ABSTRACT

This study aims to analyze the effect of Electronic Data Capture (EDC) transaction activities, consisting of the number of merchants, transaction volume, and transaction frequency, on Third-Party Funds (DPK) growth and Fee-Based Income (FBI) at the Work Units of PT Bank Rakyat Indonesia (Persero) Tbk in the Surakarta and Sukoharjo regions. This study also examines the role of DPK as a mediating variable and compares differences in the effects of EDC transaction activities between High Performing Unit and Low Performing Unit groups. A quantitative approach using panel data regression was employed. The data analyzed consisted of monthly secondary data from six BRI Work Units covering the period from January 2023 to December 2025, resulting in a total of 216 observations. The analysis was conducted using the Common Effect, Fixed Effect, and Random Effect models based on the results of model selection tests. The findings indicate that transaction frequency and the number of merchants have a positive and significant effect on DPK, while transaction volume does not have a significant effect. DPK has a positive and significant effect on FBI. In the analysis of FBI, transaction frequency has a positive and significant effect, whereas the number of merchants and transaction volume do not have significant effects. The mediation test results show that DPK does not mediate the effects of transaction frequency, the number of merchants, or transaction volume on FBI. The analysis of performance-group differences reveals that there are differences in the effects of transaction frequency and transaction volume on FBI between the High Performing Unit and Low Performing Unit groups, whereas the effect of the number of merchants does not differ significantly. These findings emphasize the importance of optimizing the intensity and productivity of EDC transactions as part of a strategy to strengthen fund collection and increase banking service-based income.

Keywords**: **Electronic Data Capture, Fee-Based Income, Number of Merchants, Third-Party Funds, Transaction Frequency, Transaction Volume.

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