

Marketing Improvement Strategy For Laku Pandai Agents At Bank Kalteng, Pangkalan Bun Branch

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Abstract: The development of digitalization has contributed to progress in Indonesia's banking sector, making banking services more flexible and widely accessible to a society with increasingly dynamic needs. A 2021 survey conducted by the Secretariat of the National Council for Financial Inclusion (S-DNKI) showed that 83.60% of adults had recognized and used financial products and services. Despite the growth of agents and bank account ownership, challenges arise regarding the readiness of *Laku Pandai* agents in marketing available products due to suboptimal understanding and use of digital tools, as well as limited marketing capabilities. Therefore, effective marketing strategies for *Laku Pandai* agents are needed to generate maximum impact, such as expanding agent outreach to better reach communities in various regions. This study employs a library research method, which involves collecting existing literature, followed by reading, recording, and processing the data. The research was conducted on *Laku Pandai* agents partnered with the Regional Development Bank of Central Kalimantan, Pangkalan Bun Branch. The conclusion of this study, titled "Marketing Strategy Enhancement for *Laku Pandai* Agents at the Central Kalimantan Development Bank, Pangkalan Bun Branch," identifies three key strategies for improving the marketing of *Laku Pandai* agents in Pangkalan Bun: opening additional sub-branch offices, strengthening agents' understanding of products and the use of the Betang Mobile application, and enhancing both direct and digital-based promotional activities to ensure wider dissemination of promotional information and potentially increase new account openings.

Keywords: Banking Digitalization, Financial Inclusion, Laku Pandai Agents, Marketing Strategy, S-DNKI.

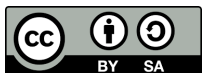
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1. Introduction

The development of digitalization has contributed significantly to advancements in Indonesia's banking sector, making banking services more flexible and widely accessible to a society with increasingly dynamic needs. This development is naturally followed by intensifying competition among banks. However, the challenges faced are not limited to competition alone; they also include the growing demand for access to banking services in remote areas that remain difficult for the formal financial system to reach—an issue that has become a major concern for the government (Rizaldi, 2024).

A survey conducted in 2021 by the Secretariat of the National Council for Financial Inclusion (S-DNKI) showed that 83.60% of adults were familiar with and had used financial products and services, an increase from 76.2% in 2021. In addition to data on the percentage of financial service users, the survey also indicated that account ownership is more prevalent among individuals living in urban areas compared to those in rural regions (Rahmawati, 2024).

Based on Law Number 10 of 1998 on Banking, banks are business entities tasked with mobilizing public funds in the form of deposits and redistributing them to the community in the form of credit or other financial instruments, with the aim of improving the standard of living of the population (Pura & Saraswati, 2020). In general, banks in Indonesia are categorized into two types based on their operational activities: conventional banks, which operate under standard business practices, and Islamic banks, which operate according to Islamic legal principles based on fatwas issued by the National Sharia Council of the Indonesian Ulama Council (DSN–MUI) (Utama, 2018).

The Financial Services Authority (OJK), through Regulation No. 19/POJK.03/2014 concerning Branchless Financial Services in the Context of Expanding Financial Inclusion, launched the *Laku Pandai* program. This initiative aims to enhance financial inclusion by providing banking services such as account opening, fund transfers, and cash withdrawals (OJK, 2014).

The number of *Laku Pandai* agents has shown consistent growth over the years. A study by Sastiono and Nuryakin (2019) reported that in 2015 there were approximately 100,000 agents, a figure that increased to 160,000 in 2016. According to OJK's official 2024 report, there are currently 1,308,357 *Laku Pandai* agents across 35 participating banks, with a total of 30,193,258 Basic Saving Account (BSA) holders and total accumulated funds of IDR 1.2 trillion (OJK, 2024).

Despite the growth in agent numbers and banking account ownership, challenges remain regarding the readiness of *Laku Pandai* agents to promote available products. These challenges stem from suboptimal understanding or use of digital tools and insufficient marketing capabilities. Therefore, effective marketing strategies for *Laku Pandai* agents are crucial to maximizing impact, including expanding agent coverage to better reach communities in remote areas.

2. Literature Review

Strategy

Strategy refers to a long-term plan or tactic that technically describes how to allocate or position resources optimally in order to create maximum competitive advantage. According to (Ngindra, 2025), strategy may take the form of decisions issued by the board of directors that must be implemented by all members of the organization to achieve corporate objectives.

Hunger and Wheelen (2012) explain that within a company, different levels of strategy develop according to organizational needs, namely: (1) Corporate Strategy, (2) Business Strategy, and (3) Functional Strategy.

1. **Corporate Strategy**

Corporate strategy outlines the overall direction of the company. It reflects the firm's primary objectives in growing the business and managing its various divisions. At this level, three general types of strategies are commonly implemented: Growth Strategy, Stability Strategy, and Retrenchment Strategy.

2. **Business Strategy**

Business strategy focuses on a specific business unit, such as a service line, and targets particular market segments. At this level, several strategic approaches may be adopted, including: Low-Cost Strategy, Differentiation Strategy, and Focus Strategy.

3. **Functional Strategy**

Functional strategy refers to plans formulated by the departments within a company—such as marketing, production, human resources, and finance. These strategies are developed while adhering to the broader corporate and business strategies that have been previously established (Tahasak, 2023).

Financial Inclusion

Financial inclusion can be defined as the ease with which individuals are able to access financial products and services provided by financial service institutions. Such access must be affordable, of high quality, and sustainable in the long term in order to align with each individual's financial conditions. Its primary objective is to enhance overall economic well-being by facilitating access to financial services. To measure the extent to which financial inclusion has been achieved, the level of *usage* of financial products and services is used as an indicator. In other words, the more people who actively utilize financial services, the higher the level of financial inclusion.

According to data from the Financial Services Authority (OJK) in 2024, Indonesia's financial inclusion index reached 75.02%, meaning that out of every 100 individuals aged 15–79, approximately 75 have access to financial services. In an effort to expand this access, OJK and financial service providers continue to strengthen their commitment to improving financial inclusion, in accordance with OJK Regulation (POJK) Number 3 of 2023 concerning the enhancement of financial literacy and inclusion in the financial services sector (OJK, 2024).

Bank Kalteng

PT Bank Pembangunan Daerah Kalimantan Tengah (Bank Kalteng), established on 28 October 1961, is a financial institution operating in the banking sector and plays a strategic role in providing inclusive financial access across Central Kalimantan Province. This role is

supported by its network of branch offices, sub-branches, and cash offices distributed throughout the region, ensuring that banking services are accessible to the wider community. Bank Kalteng actively supports government programs initiated by the Financial Services Authority (OJK), particularly in expanding financial inclusion at the regional level. As a regional development bank, Bank Kalteng contributes to national economic growth and implements the *Laku Pandai* program, which was launched on 23 October 2020. The program is designed to deliver banking services to remote areas and to people across all socioeconomic backgrounds, thereby strengthening national financial inclusion.

In terms of ownership, Bank Kalteng is jointly owned by the Provincial Government of Central Kalimantan and the municipal/regency governments across the province. The bank has an authorized capital of IDR 3,500,000,000,000 and paid-up capital of IDR 2,206,931,000,000. It employs a total of 1,285 staff and operates 14 branch offices, 79 sub-branches, 1 head office, 17 mobile cash units, and 258 ATM/CDM/CRM machines (Bank Kalteng, 2025).

Bank Kalteng has kept pace with technological advancements and the digital era by offering various banking service channels, including Betang Mobile (mobile banking), SMS Banking, CMS Corporate, Agen Berkah (*Laku Pandai*), debit cards, and QRIS. Key features available include account opening, virtual accounts, loan information systems (SIP), and payments for various services such as bills, regional taxes, land and building taxes (PBB), BPHTB, regional levies, and motor vehicle taxes (Samolim and Signal). In addition, customers can benefit from supplementary features such as ATM card blocking or unblocking, and registration or cancellation of SMS Banking services (Putra, Anwar et al., 2025).

However, challenges remain, particularly the suboptimal availability of banking transaction facilities in rural areas, especially in relation to ATM access. The main reason is the high cost associated with procuring and maintaining ATM machines, which has resulted in limited coverage in certain regions.

3. Methodology

Type of Research

This study employs a literature study method, commonly known as library research, which involves collecting existing literature sources and subsequently reading, recording, and processing the data. In this research, the data were obtained from various reference sources such as textbooks, scholarly journals, documents, and other credible materials. Research using this method presents theories relevant to the issues being examined. The analysis of concepts and theories is based on existing literature, particularly articles published in academic journals. Data collection in this library research utilized documentation techniques by searching, selecting, and presenting information related to the research topic (Sugiyono, 2010).

This study was conducted from September to October at Bank Kalteng, Pangkalan Bun Branch, located at Jl. Pangeran Diponegoro No. 42, Madurejo, Arut Selatan District, West Kotawaringin Regency, Central Kalimantan. The research object comprises the *Laku Pandai* agents registered under Bank Kalteng Pangkalan Bun Branch, totaling 16 agents.

4. Results

West Kotawaringin Regency

West Kotawaringin Regency is one of the regencies in Central Kalimantan Province, consisting of six districts: Arut Selatan, Kumai, Pangkalan Banteng, Pangkalan Lada, Kotawaringin Lama, and Arut Utara. The regency has a total population of approximately 270 thousand people, with Arut Selatan District being the most populous, totaling 117.7 thousand residents, or 43.55% of the entire population of West Kotawaringin Regency (BPS Kobar, 2021).

Table 1. Total Population in West Kotawaringin Regency.

District	Population (Thousands)
Kotawaringin Lama	19,1
Arut Selatan	117,7
Kumai	52,6
Pangkalan Banteng	37,4
Pangkalan Lada	34,2
Arut Utara	9,3
Total	270,4

Source : BPS Kobar, 2021

Pangkalan Bun

Pangkalan Bun is the capital city of West Kotawaringin Regency and is part of Arut Selatan District, with a total population of approximately 105 thousand residents. The Regional Development Bank of Central Kalimantan (BPD Kalteng) operates a branch office in Pangkalan Bun, located at Jl. Pangeran Diponegoro No. 42, Madurejo, Arut Selatan District, West Kotawaringin Regency, Central Kalimantan.

Distribution of Supporting Facilities for Bank Kalteng Services in Pangkalan Bun

According to regulations issued by Bank Indonesia (BI), which is an independent institution and the central bank of Indonesia, the definitions of Regional Offices, Branch Offices, Sub-Branch Offices, Cash Service Units, and Mobile Cash Units are as follows:

1. **Regional Office (Kantor Wilayah / Kanwil)**

A regional office is a bank office that assists the bank's head office by performing administrative functions and coordinating several branch offices within a specific region.

2. **Branch Office (Kantor Cabang / KC)**

A branch office is a bank office that is accountable to the bank's head office and operates at a clearly defined location where the branch carries out its business activities.

3. **Sub-Branch Office (Kantor Cabang Pembantu / KCP)**

A sub-branch office assists the operations of its parent branch office. It operates at a clearly defined location in accordance with the area designated for the sub-branch's business activities.

4. **Cash Office (Kantor Kas / KK)**

A cash office is a bank office that supports the operations of its parent branch or sub-branch but does not conduct loan disbursement activities.

5. **Cash Service Activities (Kegiatan Pelayanan Kas / KPK)**

Cash service activities refer to cash-related services provided to the bank's customers. These activities include Mobile Cash Units, Payment Points, and Electronic Banking Devices (PPE) (BI, 2013).

The following table presents the distribution of financial service support facilities provided by the Regional Development Bank of Central Kalimantan (Bank Kalteng) in West Kotawaringin Regency.

Table 2. Distribution of Bank Kalteng Service Support Facilities.

No	Type of Facility	Number of Facilities
1	Branch Office	1
2	Sub-Branch Office	3
3	Cash Office	1
4	Cash Service Unit	5
Total		10

Source : Processed Data, 2025

Distribution of Laku Pandai Agents of Bank Kalteng, Pangkalan Bun Branch

Laku Pandai is a branchless banking service that plays a significant role in promoting financial inclusion by providing transactional access through agents supported by information technology. The program is designed to meet the needs of communities that remain unserved by the formal banking system by offering simple, easy-to-understand, and context-appropriate financial products such as Basic Saving Accounts (BSA), microfinancing, and micro-insurance. Through this approach, the *Laku Pandai* Program not only expands financial access but also strengthens economic activities in remote areas, encourages sustainable economic

growth, and supports equitable development across regions in Indonesia, particularly between urban and rural areas (SNKI, 2017).

The following presents the distribution of *Laku Pandai* agents of the Regional Development Bank of Central Kalimantan (Bank Kalteng), Pangkalan Bun Branch, located within West Kotawaringin Regency:

Table 3. Distribution of Bank Kalteng Service Support Facilities.

No	District	Number of Laku Pandai Agents
1	Kotawaringin Lama	1
2	Arut Selatan	8
3	Kumai	6
4	Pangkalan Banteng	0
5	Pangkalan Lada	1
6	Arut Utara	0
TOTAL		16

Source : Processed Data, 2025



Figure 1.

Laku Pandai Agents

of Bank Kalteng, Pangkalan Bun Branch.

Source: Researcher's Data Processed

5. Discussion

Comparison of Population Size and Total Savings Accounts

The total number of bank accounts in Commercial Banks in Indonesia as of May 2025, according to data from the Indonesia Deposit Insurance Corporation (LPS), amounted to 626.7 million accounts, indicating that 76.3% of Indonesia's population now holds a bank account, while approximately 50 million people remain unbanked (LPS, 2025). West Kotawaringin Regency has a total population of 270 thousand people, and the number of bank accounts recorded at the Central Kalimantan Regional Development Bank, Pangkalan Bun

Branch, is 51,236 accounts, indicating that 18.9% of the population has an account at this bank.

Based on the data in Table 1 regarding the population distribution in West Kotawaringin Regency, a total of 270 thousand people are spread across six districts, where South Arut District has the largest population, with 117.7 thousand people or 43.55% of the total population in the regency. Meanwhile, the smallest population is found in North Arut District, with only 9 thousand people. This population disparity naturally positions South Arut District as the economic center of the regency, which is reflected in the distribution of Laku Pandai agents, where South Arut District hosts the highest number of Bank Kalteng Laku Pandai agents, totaling eight agents. This is followed by Kumai District with six agents, while Pangkajene Bontolene and North Arut Districts have no Laku Pandai agents.

In addition to Laku Pandai agents, Bank Kalteng strengthens its presence within the community by establishing branch offices, sub-branch offices, and cash offices in several areas across West Kotawaringin Regency, totaling ten offices. These facilities are expected to expand financial access for all community segments. Bank Kalteng also provides ATM services located throughout the region, along with the Betang Mobile application to facilitate customer transactions.

Based on the analysis above, the author proposes several strategies to enhance the marketing of Laku Pandai agents at the Central Kalimantan Regional Development Bank, Pangkajene Bontolene Branch, as follows:

1. **Establishing More Sub-Branch Offices**

Strategically located sub-branch offices play an important role in improving financial literacy and inclusion, such as increasing new account openings, boosting savings, enhancing awareness of local banking products, and fostering community pride in regional financial institutions.

2. **Enhancing Financial Literacy, Application Usage, and Facilities for Laku Pandai Agents**

According to Herauni, Husnatarina, et al. (2023), financial literacy refers to actions related to an individual's well-being by enabling them to effectively address financial challenges and manage personal finances to maximize value, money, and time. Understanding the use of EDC machines and the Betang Mobile application among Laku Pandai agents must be continually improved so that agents can fully utilize these tools to serve customers and increase their transaction volume.

3. **Increasing Direct Promotion and Social Media Campaigns**

The Central Kalimantan Regional Development Bank is expected to actively promote through direct engagement and social media platforms so that more people become aware of the locations of its offices and Laku Pandai agents. These efforts aim to increase customer visits, transactions, and new account openings.

6. Conclusion

The conclusion of this study, titled “*Strategies for Enhancing the Marketing of Laku Pandai Agents at the Central Kalimantan Regional Development Bank, Pangkalan Bun Branch*,” highlights three key strategies for strengthening the marketing development of Laku Pandai agents in Pangkalan Bun. These strategies include establishing additional sub-branch offices, improving agents’ understanding of banking products and the use of the Betang Mobile application, and enhancing promotional activities through direct outreach and digital channels to ensure that promotional information reaches a broader audience, thereby increasing the potential for new account openings. Suggestions for future research include conducting comparative studies involving other banks within the same region, focusing on the Laku Pandai agents operated by those banks. Such comparative analysis would allow researchers to observe differences in the number of Laku Pandai agents across various banks.

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