

ABSTRACT

Laku Pandai is a program established by the Financial Services Authority (OJK) which aims to provide access to financial services for people who have not used and/or obtained banking services and other financial services with financial products that are simple, easy to understand and in accordance with the needs of those who cannot reach out to financial services.

The Special Region of Yogyakarta itself has implemented the Laku Pandai Program and has been running since the end of 2014. The objectives of the research are: 1) Identifying the constraints and problems faced by the Laku Pandai Service Providing Banks in the DIY Region, 2) Identifying and analyzing the relationship between the operating bank, agent and customers in the Laku Pandai program in the DIY region, 3) Develop a strategy to empower the Laku Pandai program in the DIY region to make it more optimal and increase the number of users.

The results of this study indicate that: 1) the problems of the agent's lack of understanding of the application mobile operating bank are the bank has difficulty providing education on saving, and the fees/ service fees are still higher than through ATMs; 2) High primary motivation and commitment in implementing the Laku Pandai program are well felt by the respondents of the organizing bank, agents and customers of Laku Pandai; and 3) OJK in the regions as regulators can be given the authority to monitor or evaluate the implementation of Laku Pandai periodically, and in writing to the implementing banks, this is done to increase the number of agents further so that they can meet the target number of agents every year.

Keywords: Laku Pandai, Social Basis, Commitment Basis