ABSTRACT

This study aims to analyze the growth in the number of BRILink Agen, financial transactions, and Fee Based Income (FBI), as well as to formulate strategies for increasing FBI at urban Branch Offices under BRI Region Office Medan. This study employs a mixed methods approach. The quantitative data consist of secondary data obtained from the BRIDRIVE system managed by BRI Head Office, covering 23 Branch Offices during the 2022–2024 period. The analysis was then focused on four Branch Offices in Medan City, namely Medan Thamrin, Medan Iskandar Muda, Medan Gatot Subroto and Medan Sisingamangaraja. The qualitative component of this study was based on interview data collected from five BRILink Agents and four customers. Supported by observation, documentation, and a literature review. The quantitative data were analyzed descriptively by comparing performance across areas, Meanwhile, the qualitative data were analyzed by organizing the interview responses into thematic categories and interpreting the resulting findings.

The findings indicate that between 2023 and 2024, the number of BRILInk Agen increased by 51.40%, financial transactions rose by 40.73%, while FBI grew by only 24.41%. These findings indicate that the growth in the number of agents and transactions was not accompanied by a proportional increase in FBI. The SPSS test results show that the research instruments met the validity and reliability criteria. The descriptive and correlation analyses also indicate that service quality, transaction activity, cost perceptions, ease of access, promotional activities, service variety, and agent strategies are associated with increases in transactions and FBI. In addition, FBI performance is influenced by service speed, business location, network stability, the adequacy of operating capital, service hours, and customer loyalty. Strategies to increase FBI are directed toward improving agent productivity, expanding service offerings, strengthening service quality, improving systems and network reliability, implementing loyalty programs, intensifying promotional activities, and conducting regular agent development and performance evaluations. Overall, the findings demonstrate that enhancing FBI requires more than increasing the number of agents, it also depends on improving the quality and effectiveness of transactions handled by each agent.

Keywords: BRILink Agen, Fee Based Income, financial transactions, agent productivity, improvement strategy.

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