obtained naturally from people at the site of the research carried out. Data analysis in qualitative research is inductive reasoning, which is the process of data analysis begins from a specific phenomenon to construct a general conclusion, then the researcher will make an interpretation of the meaning of the research.

3.3.1. Observation

In order to obtain information, new knowledge, and data that will be used to complete the final assignment, direct observation in the field was conducted to gain an in-depth understanding of how the JUC-1 business unit runs its Agen46 business products. The observation was carried out by spending time in the unit and closely monitoring the activities of the employees, customers, and the overall operations. The objective is to identify the patterns, processes, and dynamics that underlie the unit's operations, and to gain a first-hand understanding of the challenges and opportunities faced by the employees and customers.

During the observation, the intern focused on several key areas, including the unit's organizational structure, the processes involved in managing Agen46 business products, and the interactions between employees and customers. The researcher also paid attention to the physical layout of the unit, the equipment used, and the overall ambiance of the unit.

The observation provided valuable insights into the operations of the JUC-1 business unit and the management of Agen46 business products. The findings will be used to inform the final assignment, which will focus on Agen46 mechanism in expanding BNI's customer base and reaching customers in remote areas. The study will draw on the data collected through the observation, as well as other data

sources, to provide a comprehensive analysis of the Agen46 business products and their impact on BNI's overall business strategy.

3.1.2. Interview

Interview is a common method of collecting qualitative data in research studies. In the context of the JUC-1 unit business in BNI KC UGM, interview with employees can be an effective way of gathering data about the Agen46 business product. This section will outline the process of conducting interviews with employees, including the advantages and limitations of this data collection method.

One of the primary advantages of interviews is that they provide an opportunity to collect rich and detailed data. Through interviews, researchers can ask open-ended questions that allow participants to provide detailed responses about their experiences, attitudes, and beliefs. In the context of the JUC-1 unit business, interviews can provide insights into how employees perceive the Agen46 product, how they interact with customers, and how they perceive the impact of Agen46 on their communities.

The interviews allow the author to clarify and follow-up on responses. If a participant provides a response that is unclear or requires further clarification the interviewer can ask follow-up questions to clarify the response. This can help to ensure that the data collected is accurate and complete. Interview conducted in a relatively short period of time, making them a cost-effective data collection method.

CHAPTER 4

RESULTS AND DISCUSSION

4.1. Agen46 Mechanism and Development

The objective of Agen46 is to provide a financial solution for customers who are unbanked or underbanked, especially in remote areas. Agen46 is a business product offered by PT Bank Negara Indonesia (BNI) that allows customers to access banking services through agents which are located in their communities. The Agen46 product is part of BNI's broader financial inclusion strategy, which aims to expand access to financial services and increase financial literacy among underserved populations.

One of the primary objectives of Agen46 is to increase financial inclusion among unbanked or underbanked populations. According to the World Bank, about 1.7 billion adults globally lack access to formal financial services, such as bank accounts, credit, and insurance. Many of these individuals are located in remote areas where traditional banking services are not available. Agen46 aims to address this gap by providing financial services through agents who are located in these communities, making it easier for customers to access banking services.

Another objective of Agen46 is to increase financial literacy among customers. Many unbanked or underbanked individuals may not be familiar with financial products and services, and may not have the knowledge or skills to manage their finances effectively. Agen46 provides financial education and training to its agents and customers, to help them understand how to use financial products and services effectively, and to improve their financial literacy.

Agen46 also aims to improve the quality of financial services available to customers. The agents who provide Agen46 services are trained and equipped to offer a range of financial products and services, including savings accounts, loans, and insurance. This allows customers to access a wider range of financial services than they would be able to access otherwise. Additionally, the agents are equipped with technology and tools that allow them to offer services more efficiently and effectively, improving the overall quality of service.

Another objective of Agen46 is to increase revenue and profitability for BNI. By expanding its customer base and offering new financial products and services, BNI can increase its revenue and profitability. Agen46 allows BNI to reach customers who may not have been able to access traditional banking services, and to offer them a range of financial products and services. Additionally, the Agen46 product is designed to be cost-effective and scalable, which can help to improve BNI's profitability over time.

4.1.1. Agen46 mechanism in BNI

The Agen46 mechanism is a financial service delivery system used by Bank Negara Indonesia (BNI) to provide banking services to its customers in remote or under-served areas. The mechanism is managed by Agen46 agents, who are independent contractors that are trained and authorized by BNI to provide a range of financial services which is banking transactions, such as depositing and withdrawing cash, transferring funds, paying bills, and purchasing prepaid products and services. Here are some key features and aspects of the Agen46 mechanism:

1. **Third-Party Agents:** Agen46 agents are individuals or businesses that partner with BNI to offer banking services to customers. These agents can be small shops, local businesses, or even individuals who have been appointed by BNI.
2. **Range of Services:** Agen46 agents offer a range of financial services, including cash deposits, withdrawals, fund transfers, bill payments, mobile phone top-ups, and more. Customers can access these services through the agent's location.
3. **Technology Integration:** The Agen46 mechanism often involves the use of technology, such as Android Electronic Data Capture (EDC) devices, which enable secure and efficient electronic transactions. This technology integration makes it easier for both agents and customers to perform transactions.
4. **Financial Inclusion:** Agen46 plays a crucial role in promoting financial inclusion by bringing banking services closer to people who may not have easy access to traditional bank branches. This is particularly important in rural and remote areas.

5. **Income Generation:** Becoming an Agen46 agent provides an income-generating opportunity for individuals and businesses. Agents earn commissions or fees for the services they provide, which can be a source of additional revenue.
6. **Customer Convenience:** Agen46 agents are often located in convenient locations for customers, such as neighborhood stores or community centers. This offers customers greater convenience and saves their time and travel costs.
7. **Partnerships:** BNI may establish partnerships with various businesses and organizations to expand the Agen46 network. These partnerships can lead to the activation of more agents and the provision of additional services.
8. **Regulations and Compliance:** The Agen46 mechanism is subject to banking regulations and compliance standards to ensure the security and integrity of financial transactions.

The Agen46 mechanism is an innovative approach to extending banking services and promoting financial inclusion. It leverages technology and partnerships to make banking services more accessible and convenient for a broader range of people. Agen46 has the potential to contribute to economic development and financial empowerment in communities that were previously underserved by traditional banks.

4.1.2. Development of Agen46

The Agen46 mechanism in Bank Negara Indonesia (BNI) has been successful in expanding access to financial services in remote or underserved areas. However, there is always a need for innovation and improvement to stay ahead of the competition and meet the changing needs of customers. One way to enhance the Agen46 mechanism is to integrate new technology, such as Electronic Data Capture (EDC) and system.

EDC is a device that allows electronic payment transactions and is commonly used in retail and other commercial settings. By integrating EDC into the Agen46 mechanism, BNI can enable its agents to accept electronic payments from customers, which can increase transaction speed and convenience. Additionally, EDC can provide a more secure transaction environment by reducing the use of cash.

The example of development on EDC are Bank Negara Indonesia (BNI) implements Android Electronic Data Capture (EDC) system, not conventional EDC. Android EDC is a mobile application that allows users to perform payment transactions using their smartphones or tablets. Compared to conventional EDC, Android EDC has several features that can enhance the customer experience and improve the efficiency of the Agen46 mechanism.

One of the advantages of Android EDC is its versatility. Android EDC can be used by various types of mobile devices, including smartphones and tablets, which can increase the accessibility and convenience of financial services provided by Agen46 agents. Additionally, Android EDC allows a wider range of payment options, including credit and debit cards, e-wallets, and QR codes.

Another advantage of Android EDC is its ability to provide real-time transaction data and analytics. With Android EDC, BNI can gather data of customer transactions and behavior, which can be used to improve the quality of financial services provided by Agen46 agents and to develop targeted marketing efforts to attract and retain customers.

To implement the Android EDC system, BNI will need to educate its agents. This includes providing training on the use of the Android EDC application, as well as ongoing technical support to ensure that agents can provide high-quality financial services.



Images 4.1. Conventional Electronic Data Capture (EDC)



Images 4.2. Android Electronic Data Capture (EDC)

4.2. Strategies BNI KC UGM with third-parties to expand Agen46 coverage

Expanding Agen46 coverage by collaborating with third parties is a strategic move for BNI KC UGM. To do so, the branch can employ several strategies, including acquisition, collaboration with the General Election Commission of the Republic of Indonesia (Komisi Pemilihan Umum Republik Indonesia), and leveraging data from other divisions.

4.2.1. Acquisition of New Agents

The acquisition of an Agen46 agent by BNI involves integrating the agent into BNI's system operations. The objective of the acquisition is to strengthen BNI's market position and expand its customer base, by gaining access to the acquired agent's existing customer base, strategic location, and other resources. The acquisition process of Agen46 involves through several processes, there are :

1. Cooperation proposal

Cooperation proposals between potential stores and Bank Negara Indonesia (BNI) for activating Agen46 refer to potential partnerships between the two parties to expand the Agen46 network and increase its reach to customers. The cooperation proposal can involve a potential store agreeing to become an Agen46 agent for BNI, where customers can conduct banking transactions through the store. In exchange, BNI can provide training and support to the potential store in setting up and running Agen46 services.

The cooperation proposal could outline the scope of the partnership, the benefits and risks for both parties, the timeline for implementation, and the resources required. For instance, BNI could provide training to the potential store staff on how to conduct banking transactions through Agen46, including customer verification, cash handling, and data security. BNI could also provide technical support and regular monitoring to ensure that the Agen46 services run smoothly.

The potential store, on the other hand, could benefit from increased foot traffic and sales by offering banking services to customers. The store could also benefit from commission-based incentives for every successful banking transaction conducted through Agen46.

2. Gathering needs

Gathering needs from BNI for potential stores to activate Agen46 refers to the process of identifying and collecting the requirements, resources, and support that the potential stores need to become successful Agen46 agents for BNI. It involves understanding the specific needs and challenges of the potential stores and providing them with the necessary resources and support to set up and run Agen46 services effectively.

The gathering needs process could involve several steps, including:

Identifying potential stores: BNI could identify potential stores that meet certain criteria, such as location, customer traffic, and business operations. BNI could also conduct market research to understand customer needs and preferences in the area.

- Conducting a needs assessment: BNI could conduct a needs assessment to understand the specific requirements and challenges of each potential store. The needs assessment could involve gathering information on the store's current infrastructure, staffing, financial management, and technological capabilities.
- Providing training and support: Based on the needs assessment, BNI could provide customized training and support for each potential store. This could include training for Agen46 processes and procedures, customer service, financial management, and data security. BNI could also provide technical support and regular monitoring to ensure that the Agen46 services run smoothly.

Gathering needs from BNI for potential stores to activate Agen46 is an important process that can help to ensure the success and sustainability of the Agen46 network. By providing customized training and support, BNI can help potential stores to overcome the challenges of setting up and running Agen46 services and create a mutually beneficial partnership.

3. Due Diligence

Due diligence on a store refers to the process of conducting a thorough investigation and analysis of a potential store before entering into a business agreement or partnership with them. It involves evaluating the financial, operational, legal, and reputational risks associated with the store to determine if it is a suitable partner for the business.

During the due diligence process, BNI or any other interested party would typically review the store's financial statements, tax returns, bank statements, and other relevant documents to assess its financial health and performance. They would also evaluate the store's management team, staffing levels, and operational processes to determine its ability to support the Agen46 services effectively.

In addition to the financial and operational aspects, due diligence on a store would also involve reviewing its legal and regulatory compliance, including any licenses, permits, or certifications required to operate in the area. BNI would need to ensure that the potential store complies with all relevant laws and regulations related to banking, financial services, and data security.

4. Cooperation agreement

A cooperation agreement is a written document that outlines the terms and conditions of a partnership or collaboration between two or more parties. The agreement defines the roles and responsibilities of each party and specifies the goals and objectives of the cooperation. It may also cover issues such as financial arrangements, intellectual property rights, confidentiality, and dispute resolution.

In the context of activating Agen46 services, a cooperation agreement might be signed between BNI and a potential store to formalize their partnership and set out the terms of their collaboration using legal form. The cooperation agreement may also cover financial arrangements, such as the fees or commissions paid by BNI to the store for each transaction processed through

the Agen46 system. The agreement might specify the criteria for calculating these fees and how they will be paid.

5. Create user

Creating a user in Agen46 involves setting up a new account for a customer who wants to use the Agen46 services provided by Bank Negara Indonesia (BNI). The user account would enable the customer to perform transactions through the Agen46 system, such as cash deposits, withdrawals, and transfers.

To create a user in Agen46, the customer would typically need to visit a store that has partnered with BNI and offers Agen46 services. The store staff would assist the customer in filling out a registration form and provide any necessary instructions on how to use the Agen46 system.

The registration form would typically require the customer to provide personal information, such as their name, address, and identification documents. They may also need to provide contact information, such as a phone number or email address, which BNI could use to send notifications or alerts related to their account.

6. Approve user

Approving a user in Agen46 involves verifying the customer's identity and account information to ensure that they meet the eligibility criteria and can use the Agen46 services provided by Bank Negara Indonesia (BNI).

After a customer has completed the registration process and provided their personal and contact information, the store staff would typically enter the customer's details into the Agen46 system and initiate the approval process. BNI would then review the customer's information and verify their identity using the information provided.

Once the customer's information has been verified, BNI would approve the user account and notify the store staff. The store staff would then inform the customer that their account has been approved.

Approving a user in Agen46 is an important step in ensuring the security and integrity of the banking services provided by BNI through its partner stores. By verifying the customer's information and identity, BNI can help prevent fraud and ensure that its services are being used by eligible customers.

7. Check email

Checking email after approving a user in Agen46 typically involves sending an email to the customer to notify them that their account has been approved and providing them with any necessary instructions on how to use the Agen46 system.

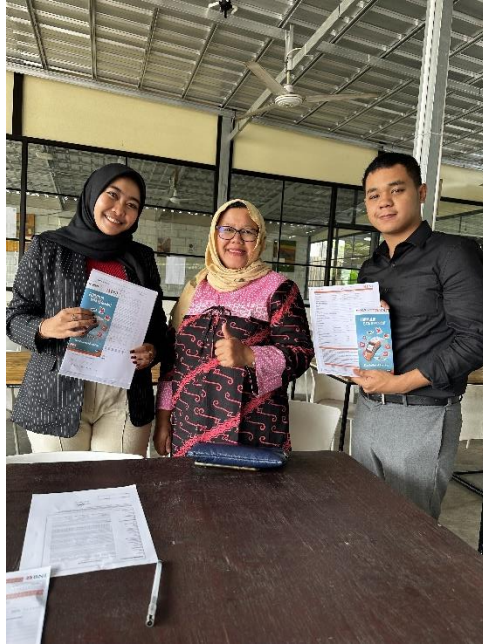
Once the email has been sent, the store staff can check their email inbox to confirm that the message has been successfully delivered to the customer. They can also monitor the customer's response to the email to ensure that they have received and understood the instructions. After going through this process, the store staff would typically enter the customer's details into the Agen46 system and activate their user account. The customer would then be able to perform transactions through the system, using their account information and any security measures provided by BNI, such as passwords or PINs.



Figure 4.3 process of acquisition



Images 4.4 process of signing the acquisition



Images 4.5 Photos with new customers to report to the manager

4.2.2. Collaboration with Election Supervisory (BAWASLU)

The collaboration between Bank Negara Indonesia (BNI) and the Election Supervisory Agency (BAWASLU) which took place on March 14, 2023 was a smart and strategic step. On that date, BAWASLU held outreach regarding the upcoming election to the public. In this occasion, BNI offered support in the form of consumption for all socialization participants and the BAWASLU committee. However, this collaboration also includes a request from BNI to obtain community data in the context of developing banking services.

One of the efforts taken by BNI is to provide forms to socialization participants which aim to collect personal data from the public. This may include personal information, such as name, address and telephone number, and the most important data is occupation which will assist BNI in understanding the profile of potential customers. Apart from knowing prospective Agen46 and QRIS customer

data, BNI is also sure to get new customers because all participants are required to create a BNI account.

These steps are carried out by the JUC-1 division to identify potential BNI customers. By collecting personal data and potentially opening accounts, BNI can analyze and process this data to support strategic decision making. This may include identifying areas of high potential growth or identifying emerging banking trends.

This collaboration is a good example of how banking institutions such as BNI can collaborate with other institutions to support the development of their services. It also illustrates the importance of data in making smart business decisions. With this collaboration, BNI can better understand the market and their potential customers, which in turn will help them increasing the scope of their services and provide better banking solutions for the community.



Images 4.5 Photo of the collaboration event between KC UGM and BAWASLU

4.2.3. Leveraging Data From Other Divisions

The collaboration between JUC-1 and the Credit Center Division (Credit Center Division) is a strategic alignment at Bank Negara Indonesia (BNI) KC UGM which has promising opportunities for both divisions. This collaboration opens up opportunities for JUC-1 to gain valuable insight into business actors who have utilized credit services at BNI KC UGM. Access to this data provides JUC-1 with a comprehensive understanding of the market and specific companies with which the bank has demonstrated a working relationship. This strategic insight equips JUC-1 to identify potential candidates to become Agen46 agents more effectively.

By utilizing information obtained from the Credit Center Division, JUC-1 can develop a targeted approach to recruiting new Agen46 agents. This data-driven approach helps identify businesses that have financial requirements and are already connected with banks, making them prime candidates to expand their involvement by becoming Agen46 agents. This allowed JUC-1 to focus its efforts on businesses that were more likely to accept Agen46's proposal, given their existing relationship with BNI KC UGM.

Furthermore, this collaboration shows BNI's commitment to data-based decision making and collaboration between divisions. By sharing and analyzing data, BNI can simplify its efforts, reduce duplication and increase efficiency. This approach supports the bank's mission to expand Agen46's network and encourage financial inclusion while optimizing its internal operations.

4.4. Benefits and rewards for Agen46 partnership

In this corporation between this two parties, it certainly provides benefits, and if we generate a lot of transactions, we will receive rewards from BNI for Agen46. The benefits of Agen46 are numerous, both for the bank and the agents themselves. For the bank, Agen46 can expand its reach to customers who are not able to visit the bank's physical branches. This

increases the bank's customer base and helps the bank to serve more customers without having to open new branches.

Agen46 provides benefits and a new source of income for the agents. They can earn commissions by performing various transactions, such as cash withdrawals, deposits, and fund transfers. Agen46 also provides the agents with a sense of entrepreneurship, as they are essentially running their own businesses. This can lead to increase job satisfaction and motivation for the agents.

Moreover, Agen46 also provides convenience to customers. They no longer have to travel to a physical branch to perform basic transactions, as they can do it through the agents. This is particularly beneficial for customers who live in remote areas or have limited mobility. Agen46 also provides faster transaction times, as the agents are usually located in a close proximity to the customers.

In addition, Agen46 can also contribute to financial inclusion, as it provides banking services to customers who may not have access to traditional banking channels. This can help to improve their financial literacy and enable them to better manage their finances.

The benefits of Agen46 are numerous and can contribute to the growth and development of both the bank and its agents. It provides convenience and accessibility to customers while also offering a new source of income and entrepreneurship for the agents. Furthermore, it can contribute to financial inclusion and help to improve the overall financial literacy of the population.

During my internship, there was a reward program from BNI for Agent46 who made many transactions at their store using the BNI Agen46 system. The program is called "Program Loyalti Agen46" and it is intended for all BNI Agen46 that were acquired before the 3rd quarter of 2023. The program runs from January to June 2023 in quarterly periods.

The program has several mechanics that participants must follow to be eligible for the rewards. The first mechanism is that Agen46 from Kuadran 3 (baseline December 2022: Period 1 and baseline March 2023: Period 2) must shift to at least Kuadran 1 or Kuadran 2. The second

mechanism is that there must be a minimum 20% increase in fee base income (FBI) average during the program period compared to the baseline position.

The third mechanism states that the Agen46 with the highest FBI (Accum) during the program period will be the winner. And the fourth mechanism is that the top 3 agents in each region with the highest FBI will receive cashback rewards as follows: first place gets IDR 2,500,000, second place gets IDR 1,500,000, and third place gets IDR 1,000,000.

4.5. Customer Perceptions and Satisfaction With Agen46's Performance

The public's views and satisfaction with Agen46's performance play a crucial role in determining the success of a service. As a first step, we can explore the extent to which Agen46's image is reflected in society's views. Apart from that, what is no less important is understanding the extent of customer satisfaction with the services provided by Agen46. In this way, we can detail the factors that influence people's preferences for Agen46, as well as identify areas that may require improvement. In this context, we can gain a deeper understanding of how Agen46 can meet the expectations and needs of their customers, as well as build stronger relationships with the communities they serve.

In order to gain comprehensive insight into the costumers views and satisfaction with Agen46's performance, The author conducted interviews with five Agen46 customers who collaborate with BNI KCU UGM. This interview process was designed involving questions that detailed Agen46's experience regarding the services and systems provided by BNI. The main purpose of this interview is to explore the perceptions and direct experiences of the parties involved in this business relationship. Through designed questions, The author tried to understand how smoothly the Agen46 operations were provided by BNI. Thus, it is hoped that the results of this interview can provide an accurate picture of the factors that influence the public's view of Agen46's performance, especially in the context of collaboration with BNI KCU UGM.

In conducting interviews with customers involved in Agen46 services, the author have compiled nine questions to gain an in-depth understanding of their perceptions and experiences. First, the author asked how they assessed the service experience provided by BNI

KCU UGM in their capacity as Agen46. Next, the author tried to identify the main factors that influenced their satisfaction with the services provided by BNI KCU UGM.

The third question focused on certain aspects of Agen46's service that they thought needed to be improved to meet customer expectations. In the fourth question, the author sought to understand whether they had a particular preference for Agen46 over similar service providers and what factors were the reasons behind their preference.

The fifth and sixth questions looked in depth at the experience of using Agen46 services, seeking to find out the factors that made them feel satisfied or dissatisfied, as well as their opinions regarding BNI KCU UGM's communication and responsiveness to their needs or questions.

Furthermore, in questions seven to nine, the focus is on customer expectations and preferences related to changes or improvements expected from Agen46, factors that influence customer decisions, and suggestions or recommendations for improving the quality of Agen46's services. After conducting a series of interviews with five Agen46, I was able to collect valuable data. From the answers obtained through nine questions asked to each Agen46, I can conclude several significant findings.

4.5.1 Service experience for the community

One of the most tangible benefits in service experience are the community can to carry out banking transactions without having to travel far to conventional bank offices. Agen46 functions as an extension of the bank, providing services such as cash withdrawals, fund transfers, bill payments and other banking services. This helps people to manage their finances without having to sacrifice time and energy for travel that may take time.

Apart from that, Agen46 also plays an important role in expanding financial inclusion in remote areas. With easier access through Agen46, people who were previously not served by conventional banks can now enjoy the benefits of banking services, such as opening accounts, small loans and other financial services.

It is important to note that Agen46 not only provides physical convenience but also supports increasing financial literacy among rural communities. With the assistance and education provided by Agen46, people can better understand the benefits and how to use banking services wisely. Thus, through its strategic role, Agen46 has had a significant positive impact in empowering people in remote areas to achieve their financial prosperity. And this is of course highly correlated with the Agen46 core.

Apart from reducing the distance between people and conventional banking locations, people also don't have to queue when making transactions at Agen46. The phenomenon of long queues at conventional banks is often the main obstacle in achieving banking services. For people in remote areas, whose needs may be limited to relatively simple banking transactions, such as transferring funds or saving, the time spent waiting in line becomes disproportionate. With Agen46, the transaction process becomes more efficient and faster, freeing people from excessive time burdens just to carry out small transactions which do not have to be done at conventional bank outlets but can be done at Agen46.

Apart from making it easier to manage finances, reducing the time spent queuing at conventional banks also has a positive impact on people's productivity and quality of life. They can focus more on daily activities without having to worry about sacrificing valuable time to simply carry out banking transactions. Thus, the existence of Agen46 not only optimizes accessibility to financial services, but also increases the time efficiency of people in remote areas, supports local economic growth, and improves overall welfare.

4.5.2 Agen46's service option that need to be improved

In the aspects of Agen46's service that need to be improved are to provide the expectations of Agen46 customers who want additional services that are not yet available in the current system. One of the things emphasized was the desire to expand the range of services by adding the PPOB (Payment Point Online Banking) payment function which is not yet available in the Agen46 system. Customers

believe that the addition of this service will provide significant added value, allow them to carry out PPOB transactions directly through Agen46 without having to rely on conventional banks.

PPOB payments involve various daily financial transactions, such as paying electricity, water, telephone bills and purchasing credit. By including this feature in Agen46 services, people not only get easier access to these various services but also minimize dependence on conventional banks which may be located far away in rural or remote areas. This is in line with the spirit of financial inclusion, where banking services are extended to wider levels of society, including those who live in hard-to-reach areas.

Apart from providing convenience for customers, the addition of PPOB services at Agen46 can also support local economic growth. By facilitating these important financial transactions at the local level, Agen46 can become a hub of economic activity, encourage money circulation in local communities, and support small and medium businesses. It can also create new economic opportunities and reduce barriers to access to financial services in previously limited areas.

Apart from PPOB, the addition of the interbank transfer feature with BI Fast is a positive step that has a significant impact on the affordability of transfer fees and meets the public's financial efficiency needs. With the inclusion of this feature, the interbank transfer process becomes easier and more economical, providing a solution that strengthens financial inclusion and expands public access to banking services.

One of the main advantages of adding the interbank transfer feature with BI Fast is related to the aspect of more affordable costs. Most people want an efficient and economical way to transfer funds between banks, and the presence of this feature allows them to carry out transactions at lower costs. This has a positive impact not only on individual users but also on small and medium businesses who frequently carry out cross-bank transactions as an integral part of their economic activities.

Apart from the cost aspect, the interbank transfer feature with BI Fast also increases user comfort and flexibility. With this service, people can easily transfer funds to other bank accounts without having to worry about high transfer fees. This stimulates the growth of financial activity and transactions at both the individual and business levels, reminding us that cost is often the primary consideration in financial decision making.

4.5.3 Choosing Agen46 over similar service providers and factors

In the aspect of choosing Agen46 over similar service providers and what factors are the reasons behind their preference are people's decision to choose Agen46 as their main choice in financial services can be explained by several key factors. One of the main reasons is the existence of an account at BNI Bank. Linkage with this bank makes it easy for customers to access services that are integrated between their accounts at BNI and Agen46 services. This convenience includes various banking transactions such as cash withdrawals, fund transfers and bill payments without having to face complicated procedures.

Apart from that, the competitive price factor is a strong driver in choosing Agen46 as a financial service option. The public realizes that Agen46 offers competitive and more affordable prices compared to its competitors. These advantages create significant added value, making Agen46 an economical and efficient choice for meeting daily financial needs.

It is important to note that the decision to use Agen46 is not only driven by practical factors, but also by economic motivations. The existence of competitive prices provides additional incentives for customers to remain loyal to Agen46 services. Awareness of the financial value obtained from transactions through Agen46 proves that this decision is not only based on ease of use but also on rational economic considerations.

Thus, the public's choice to choose Agen46 as their banking partner involves a combination of partiality towards Bank BNI and a positive assessment

of competitive prices. This shows that convenience factors and economic aspects play a crucial role in shaping their preferences for financial services. By continuing to pay attention to customer needs and expectations, Agen46 can continue to improve the quality of its services and maintain its attractiveness amidst intense competition in the banking sector.

4.5.4 BNI KCU UGM's communication and responsiveness

Agen46 customers' response from BNI KCU UGM in helping with their needs and difficulties was considered very good. The fast and informative response from BNI KCU UGM to the needs and difficulties of Agen46 customers has become a significant strong point in building customer trust and satisfaction. In various situations, BNI KCU UGM has proven capable of providing responsive services, in line with the needs and challenges faced by Agen46 customers.

One of the main aspects that supports this statement is the speed of response to requests for information or assistance. Agen46 customers appreciate the availability of a responsive customer service team, who is able to provide solutions or information needed quickly and efficiently. This not only saves customers time, but also creates a better customer experience.

The accuracy of the information provided by BNI KCU UGM is also an added value in providing assistance to Agen46 customers. A well-trained customer service team is able to provide clear and informative answers to every question or problem faced by customers. This creates a sense of trust and ensures that customers feel supported and well informed at every stage of using Agen46 services.

Apart from that, BNI KCU UGM also seems active in providing the latest information regarding the products and services they offer. By proactively conveying information to Agen46 customers, this bank helps customers to stay updated on developments in services, regulations and banking-related information.

This reflects BNI KCU UGM's commitment to provide the best customer experience and maintain transparent communication with customers.

The fast and informative response shown by BNI KCU UGM to the needs and difficulties of Agen46 customers does not only increase customer satisfaction, but also strengthen the relationship between the bank and customers. BNI KCU UGM's ability to face various challenges and provide solutions effectively is one of the key factors in building a positive image and strong reputation among Agen46 customers and the public.

4.5.5 Factors that influence customers' decisions to continue using Agen46 services

A customer's decision to continue using Agen46's services involves a number of key factors that contribute to their experience. One of the main factors that plays an important role is the ease of transactions offered by Agen46. Affordability and speed in carrying out banking transactions, such as cash withdrawals, fund transfers and bill payments, are elements that provide significant added value for customers. The speed of the process and minimal bureaucracy in transactions makes using Agen46 services more efficient and effective.

Apart from ease of transactions, strategic location factors are also a main consideration for customers in choosing Agen46. The strategic location makes accessibility easier for customers, especially those who live in rural or remote areas. Agen46 being located close to the customer's residence or place of business provides invaluable convenience, reduce the time and costs that may be incurred for traveling to a conventional bank which may be far from their location. Agen46's placement strategy that pays attention to the needs and local demographics of the community is an added value in maintaining customer preferences.

It is important to note that this customer's decision is in line with BNI KCU UGM's strategy in finding strategic prospective Agen46 customers. Agen46's strategic positioning is a smart step in reaching more people and providing the best accessibility to banking services. Choosing the right location can increase Agen46's

visibility and reach, which in turn can invite public interest and trust in using its services.

In this context, collaboration between customer needs and Agen46 placement strategies by BNI KCU UGM is crucial. Smart placement of Agen46 and considering the needs of local communities can create strong relationships between Agen46 and customers. By responding to customer needs through easy transactions and strategic locations, BNI KCU UGM can build a positive image and maintain customer loyalty, while continuing to support financial inclusion in various levels of society.

4.5.6 Suggestions and recommendations from Agen46 customers to BNI

Suggestions and recommendations submitted by Agen46 customers to BNI KCU UGM provide valuable insight in efforts to improve the quality of Agen46 services. One suggestion that emerged was to reduce administrative costs. Customers highlight that with the e-commerce platform, a number of transactions that can be carried out through Agen46 can be accessed at lower costs. With competitive prices, it is hoped that BNI KCU UGM can reconsider the admin fee structure to make it more competitive, creating a stronger attraction for customers to continue using Agen46 services.

Then, problems with EDC machines which are often hampered by signals are important points in customer recommendations. The hope of fixing signal problems on EDC machines in the future is a crucial step that can increase transaction efficiency. In line with this, efforts to improve infrastructure and maintain EDC machines will be a valuable investment to ensure the smooth operation of Agen46.

Apart from that, customer recommendations also include developing the Agen46 application so that it can be accessed not only on Android devices, but also on iPhone devices. The availability of applications for both types of operating systems is an important step in supporting inclusivity, ensuring that various user

groups can easily access Agen46 services. With the growing use of iPhone devices among the public, providing applications that support both platforms will expand Agen46's reach and increase its accessibility.

These recommendations provide valuable insight into areas of improvement that can be accommodated by BNI KCU UGM. An effective response to these suggestions can strengthen the relationship between the bank and Agen46 customers and increase customer confidence in the services provided. This is in line with the spirit to continue to innovate and adapt to technological developments and customer needs.

It is important to note that improvements in administrative costs, increased signal on EDC machines, and development of more inclusive applications are strategic steps that not only increase customer satisfaction but can also maintain Agen46's competitiveness in the market. By responding proactively to these suggestions, BNI KCU UGM can ensure that Agen46 remains relevant, efficient and provides optimal added value for its customers.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

From the description described in Chapter 4 of this research, it is revealed that PT Bank Negara Indonesia (Persero), Tbk (BNI) has designed the Agen46 product as a strategy to realize financial inclusion in areas that still lack services from conventional bank offices. Agen46 is a very relevant innovation in bringing banking services directly to communities in remote areas, overcoming geographical and distance barriers that often become obstacles to access financial services.

BNI specifically presents Agen46 as a solution to ensure that people in remote areas no longer have to travel long distances to conventional bank offices to utilize banking services. With the presence of Agen46, they can easily access services such as cash withdrawals, fund transfers and bill payments in their own local environment. It is not only creates ease of access but also stimulates local economic growth by increasing the circulation of money in the community.

Agen46, as a product that continues to develop, is directed at providing a satisfying service experience for users. In this context, BNI is committed to continuing to improve and develop Agen46 services. One of the real efforts in this development is through improving machines and servers. By carrying out regular upgrades, BNI aims to improve Agen46's performance and technical capabilities, ensuring that all banking service needs in remote areas can be met properly.

Not just fulfilling basic needs, BNI also emphasizes the importance of providing satisfaction to Agen46 service users. Therefore, BNI does not only focus on technical aspects, but also on providing features that can increase customer comfort and satisfaction. In this vision, Agen46 is not only a means of financial transactions, but also a partner that is responsive and adaptive to the unique needs of communities in remote areas.

It should be noted that Agen46's success lies not only in technical aspects, but also in BNI's efforts to embrace technological developments that can support financial inclusion. By upgrading machines and servers, BNI ensures that Agen46 remains relevant and efficient in providing banking services that are in line with current developments.

By continuing to strive to improve and develop Agen46, BNI is not only a party that carries out financial inclusion in remote areas but also becomes a financial institution that cares about the needs of the wider community, creates a positive impact on local economic growth, and builds customer trust and satisfaction. This is a reflection of BNI's commitment in bringing innovative, inclusive and sustainable banking services to all corners of the country.

BNI has implemented a number of creative and diverse strategies to expand the Agen46 network in remote areas. This effort does not only include acquisitions, but also involves close collaboration with related parties, such as the Election Supervisory Agency (BAWASLU). All of these steps show BNI's commitment to increase financial inclusion in areas that may not be reached by conventional banking services.

One of the prominent strategies is acquisition, where BNI is active in acquiring potential partners as Agen46. Through this step, BNI does not only increase the number of agents in remote areas, but also accelerate market penetration. By having more Agen46, BNI can more effectively reach people who need banking services in remote places. This acquisition creates a mutually beneficial partnership between BNI and the acquired agents, strengthening the availability of banking services at the local level.

Apart from acquisitions, BNI also utilizes strategic collaboration with the Election Supervisory Agency (BAWASLU) to expand Agen46's reach. Collaboration with BAWASLU provides an opportunity for BNI to be closer to communities in areas that need better access to financial services. Collaborating with government agencies such as BAWASLU helps BNI to better understand the potential of local communities and align Agen46 services with social and economic conditions in the region.

Furthermore, the way BNI offers profitable cooperation for both parties is also the key to the success of Agen46's expansion. BNI does not only invite potential agents to become

partners, but also offer significant incentives and benefits. This mutually beneficial collaboration creates positive encouragement for the parties involved, including agents and the surrounding community. By providing attractive incentives, BNI creates motivation for these agents to provide optimal banking services to the public.

Through these various methods and strategies, BNI is building a strong foundation for financial inclusion in remote areas. These efforts does not only include increasing the number of Agen46, but also involve external parties who have an important role in ensuring the success of this financial inclusion initiative. With a focus on acquisitions, collaborations and profitable cooperation offers, BNI continues to innovate to make banking services more accessible to the public in places that may previously have been considered difficult to reach by traditional banking services.

5.2 Recommendations

The proposed recommendations for improving Agen46 services have a significant impact on user experience and operational effectiveness. First of all, it is important to consider updating the Agen46 application to make it compatible with iOS devices, especially iPhone devices. Currently, the incompatibility of the Agen46 application with the iPhone is an obstacle that can make it difficult for Agen46 to carry out transactions. Therefore, system upgrade and maintenance steps are needed to ensure that the application can run smoothly on various platforms, both Android and iOS.

It is hoped that improvements to the Agen46 application can provide a better and more comprehensive user experience. By improving application compatibility, BNI can ensure that all agents and users on various types of devices can access and use Agen46 services without obstacles. This will not only simplify the transaction process, but also increase the user comfort and satisfaction.

Apart from that, it is also important to improve the Electronic Data Capture (EDC) system which is still experiencing various problems. An EDC that is not functioning properly, especially one that experiences system errors or signal problems, can cause serious disruption in the transaction process. This condition can be more critical if it occurs on weekends, when the number of transactions usually increases. BNI needs to carry out a thorough evaluation of

all EDCs used by Agen46, ensure that they all operate optimally, and take proactive steps to repair or replace problematic devices.

Furthermore, adding payment features is a strategic step to increase Agen46's competitiveness. Adapting the application with more complete payment features can make Agen46 the main destination for people who need various payment services, such as electricity bills, water bills or credit purchases. By increasing the diversity of features, Agen46 can become a comprehensive access point for various financial needs of people in remote areas.

Lastly, reducing admin costs is one of the aspects that Agen46 service users really want. Reducing administration costs can increase Agen46's appeal, especially among people who tend to be sensitive to additional costs. BNI could consider restructuring the admin fee model or even providing incentives for agents who succeed in increasing transaction volume. With this step, Agen46 will not only become more affordable for the public, but will also encourage the growth of banking activities at the local level.

Implementation of these recommendations will have a positive impact in optimizing Agen46's role as the spearhead of financial inclusion. Through application improvements, EDC, additional payment features, and reduced admin costs, BNI can ensure that Agen46 remains an effective and sustainable solution to meet the financial needs of communities in remote areas.

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