

ABSTRACT

The purpose of this study is to examine methods for boosting small and medium-sized businesses' (SMEs') knowledge and competitive edge when using BRI transaction tools. This study was carried out among BRI Branch Office Thamrin City's SME clients. The primary data used in this study came from interviews and the direct distribution of research questionnaires. This study's population consisted of 1,247 BRI SME clients. 140 people responded as a consequence of the use of purposeful sampling. The Structural Equation Model (SEM) analytical approach was employed in this investigation. The results of the study show that knowledge, attitudes, and behavior all have a good impact on merchant awareness, which in turn has a positive impact on competitive advantage; the more merchant awareness there is, the greater the competitive advantage. The managerial implications of this study suggest that BRI must begin to uphold its shared commitment with its merchant customers regarding agreements, cooperation policies, and the development and implementation of strategies to maintain and win the market, particularly in distributing and innovating the use of BRI transaction tools.

Keywords: *Merchant Awareness, Competitive Advantage, BRI Transaction Tools*

