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Empowering Indonesia's Underserved: AgenBRILink's Journey in Bridging Financial Gaps In

the sprawling archipelago of Indonesia, where diverse communities thrive, ensuring financial inclusion has always been a challenging endeavor. However, one initiative has been steadfastly working to bridge the financial gaps and empower the underserved—AgenBRILink.

A Humble Beginning

The journey of AgenBRILink began with a

vision to make banking accessible to every corner of Indonesia. It started humbly, with a collaboration between Bank BRI and local agents who believed in the power of financial inclusion. These agents became the pillars of change, serving as intermediaries to bring banking services closer to those who had previously been excluded.

A Catalyst for Financial Inclusion

AgenBRILink operates on a simple yet

powerful premise: to bring banking services to the people, rather than asking the people to come to the bank. With this approach, it has become a beacon of hope for millions who reside in remote villages, underserved urban areas, and the farthest reaches of the country.

As of the Q2 2024, these dedicated agents, numbering over

666,000, represent almost 80% of villages across Indonesia. They are the faces of change, offering a wide range of banking services, from deposits to loans, right at the doorstep of their communities. Together, they've facilitated more than 518 million financial transactions with a gross transaction value of IDR 675 trillion, resulting in a fee-based income of IDR 728 billion. Beyond transactions, they've also played a crucial role in educating the unbanked about the benefits of financial services. This remarkable performance is a testament to AgenBRILink's vital role in expanding financial inclusion throughout Indonesia.

A Stepping Stone to the Future

As

AgenBRILink's journey continues, it seeks to strengthen its commitment to financial inclusion further. With a growing network of agents spread across the nation, it aims to amplify its impact.

The next steps involve adopting a data-driven acquisition model to strategically target areas with the most significant potential for growth. By offering tailored services and building robust ecosystems in collaboration with Ultra-Micro Holding, Pegadaian and PNM, AgenBRILink aspires to become a comprehensive financial solution provider for the people.

But AgenBRILink's vision doesn't stop

there. It envisions itself as more than just a financial service provider. AgenBRILink is poised to evolve into a one-stop shop for the micro and ultra-micro segment customers, catering not only to their banking needs but also their lifestyle requirements. This expansion includes offering insurance products to safeguard their assets, partnering with e-commerce platforms to provide access to a variety of goods, facilitating transportation services, and tailoring consumer segment services to meet their unique needs.

The journey of AgenBRILink exemplifies a transformational story—of empowering the underserved, of bridging financial divides, and of championing financial inclusion. With each transaction and every new account opened, AgenBRILink paves the way for a brighter, financially inclusive future for Indonesia.

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