

Strategic Assessment of BSI Smart Agents: A SWOT Approach to Promoting Financial Inclusion in Cirebon Indonesia

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Abstract

This study analyzes the BSI Smart Laku Pandai program in Cirebon using a SWOT analysis approach, aiming to evaluate the potential and challenges faced by agents in implementing inclusive financial services. The study identifies four types of strategies based on the results of the SWOT matrix, namely SO (Strength-Opportunities), WO (Weaknesses-Opportunities), ST (Strengths-Threats), and WT (Weaknesses-Threats) strategies. The SO strategy focuses on leveraging the strengths of simple and guaranteed products to attract additional income opportunities for agents. The WO strategy seeks to address weaknesses in resources and technology by adding staff and improving service application performance. The ST strategy aims to mitigate external threats by strengthening the relationship between the bank and agents through supervision and education. Lastly, the WT strategy reduces weaknesses and avoids threats by ensuring the availability of services such as savings books and ATM cards, as well as conducting regular surveys of agents. This study provides recommendations for developing and maintaining the quality of Laku Pandai services by strengthening the role of agents at the local level and improving financial and technological literacy within the community. It is hoped that this research can serve as a reference for improving inclusive finance policies in Cirebon and other regions.

Introduction

The implementation of Layanan Keuangan Tanpa Kantor dalam Rangka Keuangan Inklusif (LAKU PANDAI) or branchless banking has made banking services more accessible, practical, and efficient, particularly in remote areas. This program supports the government's efforts to improve financial inclusion and economic empowerment. One of the key roles of academics is to enhance public understanding of financial literacy, which serves as a foundation for increasing financial inclusion through initiatives like LAKU PANDAI.

Financial literacy, as defined by the Indonesian National Financial Literacy Strategy (OJK, 2013), refers to the knowledge, confidence, and skills required by individuals to manage their finances effectively. It is a crucial factor for economic growth and financial stability across consumers, service providers, and governments. High levels of financial literacy support better decision-making and reduce the risk of financial missteps.

In the context of Islamic finance, Sharia financial literacy refers to the public's understanding of Islamic financial products and principles. Despite Indonesia having the largest Muslim population in the world, the level of public understanding of Islamic financial services remains low. According to the 2016 OJK survey, the general financial literacy rate was 29.7%, while Islamic financial literacy was only 8.11%. This gap indicates a need for targeted efforts to educate the public about the benefits and features of Sharia-compliant financial products.

Financial inclusion, as outlined in Indonesia's National Strategy for Financial Inclusion (SNKI), aims to eliminate both price and non-price barriers to accessing financial services. The strategy promotes the right of every individual to have timely, affordable, and respectful access to financial institutions. The LAKU PANDAI program, launched by the Financial Services Authority (OJK) in 2015, aligns with this goal by enabling financial services through agents using digital platforms without the need for physical bank branches.

Bank Syariah Indonesia (BSI) introduced the BSI Agent as part of its LAKU PANDAI initiative in October 2021. These agents act as intermediaries, providing banking and financial services to underserved communities. Services include account opening, deposits, withdrawals, payments, and participation in government aid distribution. BSI Agents are supported by digital tools such as smartphones, computers, and EDC machines.

To assess the potential and performance of BSI Agents in the Cirebon area, this study conducts a business feasibility analysis using the SWOT framework. SWOT analysis enables the identification of internal strengths and weaknesses, as well as external opportunities and threats. This is especially relevant given that BSI Agent is a relatively new player in the LAKU PANDAI ecosystem compared to more established agents from other banks.

The selection of BSI Agent as the research object is based on preliminary field observations indicating that other Islamic banks, such as Bank Muamalat Indonesia and Bank BJB Syariah, have either discontinued or are not actively promoting their branchless banking services in the region. In contrast, BSI continues to expand its agent network and promote financial inclusion through LAKU PANDAI.

Therefore, this study aims to analyze the implementation and business viability of BSI Agent services in Cirebon by focusing on operational feasibility, community reach, and the agent's role in supporting inclusive financial goals. This research is expected to provide significant benefits to various parties. For Bank Syariah Indonesia (BSI), the findings of this research can serve as a basis for evaluation and improvement in the operation of BSI agents, as well as further development of more effective LAKU PANDAI services that meet the needs of the community. Additionally, this research provides a deeper understanding of the factors affecting the success of agents in delivering financial services, thereby increasing public participation in banking services. For the government, the findings of this research can provide input into formulating policies related to the development of financial inclusion,

especially in maximizing the role of LAKU PANDAI agents to achieve national financial inclusion targets. Furthermore, this research also contributes to the development of financial literacy, particularly in the context of sharia-based financial products, which is increasingly important in Indonesia with the largest Muslim population in the world.

Literature Review

Development of Branchless Banking Services in Indonesia

Branchless banking services, also known as Laku Pandai, have grown rapidly in Indonesia as part of the efforts to improve financial inclusion. The Laku Pandai program was first introduced by the Financial Services Authority (OJK) in 2015 with the aim of providing banking services to communities that are not reached by conventional banks, especially in remote or rural areas. This service leverages digital technology to enable banking transactions without the need to visit a physical branch (OJK, 2015). Branchless banking services have proven to have a positive impact on accessibility to financial services, increasing financial inclusion, and creating new business opportunities for agents involved in this program.

The success in increasing financial access, there are still significant challenges related to operational stability and service quality in the field. As found in a study by Muliani (2023), although communities can utilize Laku Pandai services to facilitate transactions, issues such as unstable networks and the unavailability of transaction receipts remain obstacles that need to be addressed. Previous research by Lupita (2023) also highlighted that while Laku Pandai services provide easy access, the lack of understanding of digital financial products and insufficient agent education are challenges that need to be overcome.

Financial Inclusion and Financial Literacy in Indonesia

Financial inclusion refers to the concept of ensuring equitable access to affordable, secure, and appropriate financial products and services for all segments of society. In Indonesia, financial inclusion remains a major concern as many people still lack access to formal financial services. According to the OJK (2016) report, only about 29.7% of Indonesians have a high level of financial literacy. Meanwhile, the level of understanding of Islamic financial products is even lower, with only 8.11% of people classified as financially literate in Islamic finance. This shows that despite Indonesia having the largest Muslim population in the world, public understanding of Islamic financial services and products is still very low.

As part of efforts to increase financial inclusion, the Laku Pandai program plays a significant role in providing branchless banking services that are more accessible to the public. On the other hand, financial literacy is crucial to ensure that the public can fully utilize these services. Therefore, improving financial literacy, particularly in the context of Islamic finance, is essential to ensure that Laku Pandai services can run effectively and provide maximum benefits to the community.

Laku Pandai Agents: Roles and Challenges

In the implementation of Laku Pandai, agents play a very important role as intermediaries between banks and the community. Agents are responsible for providing basic banking services such as opening accounts, cash deposits, cash withdrawals, payments, and interbank transfers. Additionally, agents also play a key role in disseminating information about financial products and services to the public who may not be familiar with formal banking (Lupita, 2023).

Despite the crucial role of agents, they face several challenges. One of the main challenges is the lack of adequate knowledge of the products and services offered. As found

in Lupita's study (2023), insufficient training and education for agents make it difficult for them to explain the products to the community, which in turn affects the quality of the services provided. Another challenge is the limited technological infrastructure in certain areas, which can disrupt transaction smoothness, such as connectivity issues that often occur in remote regions (Muliani, 2023).

SWOT Analysis in Branchless Banking Services

SWOT analysis is a tool used to evaluate an organization or program's strengths, weaknesses, opportunities, and threats. In the context of branchless banking services such as *Laku Pandai*, SWOT analysis can be used to identify internal and external factors that affect the success of this program. For instance, the strengths of *Laku Pandai* lie in its ability to reach underserved communities and offer fast and efficient services through agents located in various areas (Lupita, 2023). However, the main weakness is the lack of adequate education and training for agents, as well as dependency on technology that is not always stable, especially in areas with limited internet access (Muliani, 2023).

Opportunities for branchless banking services include the increasing use of digital technology in Indonesia, which enables more people to access financial services. On the other hand, threats include competition from conventional banks that have long dominated the market and the economic instability that may affect the purchasing power of the community. Therefore, it is essential for the *Laku Pandai* program to continually identify and leverage available opportunities while addressing existing challenges to ensure its sustainability and success.

Research Methods

This study employs a field research approach with a qualitative design, utilizing both primary and secondary data sources. Data collection was carried out using interviews, observations, and documentation methods. The study was conducted at 5 BSI Agent outlets spread across Cirebon. These outlets were selected using purposive sampling, a method that allows the researcher to select specific outlets based on their relevance to the study, such as those that actively engage with the *Laku Pandai* service.

In total, 25 respondents were interviewed, all of whom are users of the BSI Agent *Laku Pandai* services in Cirebon. These respondents were chosen using purposive sampling as well, targeting individuals who have experience with the services offered by BSI Agents. The sample size was determined based on the nature of the qualitative research approach, where the goal was to gather in-depth insights rather than to achieve statistical representativeness. While the sample size of 25 respondents may not be large enough for statistical generalization, it is considered sufficient for identifying key themes and patterns in the context of the local community's use of BSI Agent services.

Data validation in this study is achieved through source triangulation, which involves gathering similar information from multiple sources to enhance the credibility and reliability of the findings. Additionally, the study uses SWOT analysis to assess the strengths, weaknesses, opportunities, and threats associated with the BSI Agent *Laku Pandai* services.

Result and Discussion

Working Mechanism of Laku Pandai BSI Agent in Cirebon

Based on interviews with five informants who own BSI Agent outlets in Cirebon, the working mechanism of BSI's *Laku Pandai* service is similar to other branchless banking systems. Customers initiate transactions, and agents fulfill their requests, either printing transaction receipts via EDC (Electronic Data Capture) machines or providing transaction screenshots for those using mobile devices. The larger the transaction amount, the higher

the administration fee, except for BSI Agent Koperasi Koprimgamas At-Taqwa, where a standard fee applies regardless of the transaction size.

For BSI Agents like Haruman Snack and Ika Cell, the administration fees are relatively consistent, but these agents use BSI's Smart application on mobile devices. In cases of system errors or unavailability of certain features (e.g., DANA transactions), they use BSI Mobile Banking for interbank transfers with minimal fees. Conversely, Toko Linda and Mandiri Laundry BSI Agents set higher fees based on transaction size, as their systems allow for larger fees with higher transaction amounts.

The registration process for becoming a BSI Agent is quick and straightforward, typically taking only a few hours. It involves opening an account (if the agent doesn't already have one), submitting required documents for legal entities (e.g., NPWP, SIUP), and depositing IDR 1,000,000 for agents using EDC machines. After registration, agents usually wait for 2 weeks to 1 month to receive necessary equipment, such as banners and EDC machines, from BSI.

Community feedback on BSI Agents is generally positive, with locals appreciating the convenience of financial services provided in their neighborhoods. BSI aims to serve remote areas, ensuring BSI Agents are located at least 500 meters apart and even allowing home-based businesses to participate. This has contributed to the success of BSI Agent outlets in Cirebon.

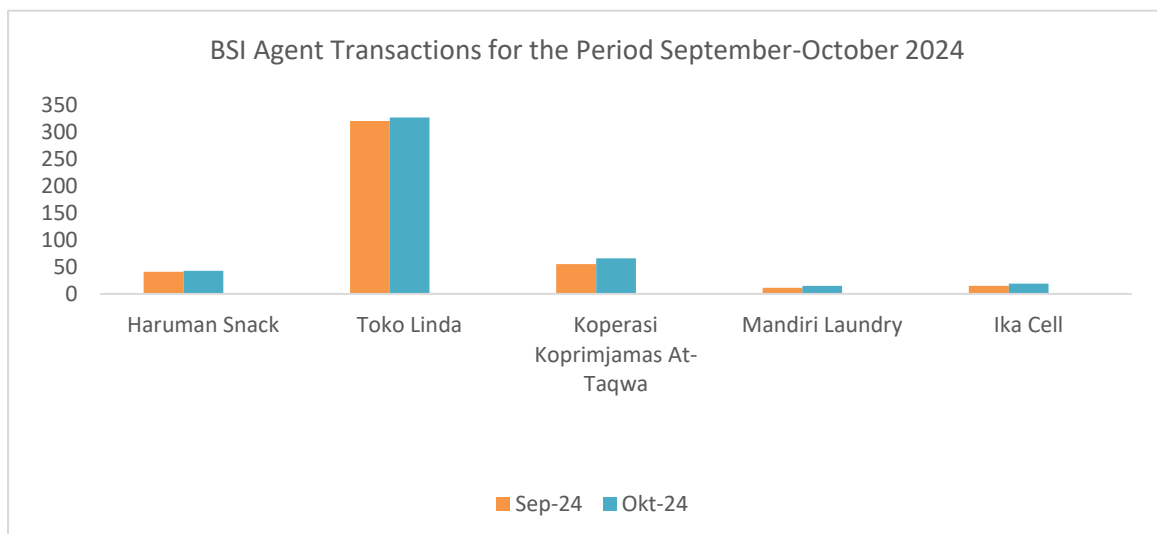


Figure 1. Number of Transaction Periods for September and October 2024

Figure 1 shows the difference in transaction numbers for September and October 2024 based on interviews with five BSI Laku Pandai agents in Cirebon. BSI Agent Toko Linda had the highest transactions, nearly 300 per month, while BSI Agent Mandiri Laundry had the lowest, with only tens of transactions. BSI Agent Koperasi Koprimgamas At-Taqwa and BSI Agent Haruman Snack had similar transaction volumes, both in the tens. The differences were influenced by operating hours: Toko Linda, open nearly 24 hours, saw more transactions, while Mandiri Laundry's limited hours led to fewer transactions. The flexibility of other agents' operating hours also affected transaction volume.

Obstacles and Competition

BSI Agents in Cirebon face several challenges, such as network issues, feature maintenance, and competition. For instance, BSI Haruman Snack struggles with feature errors and long maintenance, leading customers to switch to nearby agents. However, it competes by using WhatsApp for marketing. BSI Linda Store, located in the Grenjeng residential area, has no competition but occasionally runs out of balance due to its high transaction volume. BSI Koperasi At-Taqwa faces feature errors (e.g., issues with electricity token services) but has no competition in its area. BSI Mandiri Laundry has flexible hours, though it sometimes faces delays because the owner has another job. Lastly, BSI Ika Cell also faces maintenance issues but ensures continued service through mobile banking.

Advantages and Disadvantages

Each BSI Agent has its strengths and weaknesses:

1. BSI Haruman Snack: Advantages include low administration fees and mobile banking for transactions. However, long maintenance times can cause disruptions.
2. BSI Linda Store: Operating nearly 24 hours allows for many transactions, but DANA top-ups are limited when the owner is absent. It also has high admin fees.
3. BSI Koperasi At-Taqwa: Known for the lowest administration fees but lacks mobile banking, limiting services like DANA top-ups.
4. BSI Mandiri Laundry: Has lower administration fees, but limited operating hours restrict its transaction volume.
5. BSI Ika Cell: Supports inclusive finance for a local housing community, but lacks QRIS for cash withdrawals, requiring customers to transfer funds in advance.

SWOT Analysis of BSI Agent in Cirebon

In the efforts of PT. Bank Syariah Indonesia (BSI) to enhance the implementation of the Laku Pandai program, this research has identified the strengths, weaknesses, opportunities, and threats faced by BSI Agents in Cirebon. A strategy matrix has been developed based on the findings, as shown below:

Table 1. SWOT Analysis of BSI Agent in Cirebon

Internal Factors	External Factors	STRENGTH (S)	WEAKNESS (W)
Internal Strengths	External Opportunities	<ol style="list-style-type: none"> 1. High commitment to provide socialization and market products to the community. 2. Cooperation with Islamic microfinance institutions that have the potential to join as BSI Agents. 3. Easy access for the community. 	<ol style="list-style-type: none"> 1. Lack of human resources or staff to support the marketing process and not all BSI agents are monitored to reach market targets. 2. Lack of agent capabilities in optimizing the BSI Agent application. 3. No update to ATM features, constrained by network errors, and long application maintenance.

OPPORTUNITIES (O)	THREATS (T)	STRATEGI SO (Strength-Opportunities)	STRATEGI WO (Weaknesses Opportunities)
1. The basis of the National Strategy for Inclusive Finance based on Presidential Regulation No. 82 of 2016.	1. Lack of community marketing or literacy limitations.	1. Provide education to prospective BSI Agents that this service is guaranteed by LPS, ensuring security for every transaction.	1. Add resources tasked with handling obstacles related to the BSI Agent's Laku Pandai product.
2. Business opportunities for MSMEs that are already BSI customers.	2. Inactivity of BSI Agents.	2. Provide education through simple and guaranteed product services, helping BSI Agents earn additional income.	2. Provide savings books in the form of notebooks to customers who are not technologically literate, enabling agents to earn additional income.
3. Leverage digital technology.	3. Competition from similar services by conventional banks.	3. Promote transactions through mobile banking or internet banking.	3. Improve and maintain the stability of the performance of the BSI Agent's Laku Pandai service application.
STRATEGI ST (Strengths-Threats)		STRATEGI WT (Weaknesses-Threats)	
1. Implement supervision to foster economic growth and equitable development, creating a strong relationship between the bank and BSI agents.		1. Improve customer service to retain loyalty, conduct surveys or visits to agents at least twice a month, including agents who still use mobile phones.	
2. Provide education through socialization to Muslim communities or associations in Cirebon, attracting their interest in becoming BSI Laku Pandai agents.		2. Provide education and regular sharing sessions, or create a special BSI Agent group to monitor agents and provide solutions to challenges faced by BSI Agents in the field.	
3. Enhance the performance of the application or service features of BSI Agent's Laku Pandai program.		3. Maximize agent performance, for example, by creating a ranking system for top agents each month or rewarding BSI Agents for their transactions.	

From the results of the matrix above, four key strategies emerge, based on the SWOT analysis: SO (Strength-Opportunities), WO (Weaknesses-Opportunities), ST (Strengths-Threats), and WT (Weaknesses-Threats). Each strategy is outlined below:

SO Strategy (Strength-Opportunities)

The SO strategy leverages existing strengths to capitalize on available opportunities. To implement this strategy, the following actions are recommended:

1. Provide education and socialization to both current and prospective BSI Agents, emphasizing that transactions are secure and guaranteed by LPS (Indonesia Deposit Insurance Corporation). This assurance boosts confidence in the service.
2. Promote the benefits of BSI Agent's Laku Pandai program, which enables agents to earn additional income through simple and reliable financial services.

By capitalizing on internal strengths (such as reliable products) and external opportunities (such as additional income opportunities for agents), this strategy ensures both growth and customer trust in the BSI Agent Laku Pandai program.

WO Strategy (Weaknesses-Opportunities)

The WO strategy focuses on leveraging available opportunities to overcome internal weaknesses. Suggested actions for this strategy include:

1. Increase resources dedicated to managing and optimizing Laku Pandai products from BSI, ensuring efficient handling of challenges and growth.
2. Improve the performance and stability of the Laku Pandai service application by addressing any technical issues and ensuring reliable functionality.
3. Introduce physical savings books in the form of notebooks for customers who are not technologically literate, thereby fostering financial inclusion while allowing agents to earn extra income.

This strategy addresses the weaknesses of limited staff and technological barriers, while making the most of opportunities for growth and customer engagement.

ST Strategy (Strengths-Threats)

The ST strategy uses internal strengths to mitigate external threats. The proposed actions are:

1. Enhance supervision to foster economic growth and equitable development, which strengthens the relationship between BSI and its agents. This ensures a more effective partnership.
2. Provide targeted socialization to the Muslim community in Cirebon, educating them about the benefits of becoming BSI Laku Pandai agents. This will help attract the right agents and ensure that the target market is specifically addressed.
3. Enhance the performance of the BSI Agent application by upgrading its service features and ensuring that it remains competitive against other market players.

By utilizing internal strengths (such as the solid relationship with agents and the bank's market position), this strategy mitigates threats from external competition and operational challenges.

WT Strategy (Weaknesses-Threats)

The WT strategy focuses on minimizing internal weaknesses and avoiding external threats. Suggested actions include:

1. Improve customer service to retain agent loyalty, ensuring that agents remain engaged and committed. Regular surveys or visits (at least twice a month) should be conducted to assess agent performance and customer satisfaction.
2. Provide ongoing education and create a special support group for BSI Agents, facilitating communication and problem-solving. This group can be a platform for sharing experiences and addressing obstacles.
3. Maximize agent performance by establishing an incentive system that rewards top-performing agents, such as creating a ranking system or offering bonuses for the most transactions completed each month. This will motivate agents to perform better and increase overall program effectiveness.

This strategy seeks to reduce internal weaknesses (such as limited staff and technological challenges) while addressing external threats like competition and low literacy among target populations.

Conclusion

From the SWOT analysis of the BSI Agent Laku Pandai program in Cirebon, it can be concluded that this program has great potential for growth, although there are several challenges that need to be addressed. The program has strong internal strengths, such as a high commitment to socializing and marketing products to the community, cooperation with Islamic microfinance institutions, and easy access for the community to participate. However, there are weaknesses such as a lack of human resources, insufficient agent capabilities in optimizing the BSI Agent application, and technical issues with ATM features and the application itself. Externally, there are significant opportunities through the National Inclusive Finance Strategy, additional business opportunities for MSMEs that are BSI customers, and the use of digital technology. However, threats from conventional competitors and limitations in community literacy remain major challenges that need attention.

To address these issues, BSI needs to enhance the quantity and quality of human resources supporting the management and supervision of the Laku Pandai program by adding staff dedicated to monitoring and assisting agents in achieving a broader market target. Furthermore, it is essential to provide further training to agents so that they can optimize the BSI Agent application, including better understanding of its technological features. Support in the form of physical passbooks for customers who are less technologically literate should also be considered. The maintenance and improvement of the BSI Agent Laku Pandai application should be prioritized, with regular updates and quick resolution of technical issues. To raise awareness of the program, BSI must intensify education and socialization efforts, especially among Muslim communities in Cirebon, to attract more potential agents. In facing threats from conventional competitors, BSI can highlight the advantages of sharia-compliant services guaranteed by LPS, as well as introduce additional services that are more attractive to agents and customers, such as incentives or ranking systems for top-performing agents. Lastly, to strengthen relationships with agents, BSI should conduct regular visits to agents to provide the necessary support and keep them motivated to improve their performance. By implementing these measures, BSI can solidify its position as a leading provider of Laku Pandai services and expand financial inclusion in Cirebon.

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