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Вплив мотивації агента на довіру клієнта в рамках покращення діяльності агентів урядових банків в адміністративному місті Північна Джакарта: якісне дослідження

Анотація. *Народний банк Індонезії (BRI) – один із найбільших банків країни з мережею, що налічує понад 10 тисяч банківських відділень. Банк є одним з найбільших кредиторів мікрофінансування в країні і прагне прискорити фінансову інтеграцію в Індонезії шляхом цифрової трансформації. Завдяки загальнонаціональній мережі агентів-філій (BRILink Agents) банк має змогу надавати послуги навіть у сільській місцевості. Агенти BRILink – це клієнти банку, які мають високий рейтинг надійності і підтримують мінімальний баланс у 800 доларів США. Вони надають такі банківські послуги у своїй місцевості як відкриття рахунку, зняття готівки, надання мікрокредиту. Мета даного дослідження дослідити мотивацію агента стати агентом BRILink та рівень довіри клієнтів до агентів BRILink в адміністративному місті Північна Джакарта. Вибірку цього дослідження склали агенти BRILink в адміністративному місті Північна Джакарта, серед них: співробітники відділу маркетингу мікропродуктів, співробітники агентів BRILink у відділенні BRI Джакарта Танджунг Пріок, менеджери головного офісу BRI. Методологія збору даних в цьому дослідженні включає: спостереження, опитування та інтерв'ю, а також аналіз випадкових анкет, наданих 177 агентам BRILink, розташованим у адміністративному місті Північна Джакарта. Дані анкетування були оброблені за допомогою програмного забезпечення SPSS (Statistical package for the social sciences / Статистичний пакет для суспільних наук). Виявлено, що мотивація стати агентом BRILink базується на прагненні агента забезпечити більш зручне обслуговування клієнтів через надання більшої кількості послуг, що зрештою підвищить обіг всіх послуг банку. Така мотивація може бути тісно пов'язана з діловими проблемами щодо формування довіри клієнтів. Покращення якості надання послуг у разі скарги підвищить лояльність клієнта і спонукатиме його продовжували здійснювати операції з агентом BRILink. Покращення роботи агентів BRILink в аспекті кількості і якості послуг призведе до кращих результатів діяльності банку, так як ці процеси є взаємопов'язаними.*

Ключові слова: *мотивація агентів, довіра клієнтів, ефективність роботи агентів державних банків, агенти BRILink, послуги мікрокредитування.*

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The Impact of Agent Motivation on Customer Trust in Improving the Performance of Government Bank Agents in the Administrative City of North Jakarta: Qualitative Research

Abstract. *Bank Rakyat Indonesia (BRI) is one of the largest banks in the country with a fleet of over ten thousand bank branches. The bank is one of the biggest microfinance lenders in the country and is committed to accelerating financial inclusion in Indonesia through digital transformation. Agent BRILink, a nationwide network of branchless agents, enables Bank BRI to reach rural Indonesia. BRILink agents are bank customers who have a high-reliability score (calculated using the banks' big data) and who maintain a minimum balance of USD 800. The agents can open a bank account, facilitate withdrawals, and disburse loans. The purpose of this study is to explore the agent's motivation to become a BRILink agent and the level of customer trust on the BRILink agents in the North Jakarta Administrative City. The sample for this study was BRILink agents in the North Jakarta Administrative City, among them: micro product marketing officers at BRI Pertamina Sindang Unit, BRILink Agent Officers at BRI Branch Office Jakarta Tanjung Priok, Managers in the BRI Head Office and customers of BRILink Agents. The data collection methodology for this study includes observations, surveys and interviews, as well as analysis of random questionnaires provided to 177 BRILink agents located in the of North Jakarta Administrative City. The survey data were processed using SPSS (Statistical package for the social sciences). It was revealed that the motivation to become the BRILink agent is based on the agent's desire to provide more convenient customer service by providing more services, which ultimately will increase the turnover of all bank services. This motivation can be closely related to business concerns in creating customer trust. Improving the quality of service in the event of a complaint will increase customer loyalty and encourage them to continue to do business with the BRILink agent. Improving the work of BRILink agents in terms of the quantity and quality of services will lead to better results of the bank's activities, since these processes are interrelated.*

Keywords: *agent motivation, customer trust, performance of government bank agents, BRILink agents, microcredit services.*

1. Introduction

Every large organization such as People's Bank of Indonesia (Indonesian: *Bank Rakyat Indonesia* (BRI)) generally has a department that handles special processes related to the personnel, known as human resources (HR) who function as sales agents. A dynamic organization will always increase its productivity by consistently producing the best performance and maintaining that competitive advantage, and the factor that is considered the most potential in producing the best performance is the human resource factor. In order to achieve their goals and realize the organizational plan through human resources, of course, several supporting aspects are needed. The first is the motivation of the agents to continue selling BRI products and services. While the second it is the trust given by the customers to the agents.

BRI is one of the state-owned banks with the largest and most widespread reach, the bank even has several BRI units spread across the urban village level. However, to continue to improve services and reach out to the community in this category, BRI currently partners with savings and loan customers who have businesses with a micro segment, called BRILink Agent which serves non-cash transactions (cashless society).

From the pre-research that has been done on BRILink Agents in the Administrative City of North Jakarta, it can be seen that the motivation for BRILink Agents to decide to become BRILink Agents is as follows:

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Table 1

Pre-Research on BRILink Agent Motivation

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Developing Business	14	23.7	23.7	23.7
Increase Turnover	15	25.4	25.4	49.2
Get Promo	3	5.1	5.1	54.2
Providing Convenience	22	37.3	37.3	91.5
Others	5	8.5	8.5	100.0
Total	59	100.0	100.0	

Source: survey conducted by authors.

The motivation to become a BRILink Agent is to provide convenience to the surrounding community and consumers of the BRILink Agent by providing more services for banking transaction needs so as to provide comfort to these consumers so that they are loyal to both the agent's products and services and BRI products.

Table 2

Pre-Research Strategy Increase Customer Trust

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Good Service	18	30.5	30.5	30.5
Good Quality	5	8.5	8.5	39.0
Convenience	8	13.6	13.6	52.5
Attractive Promotions	4	6.8	6.8	59.3
Honesty	8	13.6	13.6	72.9
Others	16	27.1	27.1	100.0
Total	59	100.0	100.0	

Source: survey conducted by authors.

Meanwhile, to increase customer confidence, BRILink Agents always provide good and maximum service for customers so that they continue to use the services of the BRILink Agents and continue to transact with the BRILink Agents for products and services sold, so that it is hoped that in the future the main choice of the consumers will be BRILink agent.

According to Masni (2017) motivation is the basic impulse that moves a person to act and behave in some way, who moves him to do something that is in accordance with the impulse within himself so that it ultimately causes the person to make a decision. Meanwhile, trust (Noeraini & Sugiyono, 2016) is a willingness to depend on co-workers in a cooperative relationship in which confidence is placed in co-workers. Many large companies, both national and multinational, have realized the importance of motivation from human resources (HR) and the trust given by customers. They develop a system with a view on motivation and belief. This is because motivation is very important both for the employee as something that can trigger the person concerns to be able to work well and for the company, namely by achieving the targets set by the company in regards to their goals. Meanwhile, customer trust is no less important considering that consumers of the company's products and services are parties who enjoy the results of a company's products and services by buying the products and services produced. It means that the level of trust given by customers is crucial for the sustainability of the company's business and also the employees.

Based on the background above, this research is expected to provide an overview for BRI's BRILink Agents to continue in improving their performance, and also for BRILink Agent customers so that they do not hesitate to become BRI Agent and BRILink Agent's customer because BRILink services continue to provide convenience.

2. Literature Review

Work Motivation

Work motivation is the motivation that occurs in the situation of work environment contained in an organization or institution. Basically, humans always want things that are good, so that the driving force that motivates their work spirit depends on the expectations that will be obtained in the future (Hasibuan, 2002).

Entrepreneurial Motivation

Entrepreneurial motivation or entrepreneurship motivation is an encouragement or strength within individuals to maintain an entrepreneurial spirit in all their actions (Krishna, 2013). Individuals who have high motivation in running their business will achieve maximum performance in business. Motivation is one of the key elements in the success of small businesses because motivation has an impact on business performance.

Customer Trust

Trust is partnering and building long-term relationships and increasing commitment in relationships,

because trust will reduce the risk of failure in businesses due to individuals and individual factors (Darwin, 2014).

Employee Performance

Performance is an illustration of the level of achievement of the implementation of a company activity in realizing their goals, objectives, mission, and vision of an organization contained in the strategic planning of a company (Lestari & Purnawati, 2018)

Relationship Between Variables

Agent Motivation to become a BRILink Agent

Motivation is expected to produce positive results in the form of customer trust. Meanwhile, in order to provide an increase in work motivation, it can be done by providing appropriate compensation, providing motivation, creating a conducive work environment, as well as education and training so that employees are expected to maximize their responsibilities after being provided with education and training related to the implementation of work (Wijaya & Susanty, 2017). In the case of BRILink Agents themselves, they can be motivated by providing appropriate agent rewards according to their respective achievements and providing briefing on the best BRI products and services because they will become the front line of BRI to deal with BRILink customers.

Customer Trust in Agent Motivation

Customer trust has a significant positive effect on customer loyalty and customer satisfaction. Therefore, the mediated effect of customer satisfaction on the effect of service quality and customer trust on customer loyalty has more power than the direct effect of service quality and customer trust on customer loyalty (Sitorus and Yustisia, 2018).

In addition, according to Darwin (2014) specifically for the customer's own trust in a product or service, usually arises because customers judge the quality of the product by what they see, understand, or what they feel. This is important for BRILink Agents to build customer trust in the products or services they offer, so that the level of customer trust is higher in BRILink Agents and customer satisfaction is created so that the person involved continues to be motivated to become a BRILink Agent because of his good performance resulting in financial benefits.

Agent Motivation and Agent Performance

According to Nurjaman (2014) to achieve company goals is to improve employee performance. This increase can be seen through work performance appraisals that can motivate employees so that they make a productive contribution to the company and employees also get satisfaction through good work, bonuses, and even promotions that will be obtained through these achievements.

In addition, work motivation in the company is a must in achieving good work performance in all fields of work (Alfitriana, 2021). This is also important for companies such as BRI and BRILink Agents who are partners to achieve company goals in the forms of work motivation provided, which are education, training, responsibility, incentives, work environment, and work infrastructure.

Organizations work hard to increase the motivation of their employees' related knowledge, skills and abilities to improve work performance (Çetin & Aşkun, 2018). Agent motivation is proven to have an influential role on work performance. The main purpose of this research on BRILink Agents is to investigate the agent's motivation on the work performance of BRILink Agents.

Customer Trust in Agent Performance

Customer trust is a condition where customers have confidence in a product or service of a brand (Mowen and Minor, 2001). In this case, BRILink agents take advantage of all of that by paying more attention to the interests of customers. Customer trust will make customers decide to use Brilink Agent's products and services in the future so as to generate more profits for the BRILink Agent.

3. Research Methodology

The research used qualitative descriptive research methods. The qualitative approach is expected to be able to produce in-depth descriptions of speech, writing, or observable behavior from certain individuals, groups, communities or organizations. The use of qualitative descriptive research design in this study is intended to describe and analyze agent motivation on customer trust in improving the performance of government bank agents in North Jakarta administrative city.

4. Results and Discussion

Description of Participants (Unit Analysis)

BRILink agent: BRI savings or loan customers who already have an existing business. The legalities required to become a BRILink Agent are Identity Card (KTP), Tax ID number (NPWP), Business License and filling out the BRILink Agent cooperation agreement form. Bank offices and ATM machines also exists to make it easier for these agents to sell BRILink products and services.

BRI Unit marketers: BRI employees, both contract and organic, who are in the BRI Unit Office with the main target being micro customers, both deposits and loans.

BRILink Agent Officers at BRI Branch Offices: BRI employees, both contract and organic, who are in BRI Branch Offices in charge of processing customers into BRILink Agents with the main task of conducting customer surveys, ensuring legality and business while also coordinating with the BRILink Agents.

Employees of the BRILink Division at BRI Head Office: BRI employees with organic status who are in the BRILink Division at BRI Head Office with the main task of making BRILink product policies and conducting regular business reviews.

BRILink Agent Customer: a person who entrusts banking transactions, both cash and non-cash to BRILink Agents, such as payment of account bills, cash deposits, cash withdrawals, fund transfers, electronic money top ups and e-wallet.

Table 3

Participant Data

No.	Participant	Age (Years)	Gender	Length of Work/Being an Agent (Years)	Profession
1.	Participant A	41	Female	7	BRILink Agent
2.	Participant B	47	Male	5	BRILink Agent
3.	Participant C	38	Male	7	BRILink Agent
4.	Participant D	29	Female	7	BRILink Agent
5.	Participant E	55	Female	5	BRILink Agent
6.	Participant F	52	Male	5	BRILink Agent
7.	Participant G	60	Male	7	BRILink Agent
8.	Participant H	35	Male	7	BRILink Agent
9.	Participant I	38	Male	3	BRILink Agent
10.	Participant J	50	Male	7	BRILink Agent
11.	Participant K	35	Male	12	BRI Unit Marketers
12.	Participant L	34	Female	6	BRILink Agent Officers at BRI Branch Offices
13.	Participant M	31	Male	8	Employees of the BRILink Division at BRI Head Office
14.	Participant N	32	Male	2	BRILink Customer

Source: survey conducted by authors.

Factors that Motivate BRILink Agents in North Jakarta Administrative City to become BRILink Agents

To find out the views and opinions of participants on what factors motivate BRILink agents in North Jakarta to become BRILink agents and how BRILink agents in North Jakarta create customer trust from the results of interviews conducted has been done by the researcher with 14 participants. The initial process, from data collection to drawing conclusions, is presented by the researcher.

In general, the reasons for the participants to become BRILink Agents can be seen in the following interview results:

Participant A: Because BRI officers educated me about BRILink products so that it made me interested in becoming a BRILink Agent;

Participant B: Because BRI is a big bank;

Participant C: Because BRI is a well-known bank in Indonesia;

Participant D: Because BRI ATMs are everywhere, making it easier for people to take money;

Participant E: Because BRILink services are in high demand, it makes me interested in becoming a BRILink Agent;

Participant F: Because the BRI brand is famous;

Participant G: Because BRI is famous;

Participant H: Because BRI has BRILink;

Participant I: Because the ATM is near my house, I'm interested;

Participant J: BRI has interesting products.

After conducting in-depth interviews, the motivation of Participants to become BRILink Agents (agent motivation) is mostly based on wanting to provide more service to customers than the participants' efforts and increase turnover.

Participant A: To provide better service to customers;

Participant B: To increase turnover;

Participant C: To improve service for customers;

Participant D: To increase turnover;

Participant E: To improve customer service in the store;

Participant F: To increase income;

Participant G: To help customers transfer money and pay bills;

Participant H: To increase income;

Participant I: To provide maximum service to customers, in addition to having more turnover;

Participant J: To help the community and customers for transactions.

Based on research conducted on one hundred and seventy-seven BRILink agents located in the North Jakarta Administrative City area, it can be seen that the professions of these agents are as follows:

Table 4

BRILink Agent Profession in North Jakarta Administrative City

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Trader	120	67.8	67.8	67.8
Catering	6	3.4	3.4	71.2
Farmer	3	1.7	1.7	72.9
Businessman	24	13.6	13.6	86.4
Employee	3	1.7	1.7	88.1
Others	21	11.9	11.9	100.0
Total	177	100.0	100.0	

Source: survey conducted by authors.

From this research, it can be seen that the professions of BRILink Agents in the North Jakarta City Administration are mostly traders who have certain experience in the business field of certain products so that it is very original based on the results of observations, surveys and in-depth interviews conducted with ten BRILink Agents. Their motivation to become a BRILink Agent is to provide more services in the form of ease of banking transactions to their store customers in addition to additional turnover for their business.

Furthermore, in other aspects of observation to determine the motivation of the BRILink Agent, it can be seen from various aspects:

Table 5

BRILink Agent Observation and Survey from Location and Turnover

Participant	Location	ATM/Bank distance	Location Rental (Rp)	Ownership	Turnover (Rp) Per-Month
A	Office	50 M	2 Million	Renting	3 Million
B	Settlement	2 KM	Owner	Owner	3 Million
C	Settlement	2 KM	Owner	Owner	6 Million
D	Settlement	1 KM	2 Million	Renting	5 Million
E	Settlement	500 M	Owner	Owner	3 Million
F	Settlement	200 M	Owner	Owner	5 Million
G	Settlement	150 M	5 Million	Renting	10 Million
H	Settlement	50 M	Owner	Owner	5 Million
I	Settlement	300 M	3 Million	Renting	3 Million
J	Market	200 M	Owner	Owner	5 Million

Source: survey conducted by authors.

The reason behind the customer becoming a BRILink Agent is to provide more service to customers, besides, getting additional turnover from BRILink transaction fees. This is reinforced by research conducted on one hundred and seventy-seven BRILink Agents in the Administrative City of North Jakarta who answered the reasons or motivations for becoming a BRILink Agent.

Table 6

Research on Motivation to become a BRILink Agent in North Jakarta Administrative City

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Developing Business	42	23.7	23.7	23.7
Increase Turnover	45	25.4	25.4	49.2
Get Promo	9	5.1	5.1	54.2
Providing Convenience	66	37.3	37.3	91.5
Others	15	8.5	8.5	100.0
Total	177	100.0	100.0	

Source: survey conducted by authors.

In relation with the results of the interview, the researcher also had the opportunity to test the validity of the motivation of BRILink agents to become agents with several interview equations as follows:

Participant K: BRI Unit Pertamina Sindang always refers to savings and loan customers who have businesses, in this case businesses that are directly related to the daily needs of the surrounding community such as basic necessities, selling pulses, cooperatives and shipping goods to become BRILink agents. Of course, what we refer to the customers with good conditions such as daily average balances that always have a certain

nominal balance, smooth cash flow and if loan customers have current collectability. We refer customers to those who have had a business for at least one year running so as to prove the business has a good condition so that if you become a BRILink Agent, of course it can be profitable for both the Agent itself and BRI.

Partisipan L:As a BRILink Agent Officer at the BRI Jakarta Tanjung Priok Branch Office, I conducted an objective survey both in terms of the character of the individual customer and the business concerns. For BRILink agents, it is currently prioritized to use BRILink mobile because currently BRILink using EDC has begun to be abandoned because EDC means BRI will have to invest in the machines for Rp. 3 million to BRILink agents. Besides, of course, there are other additional costs such as network and maintenance costs. So that BRILink with EDC will be given only to selected BRILink agents with very good personal and business conditions, and of course the agent must make a guarantee deposit of Rp. 3 million for the EDC machine. For BRILink Agents, who shows great effort, such as paying machine deposit fees and renting a place, the main motivation to become a BRILink Agent is to increase turnover. As for BRILink Agents who tend not to incur costs such as machine deposit fees because they use BRILink Mobile and does not have renting fees because they own the building themselves, the main motivation to become a BRILink Agent is to provide more service to their customers.

Partisipan M: The current BRI KP BRILink Division always sees BRILink agents from the positive side, that they are at the forefront of getting fee-based income from BRILink transaction fees. To become a BRILink Agent, from the provisions we made, you must have a business that has been running for at least one year, but in terms of business flexibility, it is deemed necessary to review the rules because currently many new customers who have just started a business have the enthusiasm to become a good BRILink Agent to get more income and provide additional services to its customers so that the agent's business becomes the top of the public's mind and will be crowded with visitors.

From the results of the research and validity testing, it reinforces that one's motivation to become a BRILink Agent in North Jakarta Administrative City is to provide more service to customers while, of course, getting additional turnover from BRILink transaction fees.

BRILink Agent in North Jakarta Administrative City Creating Customer Trust

This research was also conducted on the same participants, but now focusing on the way participants gain and increase trust in customers towards a store or business either on their personal behalf or as a BRILink agent. This is related to the complaint to the BRILink Agent, both in terms of service quality and the products or services offered. As for obtaining and increasing customer trust in the BRILink Agent from each participant, the following steps are taken:

Participant A: With good and maximum service. Always resolve complaints quickly, if there is a problem, I will contact the bank officer.

Participant B: Provide maximum service. If there is a problem, I try to contact the bank clerk.

Participant C: Providing good service and for complaints I always try to resolve it myself.

Participant D: Provide good service and resolve complaints maximally.

Participant E: Provide good service and resolve complaints as much as possible.

Participant F: Always provide good and maximum service and resolve complaints as best they can.

Participant G: Provide maximum service and resolve complaints.

Participant H: With good and maximum service and for complaints, I will contact the bank.

Participant I: By prioritizing that I am a BRILink agent who is ready to help and if there is a complaint, I will contact the bank.

Participant J: With good and responsive service, if there is a complaint, I will forward the complaint to the authorities.

From the ten existing participants, it can be synthesized that the way to gain and increase customer trust is by providing good and maximum service for customers, and if there is a complaint, the BRILink Agent will resolve the complaint by forwarding it to the bank officer.

From this research, providing good service to customers is the main thing that a BRILink Agent in North Jakarta Administration City does to gain and increase customer trust in BRILink Agents. So that it is very relevant in which resolving complaints based on the results of interviews with ten previous participants is considered one form of effort in providing good service which, of course, the main goal is to gain and increase customer trust.

Table 7

Research Efforts to Gain and Increase Customer Trust

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Good Service	54	30.5	30.5	30.5
Good Quality	15	8.5	8.5	39.0
Convenience	24	13.6	13.6	52.5
Attractive Promotions	12	6.8	6.8	59.3
Honesty	24	13.6	13.6	72.9
Others	48	27.1	27.1	100.0
Total	177	100.0	100.0	

Source: survey conducted by authors.

Regarding the complaint itself, currently, complaints through Bank officers such as BRILink Agent Officers at the Branch Office will follow it up to the Head Office for follow-up with the results of the validity test to participants as follows:

Participant L: Complaints can be made by the BRILink Agent itself or its customers through the BRI Customer Center by stating the agent's location, transaction date, transaction code, type of transaction and transaction nominal. Furthermore, the report will be followed up by the BRILink Agent officer to the head office by stating the report ticket number. Currently, there is no direct access to complaint reports from BRILink Agent Officers directly. The complaints that often occur are related to money transfers that often fail in which the balance has been debited but the money does not make it into the destination account.

The researcher also had the opportunity to interview one of the customers of the BRILink Agent at the location of Participant H with a focus on the level of satisfaction and trust in question and the reasons for continuing to use the services of a BRILink Agent:

Participant N: In general, I am satisfied with using the services of a BRILink Agent. It has been almost two years since I have been a BRILink Agent customer. The services I use most often are transfers to other accounts because I don't have Mobile Banking and Top Up E-Wallet. One time I had a problem, in which my money didn't get to the destination account, but with the help of my subscription BRILink Agent, I finally made a complaint to the bank by making a report number via the call center and it didn't take 2X24 hours for the funds to enter the destination account.

Furthermore, the researcher also conducted observations and surveys of BRILink agents from the service side to customers with several aspects:

Table 8

BRILink Agent Observations and Surveys from Services

Participant	Signage, Flyer or Product Brochure	Mastering Products and Services	Business Fields	Most Wanted Service	Strategy to Increase Turnover
A	Exist	Yes	Stationary	Transfer	Collaborate with the office
B	Does not exist	No	Service Bureau	Bill Payment	Pickup Service
C	Does not exist	Yes	Convenience Store	Transfer	Actively Offering Products
D	Exist	Yes	Cooperative	Transfer	Pickup Service
E	Exist	Yes	Convenience Store	Transfer	New and Most Wanted Products
F	Does not exist	Yes	Cruise	Electricity Payment	Actively Offering Products
G	Does not exist	No	Convenience Store	Phone Credit	Pickup Service
H	Exist	Yes	Phone Credit	Transfer	Pickup Service
I	Does not exist	No	Phone Credit	Electricity Payment	Be nice
J	Does not exist	No	Basic Food	Transfer	Pickup Service

Source: survey conducted by authors.

From the observations and surveys above, it can be synthesized that not all BRILink Agents master the product and have a guide or sales kit regarding the product so that in some places the BRILink Agent does not master the product, this will cause customer confusion if there is a complaint. For services that are most sought after because the BRILink Agent business itself is a home-based business and selling daily products or services, transfer services are the most sought after. While the final synthesis from the results of observations and surveys is that the way BRILink agents increase turnover is by picking up the ball strategy, especially during the current pandemic.

Discussion

Based on observations, surveys, and interviews that have been conducted with ten participants of BRILink Agents, three participants of BRI internal workers, and one customer participant of BRILink Agents, it can be seen that it is closely related to the concept of drive that moving one's intentions is preceded by encouragement. It needs that action from a step that is also carried out because of a need, an incentive to facilitate a process in order to achieve a goal is also driven by a stimulus and a reward that is an added value which is not mandatory but is expected by each interrelated activity actor. When connected with the results of observations, surveys and interviews with ten BRILink agents and the Hierarchy of Needs Theory as proposed by Maslow as in Robbins (2008), physiological needs are basic needs that must be met immediately. The second is the need for safety (safety needs), namely a person's need for security and protection from physical and emotional crime, as well as guarantees that physical needs will continue to be met. The third is social needs, namely one's need for love, belonging, acceptance, and friendship; in this case there is a good relationship and bond between the BRILink Agent and the customer. While the fourth is the need for

self-recognition (esteem needs), namely a person's need for internal esteem factors, such as self-esteem, autonomy, and achievement, as well as external reward factors, such as status, recognition, and attention. And finally, the fifth is the need for self-actualization (self-actualization needs), namely one's need for growth, achieving one's potential, and self-fulfillment, the drive to be able to become what one wants, namely by becoming a BRILink Agent and also, to increase the experience and knowledge of entrepreneurship. Theory of Two Factors (Herzberg) in Robbins (2008), namely in meeting the needs there are two factors that cause a sense of satisfaction or dissatisfaction according to Hezberg, namely the factors that cause dissatisfaction called hygiene factors include: salary, working conditions, and organizational policies. While the causes of satisfaction or motivating factors include: achievement, knowledge, responsibility, and progress.

Needs theory by Mc Clelland (1961) tried to do something creative and innovative with those concerned of running the BRILink Agent business, in addition to its core business of making the customer's product choices for transactions varied. Some agents have a very strong drive to succeed. BRILink agents strive for personal achievement not for the mere reward of success, but they have a desire to do things better or more efficiently than they have done before.

The first factor influencing work motivation by Siagian (2003) is age, BRILink agents with a range of 25 to 40 years of age are proven to be more motivated because they are adults and understand the market. The second is gender; the implication of male gender is that they have a strong desire to become an agent because they have a high level of independence. The third is marital status, with this status it can be seen that agents who are married or have families have more motivation than those who are not married. Fourth, the number of dependents, the number of dependents of a family's main breadwinner, as well as marital status, an agent who has many dependents also has more motivation than those who do not have dependents or who does not have as many dependents. Fifth is the period of service, in this case an agent who has been a BRILink agent for a long time but does not have a motivation is not as good as a new agent with achievements that exceed the target because in this case there is a saturation factor. Sixth, the personality of a BRILink Agent will affect the way the agent interacts with customers so as to create a sustainable good relationship. Seventh, perception or reputation, a BRILink agent who has a bad level of reputation or perception in the community will find it difficult to gain customer trust because their business does not attract people to come. Eighth, the ability to learn that BRILink is a new product, so there needs to be a mature learning process to provide education to customers and avoid complaints. The nine social value systems that apply in various types of society where a person is a member can be seen from the observations of the BRILink Agent with ethnic minorities that will be accepted by society by adjusting the social values of the majority community. The tenth is attitude, a BRILink Agent with a positive attitude such as empathy and eagerness to help in the event of a complaint will also have a positive impact on the business. The last one is the ability, in this case intellectual ability, includes ways of thinking in solving problems, this is closely related to learning abilities so that many BRILink agents with good intellectual abilities are more motivated because they always think innovatively and long term, such as the results of interviews from 100 eighty-seven BRILink Agents stated that the pickup service strategy would be carried out during the current pandemic, if this is done and the BRILink Agent can rise from difficult times, then the person concerned has a high adversity quotient (Stoltz, 2004).

In connection with this and based on the results of observations, surveys, and interviews conducted by researchers to the participants, it can be synthesized that what factors into the motivation of BRILink agents in North Jakarta to become BRILink agents, namely the desire to meet the needs of customers. BRILink, in this case all BRILink agents, are entrepreneurship goods and services entrepreneurs who, of course, have daily customers with daily needs, so that those concerned in becoming BRILink Agents by offering banking services will be an added value for the customers of the BRILink Agent. Furthermore, the second motivation is because their profession is entrepreneurship, so getting a turnover or additional income is the motivational background to become a BRILink Agent. This is also added by many of the BRILink agents who still rent the kiosks that are occupied so that to cover these costs additional income is needed from the products and services they sell every day.

High entrepreneurial motivation must exist in someone who wants to be a successful entrepreneur, because with high entrepreneurial motivation they can form the mentality that exists in them to always be superior and do everything beyond existing standards because a reliable entrepreneur will think out of the box and do something that has never been done by other people (Prawiranegara, Nuryanti, and Mulyadi, 2019).

In the second formulation of the problem, the researcher will describe the results of the research on how BRILink agents in the North Jakarta Administrative City create customer trust. Trust itself is a key variable in developing a long-lasting desire to continue to maintain long-term relationships because with trust, someone will think positively in achieving their goals. From the results of observations, surveys, and interviews that have been carried out by researchers, is that to build customer trust, it must be preceded by good service by the BRILink agent. Good services such as the location of the BRILink Agent which is easy to see and reach so that it is easy for customers to find, the services provided by the BRILink Agent are similar to a bank office where the staff is friendly (smiles and greets), wears uniforms, masters the product, is active, communicative and says Thank you after the transaction is complete. Lastly and most importantly, they are reliable when there is a complaint, helping through various steps such as being able to calm the customer by mastering the product and actively following up on complaints to the BRI call center or BRI

officers at the nearest office. So, from these steps it can be synthesized that those steps will build customer trust which will later lead to strong consumer perceptions.

The results of this study are in accordance with the factors that influence customer trust as stated by Andini (2014) first, namely experience: the perception that is built from the customer's empirical experience will continue to resonate with the customer in the future so that the customer will trust the BRILink agent. The second is the quality of work: the process and work results of BRILink Agents are assessed by some customers. Unlimited quality of work will result in quality trust. The quality of work cannot be measured by any other things but from the level of customer satisfaction. BRILink agents who have a vision for the future will always pay attention to the level of quality in products and services produced so that customer satisfaction is met. The third is intelligence: the ability of BRILink Agents to manage problems that occur such as transaction failures. Based on the results of interview with participant N regarding factors that shape customer trust according to Darwin (2014): reliability, namely a BRILink agent with all its facilities can be relied on to meet customer needs such as bill payments, cash withdrawals, and transfers. In addition, competence, namely the BRILink agent can educate customers well so that customers become calm and comfortable in transacting. Honesty, that is, if there is a complaint, the BRILink agent always delivers updates or actual follow-up results from the bank, which is also related to openness, namely openness in reporting or providing required information to customers. Thus, it can be seen that the agent motivation of BRILInk agents in this case is to provide convenience, namely more services for banking products while also increasing turnover. This can be closely related to the business concerns in creating customer trust by providing good service in the event of a complaint so that the customers are loyal and continue to do transact with the BRILink Agent. With the ultimate goal of the BRILink agent being able to improve its performance, it will most likely also improve the company's performance (corporate performance) in this case BRI due to quality and quantity (Mangkunegara, 2010) achieved by BRILink Agents because the two have a close relationship.

5. Conclusions

Based on the findings of the research, it is possible to conclude that: (1) The factors that motivate BRILink agents in North Jakarta to become BRILink agents are the motivation to meet the needs of BRILink agents. All BRILink Agents are entrepreneurship goods and services entrepreneurs who, of course, already have daily customers with daily needs, so that those interested to become BRILink Agents by offering banking services will be an added value for the customers of the BRILink Agent. Furthermore, the second motivation is because their profession is entrepreneurship, so getting a turnover or additional income is the motivational background to become a BRILink Agent. This is also added by many of the BRILink agents who still rent the kiosks that they occupy, so they need to cover these additional costs. As such more income is needed from the products and services that they sell every day. (2) BRILink Agents in North Jakarta Administrative City create customer trust, which is preceded by good service by the BRILink Agent. Good services such as the location of the BRILink Agent which is easy to see and reach so that it is easy for customers to find, the services provided by the BRILink Agent are similar to a bank office where the staff is friendly (smiles and greets), wears uniforms, masters the product, is active, communicative and says Thank you after the transaction is complete. And lastly and most importantly, they are reliable when there is a complaint, helping through various steps such as being able to calm the customer by mastering the product and actively following up on complaints to the BRI call center or BRI officers at the nearest office.

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