

THE INFLUENCE OF BRANCHLESS BANKING AGENT MARKETING STRATEGY ON CUSTOMER INTEREST THROUGH SERVICE QUALITY

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Abstract :

This study analyzes the influence of agent marketing strategies branchless banking on customer interest through the service quality of PT. Bank Mandiri (Persero) Tbk Area Kudus. The results show the influence of agent marketing strategies branchless banking on the interest of customers of PT. Bank Mandiri (Persero) Tbk vKudus, this is proven by the $t_{\text{value count}}$ amounting to $3,192 > t_{\text{table}}$ of 1.655 with a significance level below 5%. The influence of the agent's marketing strategy branchless banking regarding the quality of service of PT. Bank Mandiri (Persero) Tbk Area Kudus, this is proven by the $t_{\text{value count}}$ amounting to $2,824 > t_{\text{table}}$ of 1.655 with a significance level below 5%. The influence of customer interest on the service quality of PT. Bank Mandiri (Persero) Tbk in the Area Kudus is proven by the $t_{\text{value count}}$ amounting to $1,819 > t_{\text{table}}$ of 1.655 with a significance level below 5%. The influence of the agent's marketing strategy branchless banking towards customer interest through the quality of service of PT. Bank Mandiri (Persero) Tbk Area Kudus, this is proven by the $F_{\text{value count}} > F_{\text{table}}$. This can be seen from the $F_{\text{value count}}$ of $8,227 > F_{\text{table}}$ of 3.91 with a significance level below 5%.

Keywords : *Marketing Strategy, Customer Interest, Service Quality*

Abstrak :

Penelitian ini menganalisis pengaruh strategi pemasaran agen *branchless banking* terhadap minat nasabah melalui kualitas layanan PT. Bank Mandiri (Persero) Tbk Area Kudus. Hasilnya menunjukkan pengaruh strategi pemasaran agen *branchless banking* terhadap minat nasabah PT. Bank Mandiri (Persero) Tbk Area Kudus ini dibuktikan nilai t_{hitung} sebesar $3,192 > t_{\text{tabel}}$ sebesar 1,655 dengan taraf signifikansi di bawah 5%. Pengaruh strategi pemasaran agen *branchless banking* terhadap kualitas layanan PT. Bank Mandiri (Persero) Tbk Area Kudus ini dibuktikan nilai t_{hitung} sebesar $2,824 > t_{\text{tabel}}$ sebesar 1,655 dengan taraf signifikansi di bawah 5%. Pengaruh minat nasabah terhadap kualitas layanan PT. Bank Mandiri (Persero) Tbk Area Kudus ini dibuktikan dari nilai t_{hitung} sebesar $1,819 > t_{\text{tabel}}$ sebesar 1,655 dengan taraf signifikansi di bawah 5%. Pengaruh strategi pemasaran agen *branchless banking* terhadap minat nasabah melalui kualitas layanan PT. Bank Mandiri (Persero) Tbk Area Kudus ini dibuktikan dari nilai $F_{\text{hitung}} > F_{\text{tabel}}$. Hal ini terlihat nilai F_{hitung} sebesar $8,227 > F_{\text{tabel}}$ sebesar 3,91 dengan taraf signifikansi di bawah 5%.

Kata Kunci: *Strategi Pemasaran, Minat Nasabah, Kualitas Layanan*

INTRODUCTION

The banking industry in Indonesia has grown rapidly in recent years. From 2015 to 2019, banking industry assets grew 41% (Indonesian Banking Statistics, 2019). However, the development of the banking industry in Indonesia is still focused on urban communities. A growing issue in the banking business is the still exclusive nature of banking services, as they are not yet accessible to all people, especially those living far from banks. In Indonesia, only 36% of the population has an account or access to the financial sector (Marhaeni et al., 2023).

Access to banking services is a crucial component of economic growth and poverty alleviation. A robust financial inclusion system can help the poor improve their standard of living, enabling them to enjoy banking services that support their daily lives (Ashraf, 2023). This financial services program was launched due to the low level of financial access in Indonesia. Some Indonesians are unable to utilize the products and services provided by financial institutions. This is not only due to their residences being far from bank offices, but also because financial institutions often open offices in areas with high economic potential, such as urban areas, which have significant economic activity potential (Aprilia, 2021).

For the banking industry, it is difficult to provide services to people who are far from banks, because it requires overhead cost. High costs, such as office construction costs, employee salaries, and other operational costs, were also high. In July 2019, the BOPO rate for Indonesian banking was 81.08% (Indonesian Banking Statistics, 2019).

The Financial Services Authority (OJK) as the regulator that regulates banking policies understands this issue and has issued provisions. *Branchless Banking Laku Pandai* (Branchless Financial Services in the Framework of Inclusive Finance) in November 2014 through POJK No. 19/POJK.03/2014, where this provision provides flexibility to banks to be able to serve people who live far from banks without having to set up an office (*Branchless Banking*). Banks can collaborate with agents appointed by the bank to serve the public with smart banking services. Smart banking services consist of savings, *basic saving account*, microcredit, and other financial products such as microinsurance and others (Kustina, et al, 2019).

The results of the pre-observation conducted by the researcher on Monday, August 29, 2022 at PT. Bank Mandiri (Persero) Tbk in the Kudus Area, there was an agent *branchless banking* as many as 228 agents throughout Kudus. Considering the above, this will make it easier for customers to conduct transactions. This is a form of marketing carried out by PT. Bank Mandiri (Persero) Tbk Area Kudus. Marketing is the process of managing reciprocal relationships with customers to gain profits. The goal of marketing is to attract new customers by promising superior value for the company's products and to maintain and grow the number of existing customers by providing satisfaction (Kotler and Armstrong, 2019). In this case, marketing efforts that support the company's success must be based on the right marketing concept to be able to

determine market strategies and marketing strategies that lead to the intended market.

Many companies market their products through their own methods. This includes direct and indirect marketing, such as television commercials, direct mail, telephone calls, and the internet, as well as through agents. This abundance of marketing media encourages companies to be more creative in developing new and innovative ideas, ensuring customers remain satisfied with the products they offer (Palaon, Wiryono, & Faturrohman, 2020). One of the most widely used media by banks today is agents *branchless banking*. According to Yenny Purwati et al (2014) it is explained that *branchless banking* This includes the creation of new media to expand and serve poor communities who have not yet accessed formal financial services in a more economical manner. *Branchless banking* with mobile phone media which is promoted in Indonesia with the term MPS (*Mobile Payment System*) is included in the transformational category *branchless banking*. The presence of an agent *branchless banking* provide easy services for customers to carry out any transaction activities.

Service quality is one of the elements consumers use to assess service companies. Customers naturally expect quality service. Service quality encourages customer commitment to a company's products and services, which in turn leads to increased loyalty, *market share* a product. Service quality is crucial in retaining customers for a long time (Slazus & Bick, 2022).

Service quality is basically centered on efforts to fulfill customer needs and desires and the accuracy of delivery to match customer expectations. According to Wyckof and Lovelock as quoted by A. Usmara (2013) said that, service quality is the level of expected excellence and control over the level of excellence to fulfill customer desires. According to Othman and Owen (2015) stated that there are six dimensions to measure perceived service quality on the difference between the expected value and the perceived performance value by members, which is called the CARTER method, which includes, namely, compliance, assurance, reliability, tangible, empathy, and responsiveness. The quality of services provided by PT. Bank Mandiri (Persero) Tbk, especially in the Kudus area, has attracted customers to always utilize or use the available services.

According to Mahmud (2013), interest is a degree of quality assessed based on a person's view of an object, activity, or other person. This means that interest is a tendency to pay attention and act toward the person, activity, or situation that is the object of that interest, accompanied by feelings of pleasure. According to Crow and Crow, as quoted by Shaleh and Wahab (2014), customer interest arises from internal drives, social motives, and emotional factors. Interest is closely related to emotions (Setiyono, et al, 2019). If someone is successful in an activity, it will create feelings of pleasure, and this will strengthen interest in that activity. Conversely, failure will eliminate interest in that activity. Based on the description above, the title of this study is "The Influence of Agent Marketing Strategy *Branchless Banking* Effect on Customer Interest Through Service Quality of PT. Bank Mandiri (Persero) Tbk Area

Kudus"

RESEARCH METHOD

Types of research

This type of research is quantitative research, which is research that uses data in the form of numbers and is analyzed statistically to test hypotheses related to the influence of agent marketing strategies. *Branchless banking* towards customer interest through the quality of service of PT. Bank Mandiri (Persero) Tbk Area Kudus.

Sampling Method

The population in this study is all agents *branchless banking* PT. Bank Mandiri (Persero) Tbk Area Kudus, with 228 agents. A sample is a portion or a certain number of excerpts taken from a population and examined in detail (Muthoka, et al, 2019). This means that the researcher used a portion of a predetermined population, so that conclusions can be drawn about the entire population, which can later be used as a sample in this study of 144 agents using the Krecjie Morgan table. Therefore, to take the sample, this study used the technique *proportionate stratified random sampling*, namely the sampling technique used in the population has elements that are not homogeneous and are stratified proportionally (Takona, 2024). This means that all agents *branchless banking* PT. Bank Mandiri (Persero) Tbk Area Kudus has the right to obtain and fill out the questionnaires that have been distributed by researchers, both agents. *Branchless banking* PT. Bank Mandiri (Persero) Tbk Area Kudus, the top, middle and lower levels that researchers have determined and examined in detail.

Method of collecting data

Data collection uses a questionnaire method. In this case, it consists of a number of questions or statements posed by the researcher to obtain information based on self-reports or on the knowledge and/or beliefs of the subject. In this case, the questionnaire was distributed to agents *branchless banking* PT. Bank Mandiri (Persero) Tbk Area Kudus. The questionnaire was designed with closed-ended questions or a closed-ended questionnaire format. These questions were used to analyze respondents' answers. Cognitive level will be an important factor in answering closed-ended questions, designed using a likert scale.

Definition and Measurement of Variables

Customer interest

Interest is a degree of quality assessed based on a person's perspective on an object, activity, or other person. Indicators include internal drives, social motives, and emotional factors.

Quality of service

Service quality is the level of expected excellence and the control over that level of excellence to meet customer desires. The indicators are: compliance, assurance, reliability, tangible, empathy and responsiveness.

Marketing strategy

A marketing strategy is a marketing mindset that will be used to achieve marketing objectives. A marketing strategy includes specific strategies for target markets, positioning, marketing mix, and marketing expenditures. Indicators include: product, price, place, promotion, people, physical evidence and process.

Data Analysis Techniques

The data analysis used in this study is path analysis, which is a technique for analyzing causal relationships that occur in multiple regression if the independent variable influences the dependent variable not only directly but also indirectly (Kotronoulas et al., 2023).

FINDINGS AND DISCUSSION

Equation 1

In equation 1 with the formulation of the Y model $Y_1 = a_1 + b_1X_1 + e_1$ and it can be seen the influence of marketing strategy (X) and on customer interest (Y₁). The processed data results can be presented in the following table:

Tabel 1.1 Test Results ANOVA X Against Y₁

Sum of Squares	Df	Mean Square	F	Sig.
25.661	1	25.661	10.191	.000 ^a
357.561	142	2.518		
383.222	143			

a. Dependent Variable: Customer Interest (Y₁)

b. Predictors: (Constant), Marketing Strategy (X)

From table 1.1 above, the F value can be seen to be 10.191 with a significance level of 0.000 less than 0.005 (Sig. < 0.05). Therefore, it can be concluded that the marketing strategy variable (X) has an effect on customer interest (Y₁). PT. Bank Mandiri (Persero) Tbk Area Kudus has a significant influence.

Looking at the simultaneous test results above, the next step is to find out the following mathematical equation:

$$Y_1 = a_2 + b_1X_1 + e_1$$

Information:

X : Marketing strategy

Y₁ : Customer interest

a₂ : Constant equation 1

b₁ : Regression coefficient X equation 1

e₁ : The error rate in equation 1

From the calculations, the following regression results were obtained:

Tabel 1.2 Results of Regression Testing of X against Y₁

Model	B	Beta	T	Sig.
Konstanta	9.250		9.406	.000
Marketing Strategy (X)	.064	.259	3.192	.002

a. Dependent Variabel: Customer Interest (Y₁)

Looking at the results of table 1.2 above, it can be seen that equation 1 is as follows:

$$Y = 9,250 + 0,259 X_1$$

Based on the equation above, it can be seen that the customer interest variable has a positive influence of 0.259, meaning that the better the customer interest, the better the marketing strategy of PT. Bank Mandiri (Persero) Tbk Area Kudus.

Equation 2

Meanwhile, the results of the multiple regression test on the equation with the Y model formulation $Y_2 = a_2 + b_2X_2 + e_2$ it can be seen the influence of marketing strategy (X) and on service quality (Y₂). The processed data results can be presented in the following table:

Tabel 1.3 Test Results ANOVA X Against Y₂

Sum of Squares	df	Mean Square	F	Sig.
90.880	1	90.880	7.973	.000 ^a
1618.676	142	11.399		
1709.556	143			

a. Dependent Variable: Service Quality (Y₂)

b. Predictors: (Constant), Marketing Strategy (X)

From table 1.3 above, the F value can be seen as 7.973 with a significance level of 0.000 less than 0.005 (Sig. < 0.05). Therefore, it can be concluded that the marketing strategy variable (X) on service quality (Y₂) PT. Bank Mandiri (Persero) Tbk Area Kudus has a significant influence.

Looking at the simultaneous test results above, the next step is to find out the following mathematical equation:

$$Y_2 = a_1 + b_1X_1 + e_1$$

Information:

X : Marketing strategy

Y₂ : Service quality

a₂ : Constant equation 2

b₂ : Regression coefficient X equation 2

e₂ : The error rate in equation 2

From calculations using the SPSS program, the following regression results were obtained:

Tabel 1.4 Results of Regression Testing of X against Y₂

Model	B	Beta	t	Sig.
Konstanta	18.701		8.938	.000
Marketing Strategy (X)	.121	.231	2.824	.005

a. Dependent Variabel: Service Quality (Y₂)

Looking at the results above, it can be seen that equation 2 is as follows:

$$Y = 18,701 + 0,231 X_2$$

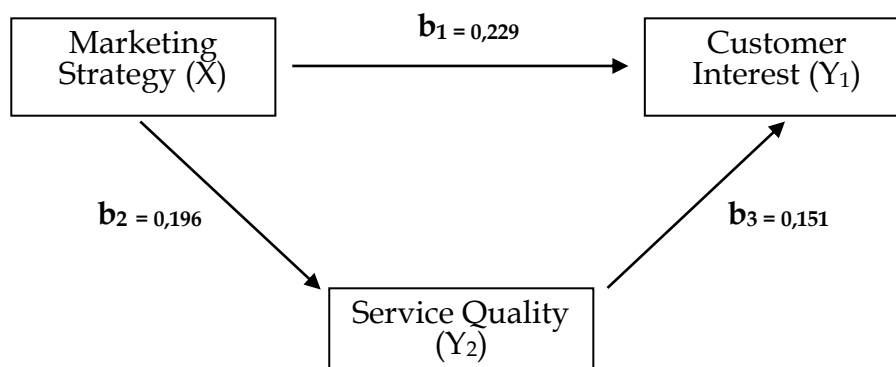
Based on the equation above, it can be seen that the service quality variable has a positive influence of 0.231, meaning that the better the service quality, the better the marketing strategy of PT. Bank Mandiri (Persero) Tbk in the Area Kudus.

Path Analysis Test

This study tests the influence of mediating variables using the path analysis method. To determine the influence of the agent's marketing strategy *branchless banking* on customer interest through the quality of service of PT. Bank Mandiri (Persero) Tbk Area Kudus. The results of the analysis test *path* in this study is the testing of marketing strategy variables (X) on service quality (Y₁) and customer interest (Y₂) that is:

If $b_1 \times b_2 > b_3$ So the influence of marketing strategy on customer interest can be described as follows:

Graphical Model: 1 Results of Testing Marketing Strategy Variables (X) on Customer Interest (Y₁) and Service Quality (Y₂)



The results of data processing show that the magnitude of $b_1 = 0,196$; $b_2 = 0,229$; and $b_3 = 0,151$. So it can be seen that the influence of marketing strategy (X) on customer interest (Y₁) of 0.229 or 22.9%, while the indirect effect is $b_1 \times b_3 = 0,229 \times 0,151 = 0,0345$ or 3.5%. Therefore, it can be concluded that the direct influence of marketing strategy on customer interest is only 0.229 or 22.9%. Meanwhile, the influence of marketing strategy (X) on customer interest (Y₁) through service quality (Y₂) of 0.196 or 19.6%.

Discussion

The Influence of Marketing Strategy on Customer Interest

Agent marketing strategy variables *branchless banking* on the interest of customers of PT. Bank Mandiri (Persero) Tbk Kudus Area, this is proven from the results of data processing which shows that the $t_{\text{value count}} > t_{\text{table}}$. This can be seen from the $t_{\text{value count}}$ amounting to $3,192 > t_{\text{table of 1.655}}$ with a significance level below 5%, meaning H_a is accepted and H_o is rejected. Thus, the hypothesis of an influence between the marketing strategy of the agent and the *branchless banking* The impact on customer interest in PT. Bank Mandiri (Persero) Tbk in the area Kudus has been proven significant and acceptable. This can be seen in the table below:

Tabel 1.5 Regression Results of X against Y₁

Model	B	Beta	t	Sig.
Konstanta	9.250		9.406	.000
Marketing Strategy (X)	.064	.259	3.192	.002

a. Dependent Variabel: Customer Interest (Y₁)

The implementation of a maximum marketing strategy is expected to attract the interest of the public or customers so that they can make decisions to use other products or services available at the bank. In addition, banks need to conduct continuous socialization, in order to create a good understanding for the public or customers regarding agents who provide convenience for customers or the public to conduct any transaction. As research conducted by Sirait and Sinaga (2020) that the marketing strategy using a marketing mix strategy has a positive effect on the customer interest variable. This is obtained based on the R Square value of 0.76 or 76% which can be interpreted as meaning that the independent variable X has a 76% contribution effect on the variable Y.

The Influence of Marketing Strategy on Service Quality

Agent marketing strategy variables *branchless banking* on the quality of service of PT. Bank Mandiri (Persero) Tbk Area Kudus, it is proven that the $t_{\text{value}_{\text{count}}} > t_{\text{table}}$. This can be seen from the $t_{\text{value}_{\text{count}}}$ amounting to 2,824 > t_{table} of 1.655 with a significance level below 5%, meaning H_a is accepted and H_o is rejected. Thus, the hypothesis of an influence between the marketing strategy of the agent and the *branchless banking* The impact on the service quality of PT. Bank Mandiri (Persero) Tbk in the area Kudus has been proven significant and acceptable. This can be seen in the table below:

Tabel 1.6 Regression Results of X against Y₂

Model	B	Beta	t	Sig.
Konstanta	18.701		8.938	.000
Marketing Strategy (X)	.121	.231	2.824	.005

a. Dependent Variabel: Service Quality (Y₂)

Marketing strategy is a strategy for serving a company's target market or market segment. Designing a competitive marketing strategy begins with analyzing competitors, one way of doing this is by improving service quality. Research conducted by Zulfikar and Palewa (2019) found that the strategy used to improve service quality is to use a competitive advantage strategy product, price, place, promotion, as well as collaboration with other similar travel agencies. The strategies employed are not solely for profit, but also as a means to improve the quality of service to pilgrims. The most effective strategy is promotion, as it has proven to increase the number of pilgrims beyond targets compared to previous years.

The Influence of Customer Interest on Service Quality

The service quality variable in increasing customer interest in PT. Bank

Mandiri (Persero) Tbk area Kudus is proven by the $t_{\text{value}_{\text{count}}} > t_{\text{table}}$. This can be seen from the $t_{\text{value}_{\text{count}}}$ amounting to $1,819 > t_{\text{table}}$ of 1.655 with a significance level below 5%, meaning H_a is accepted and H_o is rejected. Therefore, the hypothesis of an influence between customer interest and service quality of PT. Bank Mandiri (Persero) Tbk in the area Kudus is proven to be significant and accepted. This can be seen in the table below:

Tabel 1.7 Regression Results of Y_1 against Y_2

Model	B	Beta	T	Sig.
Konstanta	20.617		9.437	.000
Customer Interest (Y_1)	.319	.151	1.819	.071

a. Dependent Variabel: Service Quality (Y_2)

Service quality is a crucial indicator in meeting consumer/customer needs and expectations. Good service quality provides added value in the form of special motivation for customers and can foster long-term, mutually beneficial relationships with the company if managed properly. Good service quality certainly increases customer interest. Research conducted by Fandi (2019) found that service quality significantly influences customer interest in using PT Bank Syariah Mandiri Surabaya's mobile banking, with a t-test of 6.167.

The Influence of Marketing Strategy on Customer Interest Through Service Quality

Agent marketing strategy *branchless banking* on customer interest through the quality of service of PT. Bank Mandiri (Persero) Tbk area Kudus, this is proven from the results of data processing that the $F_{\text{value}_{\text{count}}} > F_{\text{table}}$. This can be seen from the $F_{\text{value}_{\text{count}}}$ of $8.227 > F_{\text{table}}$ of 3.91 with a significance level below 5%, meaning H_a is accepted and H_o is rejected. Thus, the hypothesis of an influence between the marketing strategy of the agent and the *branchless banking* The impact on customer interest through the quality of service of PT. Bank Mandiri (Persero) Tbk area Kudus has been proven to be significant and accepted.

A proper and accurate strategy in service quality is an important factor that influences competitive advantage when planned and implemented properly. In banking services, this includes agents *branchless banking* which is an extension of the bank, product quality is measured by service quality, so this will also foster customer interest in always using or utilizing the product. As research conducted by Puji Muniarty, Nurhayati, and Ita Purnama (2019) shows, the agent strategy *branchless banking* quite effective for improving service quality and customer interest, this can be seen from the calculated t value being greater than the t table value ($67.912 > 1.99$).

CONCLUSION

After the researcher conducted the analysis, the researcher was able to provide several conclusions as follows:

There is a positive influence between agent marketing strategies *branchless banking* Regarding the interest of customers of PT. Bank Mandiri (Persero) Tbk in the area Kudus, the t_{count} amounting to 3,192 > t_{table} of 1.655 with a significance level below 5%, meaning H_a is accepted and H_o is rejected. There is a positive influence between the marketing strategy of the agent and the *branchless banking* regarding the quality of service of PT. Bank Mandiri (Persero) Tbk area Kudus, this is proven by the data processing which obtained the $t_{\text{value.count}}$ amounting to 2,824 > t_{table} of 1.655 with a significance level below 5%, meaning H_a is accepted and H_o is rejected. There is a positive influence between customer interest and the service quality of PT. Bank Mandiri (Persero) Tbk in the area Kudus, as evidenced by the $t_{\text{value.count}}$ amounting to 1,819 > t_{table} of 1.655 with a significance level below 5%, meaning H_a is accepted and H_o is rejected. There is a positive influence between the marketing strategy of the agent and the *branchless banking*. The influence of customer interest through the quality of service of PT. Bank Mandiri (Persero) Tbk area Kudus is proven by the results of data processing with the F_{value} results of 8.227 > F_{table} of 3.91 with a significance level below 5% meaning H_a is accepted, H_o is rejected.

Despite the best possible efforts, this research still has many limitations, including: This research only focuses on one company object with almost the same work at PT. Bank Mandiri (Persero) Tbk area Kudus. The number of research respondents is still too small to support the ability to generalize the research results.

Based on the research results above, the agenda given for further research includes: 1) In order for the quality of service and customer interest to continue to increase, there needs to be a fair award from the company according to its performance. And the company always pays attention to aspects of customer characteristics, because the characteristics of customers vary from one customer to another. 2) The company should further improve the form of giving better awards to customers so that the quality of service and customer interest will increase. 3) To obtain better and more accurate study results, it is necessary to test the factors that influence the quality of service and customer interest by adding more variables

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