

Research Article

The Effectiveness of "Laku Pandai" Agent Implementation on Service Development at Bank Kalteng, Pangkalan Bun Branch

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Abstract: The Branchless Banking Program for Financial Inclusion, locally known as Laku Pandai, is an initiative by the Financial Services Authority (OJK) aimed at expanding access to banking services for unbanked populations, particularly in remote areas. Given Central Kalimantan's vast geographical characteristics and limited banking infrastructure, the implementation of Laku Pandai serves as a strategic solution to support financial inclusion. The objectives of this study are: 1) To evaluate the effectiveness of Laku Pandai agent implementation at Bank Kalteng, Pangkalan Bun Branch, and 2) To determine whether customers and agents have derived optimal benefits from the presence of these agents. This study employs a qualitative method with a descriptive approach. Data were collected through in-depth interviews with Laku Pandai agents, customers, and bank officials, supplemented by field observations and documentation. Data analysis followed the Miles and Huberman model, encompassing data reduction, data display, and conclusion drawing. The results indicate that the implementation of Laku Pandai agents at Bank Kalteng, Pangkalan Bun Branch, has generally been effective in improving access to and the quality of banking services for the community. The presence of agents facilitates financial transactions, saves time and costs, and enhances customer convenience. Nevertheless, the program's effectiveness still faces challenges such as network limitations, technological infrastructure, and agent liquidity constraints. This study concludes that while the Laku Pandai program contributes positively to increasing financial inclusion, it requires operational strengthening and support to ensure better and more optimal implementation.

Keywords: Agency Banking; Bank Kalteng; Financial Inclusion; Laku Pandai; Service Quality.

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1. Introduction

Based on Law No. 10 of 1998, commercial banks in Indonesia serve as financial intermediaries with the primary objective of supporting national development and public welfare through fund mobilization and credit distribution. In the modern era, while digital banking has advanced significantly, a substantial portion of the Indonesian population remains unbanked due to geographical barriers and high transaction costs.

To address these challenges, the Indonesian government launched the National Strategy for Financial Inclusion (SNKI) in 2012. This was followed by a series of regulations from Bank Indonesia and the Financial Services Authority (OJK), specifically POJK No. 19/2014, which introduced Laku Pandai (Branchless Banking for Financial Inclusion). This program enables banks to provide office-less financial services, reaching remote areas that lack traditional brick-and-mortar infrastructure.

As a regional financial institution, PT Bank Kalteng plays a strategic role in driving financial inclusion within Central Kalimantan. Despite its extensive branch network, the high cost of deploying ATMs in rural areas remains a significant obstacle. Consequently, Bank

Kalteng Pangkalan Bun Branch, which has been operational since 1984, has integrated 18 active *Laku Pandai* agents to extend its service reach. This study evaluates how Bank Kalteng utilizes these agency banking services to optimize financial access across its operational areas in Pangkalan Bun.

2. Literature Review

Service Marketing

Service marketing refers to a series of activities conducted by providers to offer intangible offerings to consumers. Services are characterized by their intangibility; they cannot be seen, heard, felt, or physically touched, yet their benefits are perceivable by the consumer. A service is defined as an activity or process encompassing a series of actions, where the output manifests as capabilities or benefits received by the client or customer. In service provision, a reciprocal relationship exists between the service provider and the consumer. This relationship is reflected in the added value generated and delivered by the provider to the consumer as the recipient (Hasan et al., 2022).

Laku Pandai

Under OJK Regulation No. 19/POJK.03/2014, *Laku Pandai* is defined as the provision of banking and financial services through partnerships with third-party agents supported by information technology, rather than traditional office networks (OJK, 2014). This initiative falls under Digital Financial Services, where Bank Kalteng utilizes the Mobile Agent *Laku Pandai* application to facilitate transactions. This digital platform is designed to drive financial inclusion by offering features such as internal and interbank transfers, cash deposits, and withdrawals. A *Laku Pandai* agent acts as an intermediary (either an individual or a legal entity) that partners with a bank to extend financial services to the public. To enhance program awareness and public participation, the Financial Services Authority (OJK) actively disseminates promotional materials and guidelines regarding these agency banking services.

Financial Inclusion

Financial inclusion is the strategic framework ensuring that all segments of society, particularly those in remote or underdeveloped regions, have access to affordable, responsible, and sustainable formal financial services (Rizkiyaningsih et al., 2021). The *Laku Pandai* (Branchless Banking) program is a key Indonesian government initiative designed to operationalize this concept. By utilizing local agents, it enables the unbanked population to access savings, microcredit, and other banking services without the need for physical branch visits.

The core premise of financial inclusion is that accessible financial services foster participation in the formal economy, thereby enhancing economic welfare and reducing reliance on insecure informal financing. Under OJK Regulation No. 19/POJK.03/2014, *Laku Pandai* is defined as an office-less banking model supported by information technology and third-party partnerships. This program is open to various financial institutions, including banks and insurance providers (both conventional and Sharia), to optimize the culture of financial service utilization across the nation.

Service Quality and Customer Satisfaction

In the service industry, particularly within Bank Kalteng's *Laku Pandai* program, competitive advantage is driven by superior service delivery. Since agency banking acts as an extension of the bank, product quality is primarily measured through service quality. Parasuraman et al. (1990) define service quality as the degree to which the service received meets consumer expectations. This is evaluated through five key dimensions: tangibles, reliability, responsiveness, assurance, and empathy. The ultimate goal of providing high-quality service is to achieve customer satisfaction. Kotler (2000) describes satisfaction as the feeling of pleasure or disappointment resulting from comparing a product's perceived performance against expectations. Similarly, Smith & Wright (2004) define customer satisfaction as the cumulative output of a consumer's perception, evaluation, and psychological reaction to their consumption experience. In this study, service quality is assessed via questionnaires and interviews to determine whether the *Laku Pandai* agents successfully fulfill customer needs and expectations.

3. Research Design and Methodology

Research Design

This study employs a qualitative research design, which is defined as an investigative process conducted through intensive and prolonged engagement with the "field" or a specific "situation." This situation reflects the natural, everyday life of individuals, groups, communities, or organizations. Through this investigation, primary and supplementary data are gathered. As noted by Sapto et al. (2020), the primary data sources in qualitative research consist of words and actions, while written records, photographs, and other documents serve as secondary or supplementary data.

Research Timeline

The research was conducted in April 2025 at PT. Bank Kalteng, Pangkalan Bun Branch, located at Jl. P. Diponegoro No. 42, Pangkalan Bun, Kotawaringin Barat Regency.

Informants and Sampling

The informants for this study are key persons who possess a deep understanding of, or are directly involved as users or policymakers of, the *Laku Pandai* (branchless banking) program. The number of informants was not predetermined; instead, the recruitment continued until data saturation was achieved—the point at which the information gathered was deemed sufficient and comprehensive.

Data Sources

Data sources include individuals, objects, or entities that provide facts, information, and realities relevant to the research objectives; these sources are collectively referred to as the sample. Based on the definitions provided by Haryoko Sapto et al. (2020), a distinction is made between "data" and "data sources." Data refers to all forms of information and factual reality pertinent to the subject of study, whereas data sources are the specific entities (people or objects) that provide such data. In this context, the data source constitutes the research sample.

4. Results

Research Object

The object of this research is PT Bank Pembangunan Daerah Kalimantan Tengah (Bank Kalteng), Pangkalan Bun Branch, specifically focusing on the implementation of *Laku Pandai* Agents (Branchless Banking) as a strategic initiative for banking service expansion. Bank Kalteng Pangkalan Bun Branch serves as one of the primary operational units of Bank Kalteng, catering to the financial and banking needs of the community in the Kotawaringin Barat Regency and its surrounding areas.

Located at Jl. P. Diponegoro No. 42, Pangkalan Bun, this branch has been in operation since 1984. The Pangkalan Bun Branch currently oversees a network consisting of three sub-branch offices (KCP), four cash offices, and two mobile banking units. Detailed information regarding these operational units is presented in the following table:

Table 1. Distribution of Banking Service Units at Bank Kalteng Pangkalan Bun Branch.

No	Facility Name	Number of Facilities
1	Branch Office	1
2	Sub-Branch Office	3
3	Mobile Banking Units	2
4	Cash Offices	4
Total		10

Source: Processed data, 2026

The Effectiveness of *Laku Pandai* Agents within the Branchless Banking Program for the Community at Bank Kalteng, Pangkalan Bun Branch

An assessment of effectiveness is essential to determine the extent to which a program delivers its intended impacts, results, and benefits. A program, activity, or organization is deemed effective when its established objectives are achieved according to plan and it succeeds in generating a significant contribution. Bank Kalteng's *Laku Pandai* (Branchless Banking) program aims to facilitate public access to financial services without the need for physical visits to a bank branch. Based on an interview with Ms. Helga from the Business

Development Division at Bank Kalteng, Pangkalan Bun Branch: It can be observed that the program's effectiveness is profoundly felt by both the community and the agents. Furthermore, the initiative has yielded a positive impact on the local economy in the areas surrounding these *Laku Pandai* agents

Table 2. Interview Transcript: Evaluation of Laku Pandai Services.

Participant: Ms. Helga (Business Development Division, Bank Kalteng)

Interviewer: Mr. Yuan

Location: Bank Kalteng, Pangkalan Bun Branch

Interviewer: Good morning, Ms. Helga. Thank you for allowing me to conduct this interview regarding Bank Kalteng's branchless banking service, known as the *Laku Pandai* Agent program.

Respondent: Good morning, Mr. Yuan. It is my pleasure. How may I assist you?

Interviewer: To begin, how would you describe the development of *Laku Pandai* agents within your operational area?

Respondent: The service has demonstrated a positive growth trajectory. This is evident from the increasing number of agents recruited annually, indicating that both the community and the agents find the service highly beneficial. On a year-on-year (YoY) basis, we observed a 28% increase, with the number of agents rising from 14 in 2024 to a total of 18 in 2025. However, it should be noted that not all agents are currently supported by EDC (Electronic Data Capture) machines due to limited availability

Interviewer: Regarding its effectiveness, what is your assessment?

Respondent: As previously mentioned, the growth in both agents and users suggests a very positive public response. The presence of these agents is particularly impactful for community members living far from physical bank branches. It provides essential benefits by facilitating transactions such as tax payments, credit top-ups, electricity tokens, and other banking services

Interviewer: Does the Business Development Division provide any formal assistance or mentoring to these agents?

Respondent: Yes, we do. We typically conduct site visits every few months to identify and address any operational challenges the agents may encounter in the field.

Interviewer: You mentioned challenges earlier; what are the specific obstacles faced by agents on the ground?

Respondent: The challenges vary, ranging from network connectivity issues and technical proficiency in using the devices or applications, to difficulties in marketing their services. To mitigate these issues, we provide hands-on mentoring until the agents are proficient with the supporting tools. Additionally, we assist their promotional efforts by providing official banners for their storefronts.

Interviewer: Thank you, Ms. Helga, for your time and valuable insights.

Respondent: Your welcome.

Source: Processed data, 2026

Overall Utilization of Bank Kalteng's *Laku Pandai* Program Results by Customers and Agents

The utilization of the Branchless Banking program among customers and *Laku Pandai* agents in Pangkalan Bun, particularly for Bank Kalteng customers, is primarily intended to facilitate access to banking financial services without the necessity of visiting physical bank branches. In practice, to evaluate the alignment between the program's outcomes and its pre-determined objectives, one can assess the ease with which the community conducts transactions through Bank Kalteng's *Laku Pandai* agents. To measure this effectiveness, the researcher conducted interviews and field observations with active users of the *Laku Pandai* service. The following is an excerpt from an interview conducted with a service user, Ms. Sri Wahyuni:

Table 3. Interview Transcript: Customer Perspective on Service Utilization

Participant: Ms. Sri Wahyuni (User/Customers *Laku Pandai*)

Interviewer: Mr. Yuan

Location: Pangkalan Bun

Interviewer: In your experience, what are the primary benefits of the *Laku Pandai* agent service for you?

Respondent: The program is highly beneficial for my daily activities, particularly for online payment transactions. Since my location is quite far from an ATM or a physical bank branch, I rely on this service to top up my online shopping accounts. It is extremely helpful in that regard

Interviewer: Do you intend to continue utilizing the service or perhaps consider becoming a *Laku Pandai* agent in the future?

Respondent: As long as there are no nearby bank branches or ATMs, I will certainly continue to rely on this service. Furthermore, the service fees are quite affordable.

Interviewer: Have you encountered any obstacles or challenges while using the *Laku Pandai* agent services?

Respondent: The main challenge is the limited liquidity or cash balance held by the agents. For instance, I once attempted to make a relatively large cash withdrawal for an urgent matter, but the agent only had half of the required amount on hand. Consequently, I had to wait or make a prior appointment for specific withdrawal amounts so the agent could prepare the necessary funds in advance.

Source: Processed data, 2026

Table 4. Interview Transcript: Agent Perspective on Service Utilization and Management.

Participant: Mr. Abdul Khadir (*Laku Pandai* Agent Owner)

Interviewer: Mr. Yuan

Location: Pangkalan Bun

Interviewer: From your perspective as a *Laku Pandai* agent owner, what are the primary benefits of this program?

Respondent: This program by Bank Kalteng significantly facilitates banking affairs for the community, whether they are existing Bank Kalteng customers or non-customers living in areas far from a physical bank branch. In my view, the program is mutually beneficial; it benefits Bank Kalteng and provides us, as agent operators, with a commission-based income (fee) for every transaction processed. It serves as a valuable supplementary income while simultaneously assisting local residents who face difficulties accessing Bank Kalteng's main offices directly.

Interviewer: Do you intend to continue operating as a *Laku Pandai* agent in the future?

Respondent: Correct. I intend to continue my role as a *Laku Pandai* agent in this region to ensure continued accessibility for the local community.

Interviewer: Have you encountered any specific obstacles in managing the *Laku Pandai* service?

Respondent: The primary challenge is the fluctuating network connectivity, which can be unstable at times.

Source: Processed data, 2026

Based on the interviews conducted with both the *Laku Pandai* agent owner and the service users, it can be concluded that the services provided by these agents significantly assist the community in executing banking transactions. The program effectively addresses diverse financial needs by offering a service model that is efficient, cost-effective, accessible, and secure. Furthermore, the program yields substantial benefits for the agent owners. These include the generation of commission-based income (fee-based income) from every customer transaction and the creation of employment opportunities, particularly for outlets that require dedicated staff to manage *Laku Pandai* operations. However, while the effectiveness of the partnership between Bank Kalteng Pangkalan Bun and its agents is evident, several impediments and constraints remain. These challenges include unstable network connectivity in certain areas and capital liquidity constraints faced by agents when customers attempt to perform large cash withdrawals.

SWOT Analysis of Laku Pandai Agent Services at Bank Kalteng, Pangkalan Bun Branch

According to Nurinaya (2018), as cited in Ngindra (2025), SWOT analysis identifies internal factors (strengths and weaknesses) and external factors (opportunities and threats) as a foundation for strategic formulation. This study applies the SWOT framework to evaluate the effectiveness of *Laku Pandai* agents at Bank Kalteng, Pangkalan Bun Branch, based on the following four instruments:

Strengths: Internal advantages including resource availability, human resource competencies, strategic relationships with customers and partners, and alignment of services with market expectations. These factors drive the bank's operational targets.

Weaknesses: Internal limitations that may hinder performance, such as inadequate infrastructure, ineffective management, and suboptimal marketing strategies, which limit service absorption.

Opportunities: Favorable external conditions identified through market segmentation, government policy support, and competitive mapping. Analyzing opportunities aims to formulate more precise and effective marketing strategies.

Threats: Unfavorable external factors that risk service development, including intense competition, market slowdowns, technological shifts, and changing consumer behavior (Halimah, 2025).

Based on interviews with Bank Kalteng employees, customers, and *Laku Pandai* agents, the SWOT analysis for this research is summarized in the following SWOT Matrix:

Table 5. SWOT MATRIX.

<p style="text-align: center;">Internal</p> <p style="text-align: right;">Eksternal</p>	<p style="text-align: center;">Strengths (S)</p> <ol style="list-style-type: none"> Strong and widespread brand equity of Bank Kalteng. Services are well-aligned with community needs. Skilled and professional HR (consistent monitoring of agents). 	<p style="text-align: center;">Weaknesses (W)</p> <ol style="list-style-type: none"> Suboptimal marketing strategies. Limited availability of EDC machines Inadequate network infrastructure at agent locations.
<p style="text-align: center;">Opportunities (O)</p> <ol style="list-style-type: none"> Potential for expansion in agent and customer base. Driving the local economic inclusion. 	<p style="text-align: center;">Strategies (SO)</p> <p>Leverage Bank Kalteng’s established brand to recruit new agents and utilize professional HR to drive the local economy through intensive agent mentoring.</p>	<p style="text-align: center;">Strategies (WO)</p> <p>Focus on infrastructure improvements, such as providing more EDC machines, to maximize agent acquisition and boost the local economy through optimized product marketing.</p>
<p style="text-align: center;">Threats (T)</p> <ol style="list-style-type: none"> Intense competition from other banks' branchless banking programs. Uneven technological literacy among agents. 	<p style="text-align: center;">Strategies (ST)</p> <p>Utilize Bank Kalteng’s local brand identity to mitigate competitive pressure and deploy HR to provide intensive technical training for agents with low technology literacy.</p>	<p style="text-align: center;">Strategies (WT)</p> <p>Overhaul marketing, network reliability, and EDC availability to ensure Bank Kalteng remains competitive and prevents customer churn.</p>

Source: Processed data, 2026

5. Discussion

This discussion interprets the effectiveness of *Laku Pandai* agents at Bank Kalteng, Pangkalan Bun Branch, in enhancing service quality by aligning empirical findings with theoretical frameworks and previous research. Operational Effectiveness and Growth While agent implementation is expanding, effectiveness remains uneven. Variations in transaction volumes are primarily driven by geographical location, agent product knowledge, and their capacity for community outreach. Interviews with Bank Kalteng officials reveal a steady growth in the number of agents, reflecting strong public enthusiasm. To mitigate technical and non-technical obstacles, Bank Kalteng proactively conducts field monitoring to provide direct support and ensure agent competence. Customer Accessibility and Efficiency In-depth interviews confirm that *Laku Pandai* agents significantly improve financial accessibility. Customers favor agents due to their proximity to residential or business areas, eliminating the need for long-distance travel to bank branches. This proximity translates into substantial time and cost savings, as cash transactions and bill payments are processed quickly without additional transportation expenses a crucial benefit for those with limited access to conventional banking.

Service Utilization and Financial Literacy Research indicates that while agents effectively meet basic daily needs (small-to-medium transactions), customer understanding of the full service spectrum remains limited. Most users utilize only fundamental services, suggesting that the program’s potential has not been fully maximized. Furthermore, while the program has fostered positive behavioral shifts toward non-cash transactions, this impact is not yet universal. Therefore, further efforts are required to strengthen financial literacy and inclusion.

Trust and Service Quality A high level of trust exists because agents are well-known local business owners operating under Bank Kalteng's supervision. However, minor concerns persist regarding technical disruptions and the agents' ability to explain complex products. Overall, the implementation of *Laku Pandai* agents is considered effective in terms of accessibility, speed, and convenience. Nevertheless, full optimization is still hindered by technical constraints and inconsistent service quality across different agent locations.

Optimal Benefits of *Laku Pandai* Agents

Research findings indicate that customers generally derive significant benefits from the presence of *Laku Pandai* agents, particularly regarding enhanced accessibility to banking services. The strategic placement of agents within residential and business areas facilitates basic financial transactions, eliminating the necessity for customers to visit physical bank branches. This outcome aligns with the core objectives of the *Laku Pandai* program, which focuses on expanding financial reach and fostering broader financial inclusion.

The effectiveness of these agents is further evidenced by improvements in the tangibility and accessibility dimensions of service quality. The ease of reaching service points is a critical factor in shaping customer perceptions of banking excellence. By decentralizing service delivery, Bank Kalteng has successfully lowered the barriers to financial engagement for the local community.

From a theoretical perspective, this arrangement reflects the Agency Theory proposed by Jensen and Meckling (1976). Agency is defined as a contractual relationship where one or more parties, known as the principal, engage another party, the agent, to perform services on their behalf. This delegation involves granting the agent decision-making authority and specific mandates. In this context, Bank Kalteng acts as the principal providing the contractual framework and compensation, while the *Laku Pandai* operator serves as the agent executing tasks based on trust and formal agreement. The existence of this agency relationship is fundamental to the operational success of branchless banking, where the agent acts as the bank's representative in the field. Consequently, the agency relationship entails more than mere task delegation; it also introduces inherent challenges such as conflicts of interest, which are central to Agency Theory, particularly regarding corporate management and performance oversight. Empirical findings indicate that the implementation of this program faces several obstacles that can impede service delivery. Effective management and regulation of these constraints are essential to enhancing the quality of customer service. The primary field-level obstacles identified include:

- 1) **Connectivity and Signal Reliability** Signal instability on the devices utilized by *Laku Pandai* agents significantly disrupts customer transactions. To mitigate this issue, specialized technical interventions are required, such as the installation of signal boosters or repeaters in areas with inadequate network infrastructure.
- 2) **EDC Terminal Malfunctions** Similar to connectivity issues, malfunctioning Electronic Data Capture (EDC) terminals directly hinder financial transaction activities. To address this, Bank Kalteng must implement periodic monitoring and routine maintenance schedules to ensure that all agent-operated hardware remains functional and reliable.

6. Conclusion

Based on the research findings, the following conclusions are drawn:

Service Effectiveness: The implementation of *Laku Pandai* agents has proven effective in enhancing service quality. High community participation demonstrates that this program serves as a practical solution, enabling customers to conduct financial transactions without the necessity of visiting physical branch offices.

Optimization of Benefits: The program generates significant mutual benefits. Customers achieve greater efficiency in terms of time and accessibility, while agents derive economic value through fee-based income from transaction activities. However, operational challenges persist, specifically regarding network stability, hardware reliability, and working capital constraints on the agent's side.

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