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"Nurturing Business and Banking Sustainability"

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic "*Nurturing Business and Banking Sustainability*". This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Ellisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

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Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website https://pascasarjana.perbanas.ac.id.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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Factors Considered to Become a Branchless Banking Agent

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A R T I C L E I N F O

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A B S T R A C T

Advances in technology have opened the business model of national banking so there is no need for banks to open new branch offices. Several banks began to examine the existence of existing or existing branch offices to be replaced by banking agents or Laku Pandai. Even banks have begun to think that branches need to be replaced with agents. This study aims to determine the factors that are considered to be agents of Branchless Banking. This research uses descriptive quantitative method. The population uses all Branchless Banking agents at XYZ bank, totaling 324 agents in the city of Makassar. The data source used primary data by distributing questionnaires to 76 respondents through purposive sampling technique with the following criteria: 1). Has been a branchless banking agent for at least 3 months, 2). Understand the concept of branchless banking agents. The data were analyzed using factor analysis, which previously tested the validity and reliability. The results showed that there are seven factors that become customers' considerations to become branchless banking agents. The factors are: 1. Personal factors with eigen values of 6,797, 2. Income factors with eigen values of 3,902, 3. Social factors with eigen values of 2,009, 4. Cultural factors with eigen values of 1,862, 5. Psychological factors with eigenvalues of 1.227, 6. Convenience factor with eigen values of 1.176, and 7. Employment Factor with eigen values of 1.025.

1. INTRODUCTION

Currently, developments in banking have made many advances. This is marked by the development of financial institutions. However, these developments do not immediately appear, this is very much determined by the presence of customers in a bank. Advances in technology have opened the business model of national banking so there is no need for banks to open new branch offices. Several banks began to examine the existence of existing branch offices to be replaced by banking agents or Laku Pandai. Even banks have begun to think that branches need to be replaced with agents.

Currently, banks are implementing Branchless Banking Agents which can make it easier for customers to make transactions. Bank agents are third parties who cooperate with XYZ Bank and act for and on behalf of the Bank concerned in providing Branchless Banking Services. With the existence of this Bank Agent, customers have the convenience of making transactions such as opening accounts, depositing cash into accounts, making cash withdrawals from accounts and other transactions without having to go through bank branches, but through technologies such as EDC (electronic data capture) and cell phones.

Smart Practice is needed with various considerations such as 1). There are still many people who do not know, use or get banking services and other financial services because they live in locations far from bank offices or because of burdensome fees and requirements. 2). OJK, the banking industry and other financial service industries are committed to supporting the realization of financial inclusion. 3). The Indonesian government launched the National Strategy for Financial Inclusion (SNKI) in June 2012, such as the Branchless banking program. 4). Branchless banking needs to reach all levels of society throughout Indonesia.

The problem in this research is what factors are considered by bank customers to become Branchless Banking agents. The research objective is to determine the factors that are considered as agents of Branchless Banking.

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2. THEORETICAL FRAMEWORK AND HYPOTHESES

A. Consumer Behavior

Kotler (2010:197) states that there are four factors that influence a consumer's purchase decision, namely cultural, social, personal and psychological factors. The factors are: 1). Cultural Factors. Cultural factors have the broadest and deepest influence on consumer behavior. Some of these cultural factors consist of: culture, sub-culture and social class of buyers. 2). Social Factors. Consumer behavior is influenced by small groups, family, role and social status of consumers. These factors greatly influence consumer responses. 3). Personal Factors. This factor is a consumer's decision which is influenced by personal characteristics such as the age and stage of the buyer's life cycle, position, economic situation, lifestyle, personality and the buyer's self-concept. 4). Psychological Factors. This factor is a need that arises from certain physiological conditions such as the need to be accepted by the environment. A person's purchase choice is influenced by psychological factors such as a). Motivation, b). Perception, c). Learning process and d). Trust and attitude.

B. Branchless Banking Agent

According to the Financial Services Authority Program (OJK), Branchless Banking agents are parties (individuals or legal entities) that cooperate with the bank that operates the Branchless Banking and become an extension of the bank to provide banking services and other financial services as promised to the public in the framework of financial inclusion. Bank agents are third parties who cooperate with banks and act for and on behalf of the bank in providing Branchless Banking Services.

With the presence of Branchless Banking Agents, customers have the convenience of making transactions, namely opening accounts, making cash deposits to accounts, making cash withdrawals from accounts and other transactions.

3. RESEARCH METHOD

The population in this study were all branchless banking agents at XYZ bank in Makassar, totaling 324 agents. In this study, the sampling technique used was purposive sampling technique with the following criteria: 1). Has been a branchless banking agent for at least 3 months, 2). Understand the concept of branchless banking agents. Based on the sample calculation using the Slovin method, and it is considered to be representative of the existing population, the total sample size is 76 respondents.

This study uses primary data obtained by using a questionnaire technique. Collecting data using a questionnaire that has been prepared and arranged in such a way that the prospective respondent only has to fill in or mark it easily and quickly. The questionnaire uses open-ended questions. The measurement scale used to measure the research variables used a Likert scale with the variables consisting of 25 variables.

The variables proposed in the study are as follows: 1. Routines, 2. Transactions, 3. Facilities, 4. Technological developments, 5. Family, 6. Partners, 7. Status and position, 8. Want to be appreciated, 9. Banking transactions, 10. Identity, 11. Lifestyle, 12. Income level, 13. Age, 14. Occupation, 15. Filling in the blanks, 16. Developing a business, 17. Good business name, 18. Establishing relationships with the community, 19. Motivation , 20. Situation, 21. Responses, 22. Experience, 23. Decisions, 24. Information and 25. Ease

The data analysis method used in this research is factor analysis. The questionnaire variables were tested using validity and reliability tests.

4. DATA ANALYSIS AND DISCUSSION

The results of testing the research variables used can be seen in the validity test table as follows:

Table 1. Validity Test

Variable	Significant	Information
X1	0,000	Valid
X2	0,000	Valid
X3	0,000	Valid
X4	0,000	Valid
X5	0,000	Valid
X6	0,000	Valid

X7	0,000	Valid
X8	0,000	Valid
X9	0,000	Valid
X10	0,000	Valid
X11	0,000	Valid
X12	0,000	Valid
X13	0,000	Valid
X14	0,000	Valid
X15	0,000	Valid
X16	0,000	Valid
X17	0,000	Valid
X18	0,000	Valid
X19	0,000	Valid
X20	0,000	Valid
X21	0,000	Valid
X22	0,000	Valid
X23	0,000	Valid
X24	0,000	Valid
X25	0,000	Valid

Source: SPSS output, 2020

Based on table 1, it shows that all variables get a value of 0.000, which means that all statement items used in data collection in this study are declared valid.

In this study, the reliability test was carried out by paying attention to the value of Cronbach's Alpha. This test is carried out on each variable if the Cronbach's Alpha coefficient is> 0.7 indicating that the instrument used as a variable measuring instrument is reliable. However, if the Crombach's Alpha value is <0.07, the instrument used as a measuring variable is declared unreliable. Reliability test can be seen in table 2 below.

Table 2. Reliability Test

Cronbach's Alpha	N of Items
,881	25

Source: SPSS output, 2020

Based on table 2, it shows the value of the Cronbach's Alpha coefficient> 0.07, meaning that the instrument used as a variable measuring instrument is realistic. Before the data were analyzed by factor analysis, a feasibility test was carried out first, the variables used the Kaiser Mayer Olkin and Bartlett's Test and MSA (measure of sampling adequacy) test.

Table 3. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		,731
Bartlett's Test of Sphericity	Approx. Chi-Square	995,913
	Df	300
	Sig.	,000

Source: Processed primary data, 2020

1) Kaiser Mayer Olkin (KMO) test, the value obtained is 0.731 where the number is above 0.5 so that the set of variables can be further processed.
2) Bartlett's Test (Bartlett's Test of Sphericity), the processed value is 995,913 with a significance of 0,000. This means that the correlation between variables (significant <0.005) means that it is feasible to use.
3) The next step is testing the Measure of sampling Adequency (MSA), where each variable is analyzed to determine which variables can be further processed and which should be excluded. To be processed further, each variable must have an MSA value> 0.5. The MSA value is listed in the Anti-Image table.

Table 4. Value of the Measure Of Sampling Adequacy (MSA)

Variable	Anti-Image Correlation Matrix
X1	0,592
X2	0,601
X3	0,757
X4	0,645
X5	0,756
X6	0,707
X7	0,759
X8	0,776
X9	0,823
X10	0,663
X11	0,645
X12	0,816
X13	0,568
X14	0,773
X15	0,556
X16	0,830
X17	0,766
X18	0,659
X19	0,786
X20	0,657
X21	0,814
X22	0,850
X23	0,848
X24	0,873
X25	0,587

Source: SPSS output 2020

To determine the number of factors, the Eight Value is calculated using the Total Variance Explained to describe the number of factors formed, it must be seen at the value of eight, which must be above one (1), the Eight Value shows the relative importance of each factor in calculating the variance. of the total variables that exist. The number of numbers is eight, the order is always sorted from the largest to the smallest value.

Table 5. Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6,797	27,188	27,188	6,797	27,188	27,188
2	3,902	15,606	42,794	3,902	15,606	42,794
3	2,009	8,036	50,831	2,009	8,036	50,831
4	1,862	7,447	58,277	1,862	7,447	58,277
5	1,227	4,907	63,185	1,227	4,907	63,185
6	1,176	4,706	67,89	1,176	4,706	67,89
7	1,025	4,099	71,989	1,025	4,099	71,989
8	0,765	3,058	75,047			
9	,684	2,735	77,782			
10	,634	2,534	80,316			
11	,609	2,436	82,752			
12	,593	2,373	85,125			
13	,509	2,034	87,160			
14	,473	1,892	89,052			
15	,437	1,748	90,800			
16	,371	1,483	92,283			
17	,346	1,385	93,669			
18	,339	1,355	95,024			
19	,278	1,111	96,135			
20	,245	,978	97,114			
21	,209	,836	97,950			
22	,173	,692	98,641			
23	,131	,524	99,165			
24	,126	,504	99,669			
25	,083	,331	100,000			

Source: SPSS output 2020

Discussion

The purpose of this study is to find the factors that take into account XYZ bank customers to become branchless banking agents. Based on the results of the Total Variance Explained analysis in Table 5, it can be found that of the 25 variables used in this study, 7 factors were formed. The naming of factors is formed based on the grouping of variables and forms almost the same characteristics.

Factor 1 is called the personal factor. This factor is formed from a combination of several variables such as

the Facility variable (X3), Want to be appreciated (X8), banking transactions (X9), identity (X11), Lifestyle (X12), filling in the blanks (X16), Good business name (X17) , Experience (X22), Decisions (X23) and Information (X24). This personal factor is the main consideration for customers to become smart agents. This can be seen with the highest eight value, which is 6,797. Furthermore, the highest loading value is obtained from the decision variable (X23) of 0.870. This factor can cumulatively explain 27.188% of the feasibility of this study. This personal factor is a consideration for customers to become a branchless banking agent because a customer feels that he has benefited both personally and from business by becoming a bank agent. As stated in the related theory, personal factors can determine a person's decision to make a purchase.

Factor 2 is called the Income factor. This factor is formed from a combination of several variables such as the Income level variable (X13), Age (X14) and the Response variable (X21). This factor has eigenvalues of 3.902. This factor is the next customer's consideration in deciding to become a branchless banking agent. The income level variable value (X13) has the highest loading factor, namely 0.866 and this factor can cumulatively explain 42.794% of the feasibility of the study. This income factor is a consideration for customers to become branchless banking agents. The customer's view is that by becoming an agent, a customer can have additional income from activities as a bank agent. Theories relating to the income factor are those that relate to economic conditions that strongly influence product choice, so that marketers whose products are income sensitive can pay close attention to trends in personal income, savings and interest rates.

Factor 3 is called the social factor. This factor is formed from a combination of several variables such as the family variable (X5), partner (X6), status and position (X7) and the public relations variable (X10). This variable has eigenvalues of 2.009. This social factor becomes the next consideration for a customer to decide to become a branchless banking agent. The public relations variable (X10) has the highest factor loading, namely 0.744 and this factor can cumulatively explain 50.831% of the feasibility of this study. Social factors are a consideration for customers to become branchless banking agents because by becoming a bank agent, one can improve relationships and interact with the general public. The theory related to social factors, namely these factors greatly affect consumer responses, therefore marketers must really take into account to formulate a marketing strategy.

Factor 4 is called the Cultural factor. This factor is formed from a combination of three variables, namely the Routine (X1) and Transaction (X2) and technological development (X4) variables. This cultural factor has an eigen value of 1,862 and makes this factor a consideration for customers who decide to become branchless banking agents. The value of the transaction variable (X2) has the highest loading factor of 0.773 and this factor cumulatively explains 58.277% of the feasibility of this study. This factor is very important for customers to become branchless banking agents because technological developments allow customers to carry out their work as bank agents more easily. The theory related to cultural factors is that has the broadest and deepest influence on consumer behavior.

Factor 5 is called the psychological factor. This factor is formed from a combination of several variables consisting of the Business Development variable (X18), Motivation (X19), and the Situation variable (X20). This factor was formed with eigenvalues of 1.227. Psychological factors are one of the factors that are considered by customers to become branchless banking agents. As for the Situation variable (X20) has the highest factor loading, which is 0.634, this psychological factor can cumulatively explain 63.185% of the feasibility of this study. This factor is very important and becomes a consideration for customers to become branchless banking agents. A related theory of psychological factors, namely needs that arise from certain physiological conditions such as the need to be accepted by the environment.

Factor 6 is called the ease of transaction factor (X25) with an eigen value of 1.176. This factor is a factor in the consideration of customers becoming branchless banking agents where the value of the transaction ease variable (X25) has the highest loading factor of 0.617 and this factor can cumulatively explain 67.89% of the feasibility of this study. This factor is a consideration for customers to become branchless banking agents because customers feel that it is easy to run the system and transactions as agents. The theory related to the transaction convenience factor, namely the learning process, explains changes in a person's behavior that arise from experience and most human behavior so that marketers can build demand for products to be marketed.

Factor 7 is called the Job factor (X15). This factor has an eigen value of 1.025. The consideration of customers being branchless banking agents where the job variable (X15) has the highest loading factor of 0.862. This factor can cumulatively explain 71,989% of the feasibility of this study. This factor is one of the considerations for customers to become agents branchless banking bank because becoming an agent can be an additional job that has income and is not in vain. Theories related to work factors, namely those that affect the

goods and services they buy. Thus marketers can identify groups related to positions that have an above average interest in their products.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Based on the results of the discussion and research findings, it can be concluded that there are seven factors that are considered by XYZ bank customers to become branchless banking agents. These factors are 1. Personal Factors with eigenvalues of 6,797, 2. Income Factors with eigenvalues of 3,902, 3. Social Factors with eigenvalues of 2,009, 4. Cultural Factors with eigenvalues of 1,862, 5. Psychological Factors with eigenvalues of 2,009. values of 1.227, 6. Convenience factor with eigen values of 1.176, and 7. Job factor with eigen values of 1.025.

Based on the results of this study, it can be suggested that the recommendations in this study are as follows:

1. It is recommended that the Bank is better able to pay attention to the seven factors that are the findings of this study and become the consideration of customers to become agents, namely personal, income, social, cultural, psychological, convenience, and job factors. For personal factors, it is very important for branchless banking agents to maintain what is embedded in the customer and customer trust. For income, social, cultural, psychological, convenience and employment factors, they are not factors that influence the customer's decision but to find out what needs are needed by the customer.

2. Further researchers are expected to develop the results of this study by examining seven factors, namely personal, income, social, cultural, psychological, convenience, and occupational factors, where what factors most influence customers in their decision to become branchless banking agents.

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