

Marketing Strategies In Increasing BRILINK Income (Case Study in Sukarme Baru Village, Sukarame Subdistrict) Bandar Lampung City)

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Abstract. This study aims to: (1) find out what things need to be considered and carried out as a BRILink Agent. (2) knowing BRILink's marketing strategy to increase revenue. In writing this final assignment, the author made direct observations on BRILink agents. Data was obtained by conducting interviews with BRILink Agents. The results of the study show that: (1) provide special services to people who have not been served administratively by banks. (2) In increasing the income of BRILink Agents apply a mix of marketing strategies, namely product, price, place, promotion.

Keywords: Strategy, Marketing, Interest, Community, BRILink.

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1. INTRODUCTION

The main activity of banking institutions is to use deposits, savings, and current accounts to obtain money from the public. Then, according to conventional wisdom, banking is considered as a place where loans are made with public funds. In addition, banks offer services to the general public, including money transfers, cash withdrawals, money exchanges, and the transfer and acceptance of all forms of payments and deposits.

The rapid growth of technology and economic growth is the result of modernisation. People are finding it easier and easier to conduct financial transactions thanks to the advent of the internet. In formulating policies to achieve goals, banks must be able to choose the right approach to retain customers. Bank services are products that banks offer to customers to fulfil their needs.

fulfil their needs. With the intention of offering services to bank customers or other parties offering service products. Banks will make money by providing services. Revenue is derived from service-based fees and product revenue. Banks are increasingly competing with each other to provide high quality services as the level of competition among them increases.

In order for the government to implement the financial inclusion strategy for the banking industry and banking services developed by the Financial Services Authority (OJK). About financial services, Financial Services Authority Regulation Number 19/POJK/03/2014 In the context of

inclusive money, this indicates that individuals have easy access to financial services to fulfil the needs of society.

BRILink is an extension of BRI administration in structuring the organisation with BRI customers as experts who are able to facilitate general banking transactions on a continuous web-based basis using BRI gadgets with the concept of cost sharing. Telecommunication providers support a set of EDC (Electronic Data Capture) tools for banking services that can be provided by BRILink agents supporting BRILink transaction mechanisms. Transfers between bank accounts, cash deposits and withdrawals, BRI loan instalment payments, SPP payments, purchase of telephone credit, PLN electricity tokens, and other similar transactions.

BRILink agents get two benefits, one of which is 50:50 fee sharing from Bank BRI. In addition, customer administration fees provide additional benefits to BRILink. The BRILink transaction mechanism is included in the administration fee paid by the customer. the established policy, the amount of administration fee paid by the customer is based on the number of transactions the higher the fee the more transactions there are.

2. THEORETICAL STUDIES

2.1 Marketing Strategy

According to Untari & Fajariana (2018), states that a strategy for marketing is basically a comprehensive and integrated plan for selling goods and services. In other terms, a marketing strategy is a set of guidelines for marketing goods and services. as well as a set of policy goals and objectives.

2.2 Types of Marketing Strategy

According to Assauri (2008:163), companies have the option to implement one of three different types of marketing strategies. First, companies can adopt a marketing strategy without differentiation, where the products or services offered have no special differences in different market segments. Second, there is the option of implementing differentiated marketing, where the company identifies and targets different market segments with a customised approach to each. Thirdly, there is a concentrated marketing strategy, where companies concentrate marketing efforts on limited market segments. In this context, concentrated marketing can be divided into two types of strategies: first, a concentrated marketing strategy, and second, a marketing strategy called focused marketing. Thus, Assauri identifies three types of marketing strategies that companies can implement, namely marketing without differentiation, differentiated marketing, and concentrated marketing.

2.3 Functions of Marketing Strategy

Mahardika (2020) suggests that there are four important functions that a marketing strategy has. First, marketing strategy has a role in generating enthusiasm to imagine a better future. By planning the right marketing steps, companies are able to create a long-term vision that can motivate and direct their efforts. Secondly, marketing strategy also contributes to achieving greater coordination efficiency in marketing activities. With a structured plan in place, companies can allocate resources more effectively and avoid overlap or confusion in the execution of marketing tasks. Third, marketing strategy helps in formulating the company's objectives more specifically. A purposeful marketing plan allows companies to set clear targets in terms of sales growth, market share, or other achievements that match their vision. Finally, marketing strategy also plays a role in controlling marketing operations. By closely monitoring strategy implementation, companies can identify changes or obstacles that may occur in marketing execution and can take corrective action as needed.

In this series, Mahardika underlines four important functions of marketing strategy that contribute to the achievement of a company's long-term goals.

2.4 Marketing Mix Strategy

According to Cristian (2013), the marketing mix is a key element in marketing strategies that are often applied in the business world. The marketing mix summarises a number of approaches to disseminate information, promote products and services, invite customers to participate, and form personal preferences for product images.

In the context of the marketing mix, there are four main elements better known as the 4Ps of marketing. First, Product Strategy describes a holistic view of an item or process that provides benefits to customers. Product types, brands, labels, and packaging play an important role in shaping product policy. Secondly, Price Strategy involves the concept of value provided to customers in exchange for the excellence of the product or service. Proper pricing involves comparison with competitors' prices and the perception of value by customers. Thirdly, Channeling/Distribution Strategy places attention on how the product is communicated to customers through appropriate distribution channels. This aspect also emphasises determining the appropriate distribution channels as well as the target audience. Lastly, Promotion Strategy deals with efforts to attract customers who will become repeat buyers. Promotional methods include advertising, sales promotion, and various other marketing activities. In this perspective, the importance of the marketing mix concept that combines all these elements is reflected, and this approach is the basis for designing an effective marketing strategy to achieve the desired business goals.

2.5 BRILink

BRILink stands for "BRI Link" which refers to a network of banking service agents owned by PT Bank Rakyat Indonesia (Persero) Tbk. (BRI), one of the largest banks in Indonesia. BRILink is a financial inclusion programme that enables individuals and micro, small and medium enterprises (MSMEs) to provide basic banking services such as bill payments, deposits, withdrawals and fund transfers at locations closer to the customer, especially in rural and remote areas of Indonesia. These BRILink agencies can operate in warung, shops, or other business locations, playing a role in providing banking access to communities that may be hard to reach by conventional bank branches.

3. METHOD

A research design is a framework that includes all the steps necessary for planning and conducting a study. This research adopts a qualitative approach in its research methodology. Research methods, as revealed by Sugiyono (2017:3), are logical approaches used to obtain information with specific purposes. There are four keywords that are the main concern in research methodology, namely scientific method, data, purpose, and usefulness. In this context, the term "research method" refers to a scientific approach to gathering information about a subject in order to solve a problem.

In this study, there are several data collection methods used by the researcher. Firstly, the interview method was used to obtain information through direct interaction with informants. The researcher used the guided free interview technique to ensure that the information obtained was relevant to the problem under study. Snowball sampling method testing was also applied in meetings with clients using BRILink to obtain accurate information.

The documentation method was also used in this research, where data and information such as graphs, documents, images, and other visual representations were used as support in integrating

BRILink-related information. In addition, literature study was also an important part of this research. Through desk research, the researcher examines relevant references related to social norms, values, and culture related to the social conditions being researched.

After data collection, the next stage is data analysis. This data analysis process involves searching and compiling data from various sources, such as interviews, field notes, and documentation. The data is classified, described, and processed into larger patterns and then selected the most relevant ones. Data analysis was conducted using an inductive approach, which is the process of analysing data that departs from specific facts before being drawn to generalisations.

Overall, this research applied a qualitative approach by combining the methods of interviews, documentation, literature study, and inductive data analysis. This approach allows researchers to describe the events that occur in BRILink in Sukaram Baru Village, Sukaram Sub-district, Bandar Lampung City, and formulate hypotheses based on the data collected.

4. RESULTS AND DISCUSSION

The results of this study reveal the existence of BRILink Agents in the Sukaram Baru Village Community, Bandar Lampung City. BRILink services are known as a new innovation in the financial world, especially in the banking sector, to facilitate access to banking for people who do not have access. BRILink is an extension of Bank BRI that uses the mini EDC feature of BRI ATMs with the concept of sharing costs, with the aim of providing real online banking services to the community. Bank BRI works with agents as partners to implement this service.

In 2021, the people of Sukaram Baru Village were first introduced to the BRILink Agent initiated by an agent named Herman. In the same year, another BRILink agent was also established, with Basryanto as the second agent. To date, three other BRILink agents have been established, managed by Indra, Jono, and Surya Sentosa respectively.

In the modern era, every banking institution is encouraged to offer a variety of products and services to the public in order to compete in the market. This is because people need banking services that are effective and efficient in making transactions. Therefore, many people tend to choose banks that offer a variety of services that can fulfil various financial transaction needs, both cash and non-cash.

One of the ways that BRILink Agents increase revenue is by implementing a marketing mix strategy. First, the product strategy is carried out by providing various transaction services such as telephone balance top-ups, prepaid electricity payments, credit payments, cash withdrawals from ATM cards, and other services. In addition, BRILink agents also add transactions to top up the balance of olshop applications such as Gojek, Dana, Shopee, Lazada, and others, as a strategy to attract customers to transact at these agents.

Then, in the pricing strategy, BRILink agent Herman sets a cheaper price than other BRILink agents in the same village. The transaction prices set by agent Herman vary widely, ranging from interbank transfer rates to non-banking transactions such as Shopee top-ups, OVO, and others.

The place aspect is also an important factor in the marketing strategy of BRILink agents. The location of Herman's BRILink agent, which is far from the BRI branch, is designed to provide convenience for customers in making transactions. The location is close to shophouses, night markets, residential houses, schools, and housing, making access to BRILink agents easier and more convenient.

Finally, in the promotion strategy, BRILink Herman agents use social media such as Instagram, WhatsApp, and Facebook, as well as banners placed in front of their shops to promote services and products more effectively to the public.

Overall, the marketing strategy implemented by Herman's BRILink agents includes aspects of product, price, place, and promotion. By combining these strategies, Herman's BRILink agents seek to increase revenue and attract customers, with the aim of competing better in an increasingly competitive market.

5. CONCLUSION

Based on the results of the research and discussion that has been carried out, there are several conclusions that can be drawn. First, the main objective of BRILink Agents is to provide banking services to the community, especially for those who have not previously had access to banking services administratively. This provides an opportunity for people who were previously limited in terms of financial services to be able to transact and utilise banking services.

Secondly, both BRI Bank customers and the general public can obtain the same services through BRILink Agents. Especially for customers who live far from branch offices, BRILink is a solution for various transactions, such as cash deposits and payments. This contributes to the savings movement and increases the accessibility of banking services for various groups of people.

Third, BRILink agents in Sukarame sub-district implement effective marketing strategies to increase revenue. By combining Product, Price, Place, and Promotion (4P) strategies, BRILink agents succeeded in increasing the attractiveness of services and expanding the reach of banking services to the community. This approach proves that the use of a combination of marketing strategies can have a positive impact on revenue growth as well as customer acceptance.

Overall, the results of this study indicate that BRILink Agents in Sukarame Sub-district have an important role in providing banking access to previously underserved communities, by adopting marketing strategies that successfully increase service attractiveness and revenue.

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