

ABSTRACT

The Indonesian government launched the National Strategy for Financial Inclusion (SNKI) through the Financial Services Authority (OJK) by launching the *Laku Pandai Program* (Officeless Financial Services in the Context of Financial Inclusion) or also known as branchless banking. The existence of a smart behavior agent is a financial service solution that can save costs because it can provide banking services for the unbanked in remote areas that have not been reached by bank branch office services. This study is intended to provide an overview of what factors influence people to transact through *Mandiri Agen* so that the main goal of increasing financial inclusion programs through smart behavior agents can be realized.

The research method used in this study is an exploratory research method with a qualitative approach, which is a research method used to collect initial information, obtain or obtain ideas and understanding of a problem so that it can be used as further research that is more focused. Explorative research is used to dig up information and collect detailed preliminary data from sources regarding *Mandiri Agen* and qualitative approaches to describe research results from the data obtained during the study.

Knowledge of the functions and benefits of *Mandiri Agen* is quite well known, although it is only limited to the features and services of agents, while the 3 main products, namely opening savings accounts, offering micro-credit and micro-insurance products, have not been widely used. Agents can be known and felt the benefits by the wider community. Several things are factors that make people willing to transact at *Mandiri Agen*, including the number and location of agents, convenience, speed, practicality, friendliness and security. Some of the obstacles such as communication networks, transaction errors, counterfeit money can be mitigated, among others, by increasing the competence of *Mandiri Agen* or assigning a person in charge who specifically manages *Mandiri Agen* so that if problems arise related to agent transactions, settlement solutions can immediately be found.