

Module Agen BRILink: Our Answer to Financial Inclusion & Literacy Challenge

Made and Presented by: BRI Research Institute,
Micro Business Directorate - BRI



AganBRILink

Our Answer to Financial Inclusion & Literacy Challenge



Prepared for the BRI International Delegation Forum (BRlef) for Microbanking
BRIlink Business Division

Micro Business Directorate

PT Bank Rakyat Indonesia (Persero) Tbk



AgenBRILink

Layanan Transaksi Keuangan Tanpa Kantor

BRILink Agent is a branchless banking service that extends BRI's reach or network by partnering with BRI customers who act as agents. AgenBRILink can provide banking and financial transactions for the public in real time online, with a fee-sharing concept.

BRI's 2025 Vision

*The Most VALUABLE
Banking Group in Southeast Asia &
Champion of FINANCIAL INCLUSION*

> \$75Bn Market Cap
Home To The "Best Talent"
"Digital First" DNA

90% Financial Inclusion
"Agile & Entrepreneurial"
Mindset

BRI Financial Inclusion Roadmap



The figures on the roadmap are measured by the customers acquired by BRI

BRI aspires to become the champion of financial inclusion, with an estimated inclusion potential of 210–220 million or 90% of adults by the year 2025.

AgenBRILink

Layanan Transaksi Keuangan Tanpa Kantor



SOCIAL VALUES

1. Community empowerment
2. Financial inclusion of the unbanked
3. Democratisation of access to opportunity
4. Dissemination of knowledge



ECONOMIC VALUES

1. Additional income for partners
2. Mutually beneficial economic partnership
3. Extension of bank's network (operational efficiency)
4. Allows for better distribution of wealth

2008

BRILink Agent is a form of service expansion in which BRI collaborates with BRI customers as agents who can serve banking transactions for the public in real-time.

Customers can also make deposits and loans without the need to visit a BRI work unit. BRILink agents have succeeded in increasing the velocity of money and carrying out the role of economic sharing for the wider community.

This condition improves BRI services and the implementation of financial literacy and inclusion, including in the Frontier, Outermost, and Disadvantaged (3T) regions.

The number of BRILink Agents spread throughout Indonesia is 584,599, consisting of 127,352 BRILink EDC agents, and 375,799 BRILink Mobile Agents. In addition, 11,287 BRILink Agents, or 2% are in the 3T area.

2013

Embrio for the branch-less banking business, **Mini ATM BRI**, was piloted. The idea itself was hatched back in '08.

2014

OJK published **Laku Pandai** regulation and **BI LKD**. AgenBRILink brand **officially announced**.

2015

More than **50,000 agents** on boarded and joined AgenBRILink's ranks.

2016

AgenBRILink's CASA generation **surpassed Rp1 Tn.**

2017

BRI introduced **BRILink Mobile app** to further bolster agent-banking business.

2018

Present in **40K+ villages**, CASA generated from AgenBRILink went beyond **Rp5 Tn.**

2019

Rp670+ Bn of gross transaction value (GTV) processed through **420,000+ AgenBRILink**.

2020

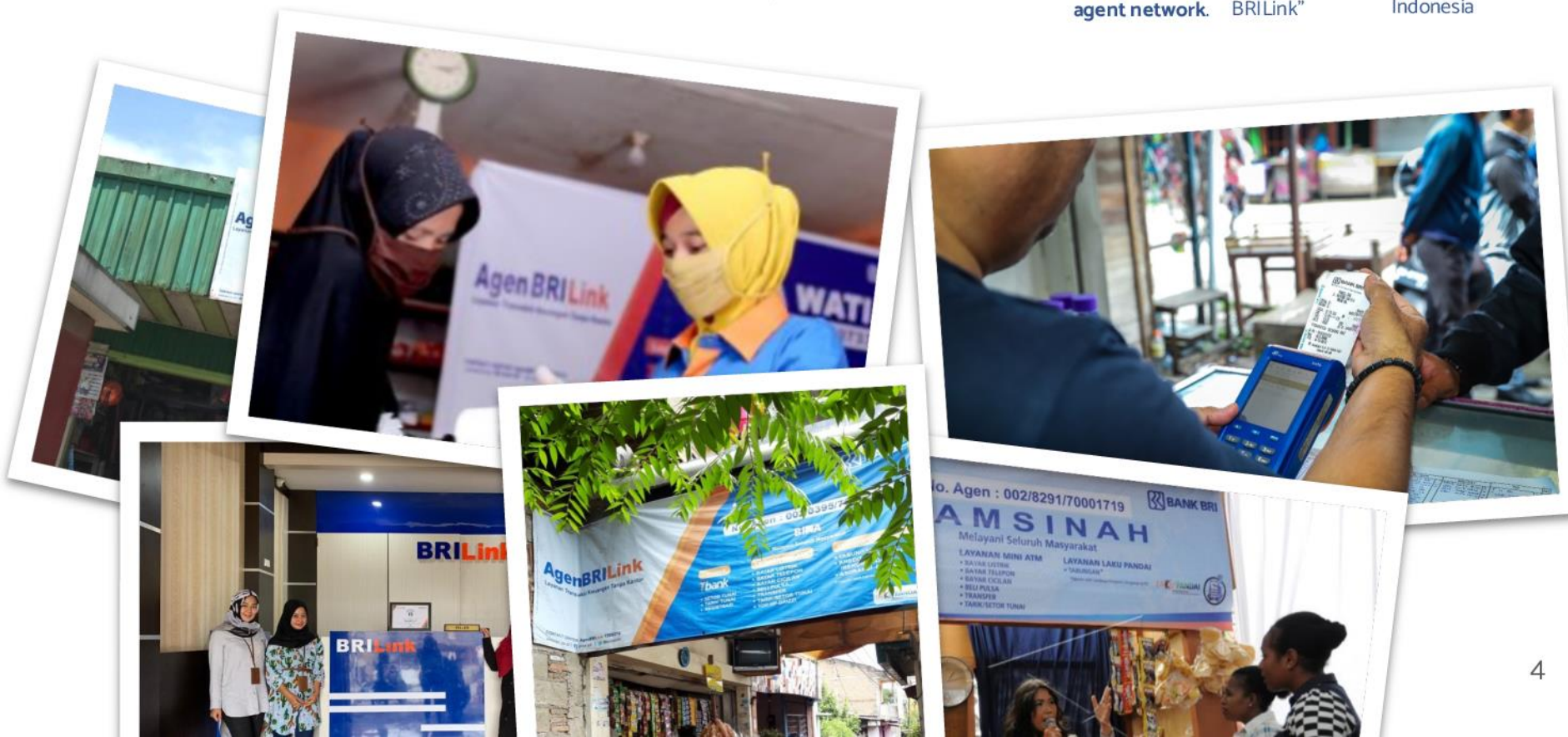
Fee-based income generated from AgenBRILink surpassed **Rp1 Tn** psychological threshold, with **500K+-strong agent network**.

2021

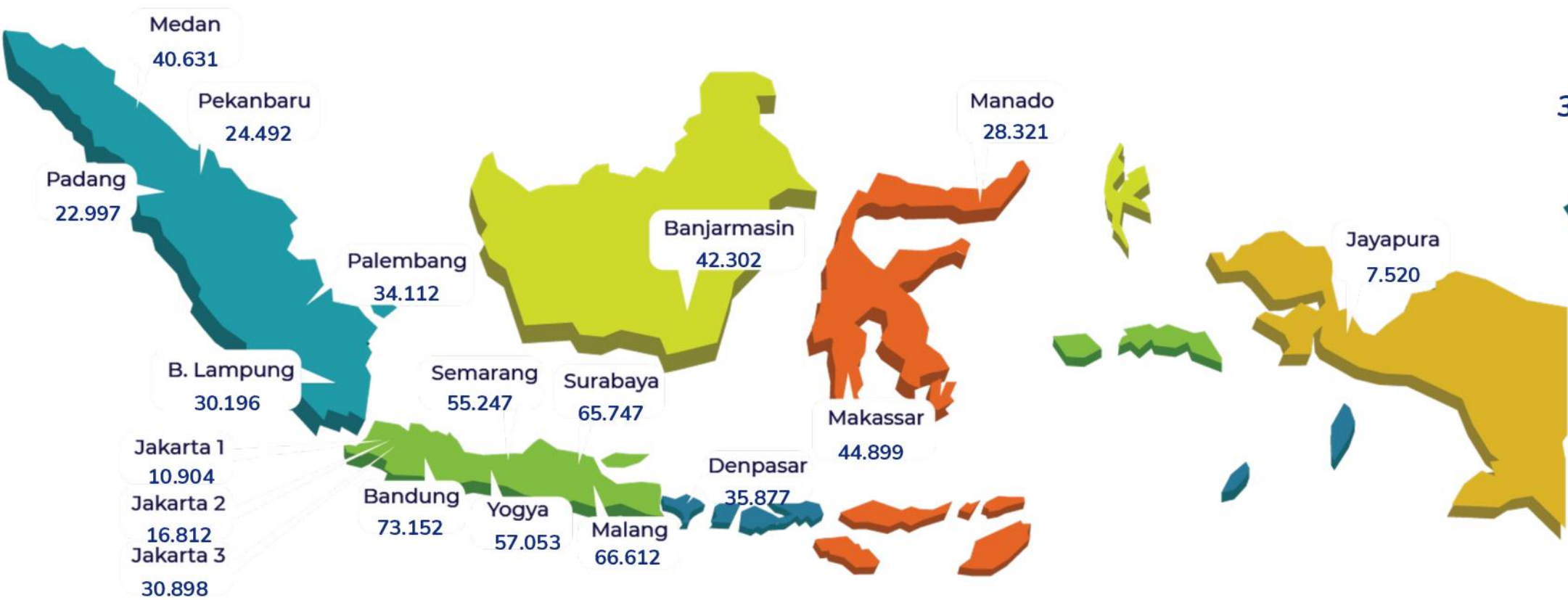
BRI Introduce intraday loan facility for AgenBRILink "Dana talangan" and expand travel & ticketing services "Pasar BRILink"

2022

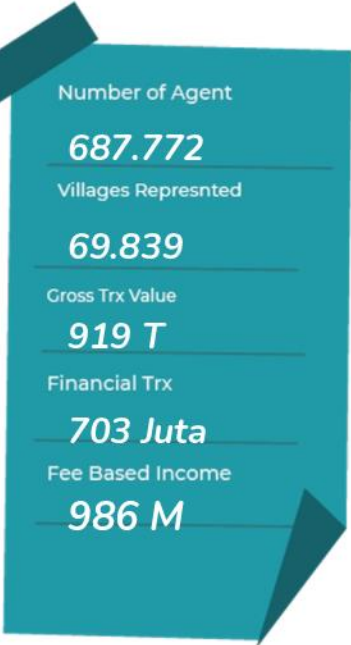
Transaction volume at AgenBRILink has almost reached 1 billion transactions and covers around 80% of villages in Indonesia



Distribution of AgenBRILink



31 Agustus 2023



Ubiquitous and omnipresent, AgenBRILink has Indonesia covered.
It's providing financial services to

80% of the country's villages.

The number of BRILink Agents available at the 18 BRI Regional Offices above shows that BRI is committed to supporting government programs to implement financial inclusion.

AgenBRILink in 3T Area

Number of Agents 11.889

Transaction 20 juta

CASA Rp 232 M

SV Rp 23 T

FBI Rp 28 M

BRILink agents support the financial inclusion program by expanding the range of access to bank services to the public, including the 3T area. Services covered by AgenBRILink :

Banking Transactions
Distribution of Social Assistance
BRILink agents as digital extension agents: Opening Savings & Loan Accounts

* 3T : frontier, outermost and least developed



In effort to support Ultra Micro Synergy, as an effort to strengthen the acceleration of the MSME and UMi segments in the future, the existence of BRILink Agents is also optimized in assisting financial inclusion services.

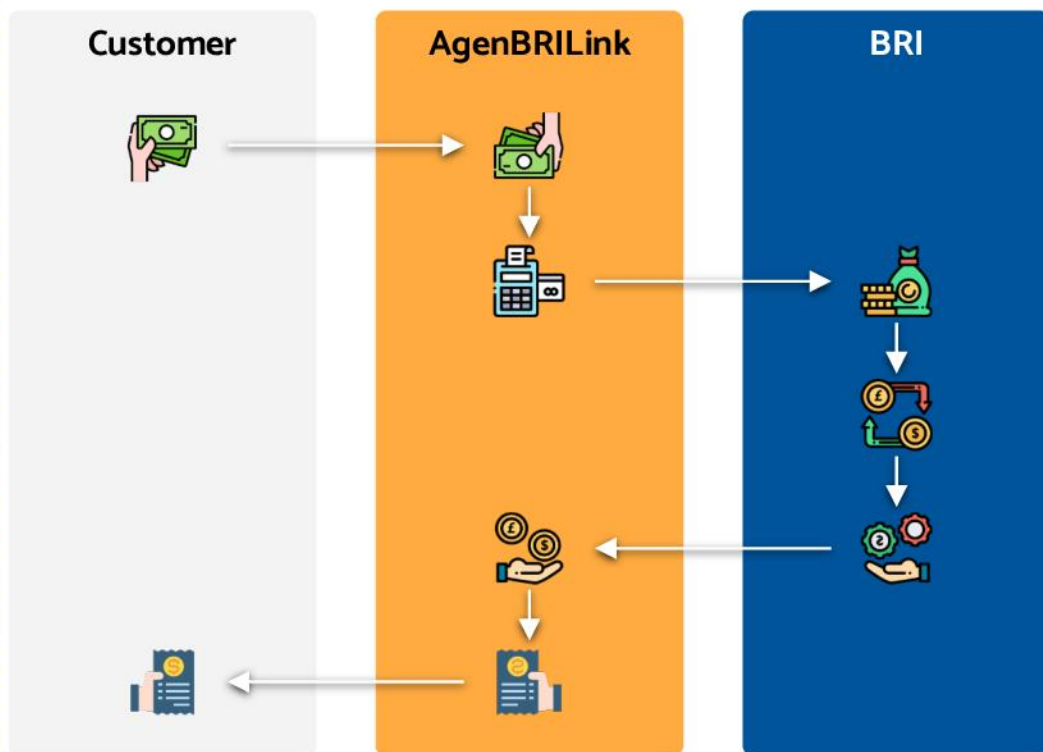
Mitra UMi is one of the BRILink Agents who has been delegated as an extension of BRI with the additional function of serving and managing Ultra Microloans.

UMi Partners can assist in the process of loan marketing, verification, and analysis of prospective debtors as well as assisting the realization and collection of loan installments

AgenBRILink Mitra UMi as Mantri Partner:

Master the ecosystem
Close to potential debtors
Helping prospective debtors get low-interest loans
Increase transactions and revenue
Establish a financial-closed system

Business Flow



1. Customer transacts (mostly with cash).
2. Agent takes cash and transacts through EDC with his card.
3. BRI deducts balance from agent account and processes payment /transfer.
4. BRI calculates agent's share of fee and credits it to agent's account.
5. Agent's EDC produces receipt and hands it to customer.

Business Models

Fixed Amount Fee Sharing

A set per-transaction fee is shared between BRI and partner agent (e.g. transfers, deposits, payments)

Percentage of Trx Value

Fee is pegged as a portion of transaction amount (e.g. loan referrals, insurance referrals)

Delivery Methods :



BRILink Mobile app, available on Android Play Store, allowed us to reach further and wider into financial inclusion.



New Source of Income



Expanding Customer Segment & Cross Selling



Brand Association with BankBRI

Advantages of AgenBRILink



BRI is a pioneer in agency businesses in Indonesia



Comes with comprehensive features



Supported by BRI's widespread and extensive network of branches and E-channels



Business support from Agency Business Support Officers (PPBK)



Free equipment rental fees

Why ? AgenBRILink



Seeking additional business opportunities to meet daily expenses



Supporting Family Economics



Providing financial services & reaching out to customers in specific area



Establish an independent business and become a self-reliant entrepreneur

... Providing the sharing fee to AgenBRILink is intended to help AgenBRILink earn the income they need to run their agency business and keep delivering quality services to the community ...


Features & Futures of AgenBRILink







BRI builds strong partnership relationships with AgenBRILink and allocates AgenBRILink's fee income to **support the growth and sustainability of AgenBRILink's business and financial inclusion in Indonesia** by:

- Training & educating AgenBRILink agents
- Developing technology and exploring new collaborations
- Providing operational support and marketing assistance to AgenBRILink.

... and Looking Forward for More



Perception	How to Leverage
 Hyperlocal, present in the communities	Create services that need physicality/ presence
 Tech-savvy, knows the Internet	Position agents as enablers of local e-commerce, and obtain trust to handle digital transactions for community members.
 Understand online transactions & payments	
 Know how to run a business, have a business place	Make use of Phys. space, a position as a role model for would-be biz owners.

Physical Forward

Leveraging on the **physical presence** and emphasizing the role of Agen BRILink as a beacon of the economy for the underbanked



Thank You

BANK BRI
Ajen BRILink
Gerai Transaksi Online

BRILink
Gerai Transaksi Online
No. Agen: 0028291770001768
SUKARMAN SALIM
Melayani:
• BAYAR LISTRIK
• BAYAR TELEPON
• BELI PULSA
• BPJS
LAYANAN Tbank
• Setor
• Tarik
• Registrasi
Melayani Seluruh Masyarakat

SERTIFIKAT
"MELAYANI KIRI"
AjenBRILink
Gerai Transaksi Online

Melayani:
• BAYAR LISTRIK
• BAYAR TELEPON

SERTIFIKAT
"MELAYANI KIRI"
AjenBRILink
Gerai Transaksi Online

BANK BRI
Ajen BRILink
Gerai Transaksi Online

No. Agen: 70005603
TOKO LIBAS
LAYANAN Tbank
• BAYAR LISTRIK
• BAYAR TELEPON
• BELI PULSA
• REGISTRASI
Melayani Seluruh Masyarakat