

Implementation of Officeless Financial Services Program in the Framework of Inclusive Financial (Laku Pandai) to Improve Accessibility of Financial Services to the Community in Percut Sei Tuan District

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ABSTRACT

Limited access to formal financial services remains a challenge for rural communities in Percut Sei Tuan District, leading many residents to rely on informal transactions and undermining financial inclusion. To address this issue, the Financial Services Authority (OJK) implemented the Laku Pandai program, which provides access to banking services through agents without branch offices. This study aims to analyze the implementation of the Laku Pandai program in improving financial service accessibility and to identify its supporting and inhibiting factors. A qualitative approach was employed using interviews, observations, and documentation. The findings indicate that the Laku Pandai program has contributed to improved access to savings, payment services, and social assistance distribution. However, its implementation faces challenges, including low financial literacy, limited agent capacity, and insufficient supervision of illegal transactions. Overall, the program is considered effective in promoting financial inclusion, although enhanced socialization, agent training, and infrastructure support are needed to ensure its sustainability.

INTRODUCTION

The Indonesian government initiated the development of the National Strategy for Financial Inclusion (SNKI) in 2016. This document was planned in June 2012. Implementing the SNKI requires collaboration between ministries/agencies, regional governments, and stakeholders to improve public services to formal financial institutions. To strengthen institutional collaboration for financial inclusion, the government issued Presidential Regulation No. 82 of 2016 concerning the SNKI and subsequently reissued Presidential Regulation No. 114 of 2020 concerning the SNKI. The objectives of the SNKI program, as mandated by Presidential Regulation 114 of 2020 concerning the SNKI, are to encourage economic growth, accelerate poverty reduction, and reduce disparities between individuals and regions (Rachmayani, 2023).

As a manifestation of the financial services industry's commitment to supporting the government's financial inclusion program, in 2014 the Financial Services Authority (OJK) initiated a program called Branchless Financial Services for Inclusive Finance (Laku Pandai), based on OJK Regulation Number 19/POJK.03/2014 concerning Branchless Financial Services for Inclusive Finance (Laku Pandai).

Laku Pandai is a program that provides banking and other financial services through collaboration with other parties, supported by the use of information technology. The reason for this program is that many Indonesians are still unfamiliar with, unable to use, or access banking and other financial services due to their residences being too far from bank offices or due to burdensome requirements that prevent them from using these services.

The goal of the Laku Pandai program is to provide simple, easy-to-understand financial products tailored to the needs of those who lack access to financial services. The OJK provides financial services through collaboration with other parties. In this case, banking financial institutions and the public act as agents, so the program implementers are banking financial institutions and registered members of the public as agents (Andryani, 2019).

According to analytical data from the Financial Services Authority (OJK), the number of Laku Pandai agents in 2021 was 1,452,383, while in 2022 it was 1,241,529. Branchless Financial Service Agents (Laku Pandai) experienced a 14.52% decline due to an agent optimization program throughout 2022, increasing the capacity of existing agents and closing underperforming ones. Meanwhile, in 2023, the number of Branchless Financial Service Agents also decreased by 1,188,864 (4.24%). This was a result of the previous year's decline (Rachmayani, 2023). In 2024, the number of Branchless Financial Service Agents experienced a rapid increase, reaching 1,507,463 units in the second quarter of 2024.

The Laku Pandai program, which provides various financial services, defines accessibility within the framework of financial inclusion as an individual's ability and affordability to access formal financial services, both physically and financially. Accessibility to financial services is a key element in understanding how inclusive finance can impact the economy (Andryani, 2019).

The development of products and services provided by the Laku Pandai program has received considerable public attention. However, this is more closely tied to the individual's response. A response is a reaction, meaning acceptance or rejection, as well as an attitude of indifference, to the communicator's message. This relates to the public's response to the intensity of the Laku Pandai program's services (Rachman et al., 2024; Ritonga et al., 2023).

Various studies have shown that the Laku Pandai program has had a positive impact on improving and developing the local economy. First, Yohanes Eki Apriliawan (2024) in his study, "Financial Inclusion in Poverty Alleviation in the Riau Islands Region," stated that the number of banks and the presence of Automated Teller Machines (ATMs) significantly impact the Global Relative Deprivation Index (GRDI). The greater the number of banks and ATMs in a region, the lower the poverty rate tends to be. However, accessibility to financial infrastructure in the Riau Islands remains uneven, particularly in rural areas where poverty rates are much higher (Apriliawan, 2024; Mardiansyah & Nasution, 2022).

Various previous studies have examined the implementation of this program from a policy perspective, the readiness of implementing institutions, and the role of banks in introducing financial services to the public. However, most of these studies have focused more on the implementation process and challenges faced, rather than on the program's actual outcomes in improving public financial access.

Most previous studies have explored the effects of Laku Pandai at the national or provincial level, utilizing aggregate data that reflects general patterns in increasing access to financial services. While this macro approach provides a broad policy perspective, it often fails to capture the dynamics and differences in outcomes at the local level (Rambe et al., 2023). In reality, the success of a financial inclusion initiative is often influenced by local contextual factors, such as the availability of digital infrastructure, population density, distance to formal financial institutions, and the level of financial literacy and behavior of the community. Therefore, research conducted at the sub-district level is crucial to provide empirical evidence that is more specific and relevant to the situation on the ground (Ritonga et al., 2024).

Furthermore, previous research tends to evaluate the success of the Laku Pandai program based on access indicators, such as the number of new accounts opened or the number of agents operating, without assessing whether this access actually drives meaningful use of financial services. In terms of financial inclusion, success is measured not only by the increase in the number of individuals with accounts, but also by how frequently and consistently they use services such as savings, transactions, loans, and microinsurance. A research gap exists because there are still few studies assessing the relationship between formal financial access and actual financial behavior at the grassroots level.

LITERATURE REVIEW

The perceptions of implementers within the organization where the program is implemented can shift from rejection, neutrality, and acceptance, related to personal value systems, loyalty, personal interests, and so on. According to Muluk et al (2021), in the theory of Van Meter and Van Horn, the acceptance or rejection of policy implementing agents significantly influences the success or failure of public policy implementation. This is likely because the policies implemented are not formulated by local communities who are familiar with the problems and issues they experience.

Implementation requires institutional mechanisms and procedures that regulate communication patterns between organizations, from higher to lower levels of authority. Communication, in the context of conveying information to policy implementers about standards and objectives, must be consistent and uniform across various information sources. Communication between various organizations is also a crucial component of program implementation. All individuals participating in the program, such as the Financial Services Authority (OJK), participating banks, and agents, need to maintain good communication so that policies can be implemented consistently. Putra (2022) suggests that irregular communication can lead to misunderstandings regarding transaction regulations, such as money limits, account opening steps, and how to handle customer complaints.

Environmental variables influence program implementation, including the implementing organization's economic resources, the nature of public opinion, elite support, and the role of interest groups and the private sector in supporting program success. A conducive external environment can support program success; if it is not conducive, the program will not be successful. Community influence is also crucial for program success.

Social, economic, and political conditions within a community also serve as external factors influencing policy implementation. Financial literacy, economic well-being, and public trust in digital services are frequently discussed in literature. According to the Financial Services Authority (OJK) (2020), low-income individuals tend to have a poor understanding of the benefits of formal financial services, resulting in slow adoption. This challenge also occurs in semi-urban areas like Percut Sei Tuan, where some people still prefer cash transactions and are skeptical about the security of digital transactions.

Contemporary literature on public services extensively explores the importance of a paradigm shift in public service management, oriented more toward meeting the expectations of citizens as consumers. In certain service sectors, it is necessary to transform public organizations into more autonomous and flexible organizations and reduce the bureaucratic chain of command that underemphasizes citizens as consumers.

Epistemologically, public services are rooted in the political philosophy of democracy. Denhardt and Denhardt (2007) define it as societal democracy. Democracy is a government ideology based on rules to achieve the common good and prosperity. In the context of societal democracy, democracy is defined as a government oriented toward the overall public interest. Citizens have the full

right to receive government attention and are entitled to participate in every government process (politics and policy-making).

The government must provide public services with a series of innovations that address community needs. This will encourage an effective role for users to ensure good public services. Good services can deliver realistic promises to citizens and service users, and contribute to building trust in public service organizations (Aritonang, 2017).

Britannica defines technology as the application of scientific knowledge for practical purposes in human life or to create change and manipulation of the human environment. This means that technology truly plays a role in assisting human life activities broadly, across various areas of life. Technology is useful for humans both individually and socially, including in managing organizations (Emerson et al., 2023).

Public service by the public bureaucracy is one manifestation of the state apparatus' function as a servant of the public, as well as a servant of the state. The existence of state institutions, including public services, is essentially not intended to serve itself, but to provide or serve the community. Therefore, the public bureaucracy is obliged and responsible for providing good and professional public services (Licsandru et al, 2025).

On the other hand, the world and governance are recognizing a new approach known as inclusiveness. Inclusiveness is the political meaning of a welfare approach. This approach is a response to economic growth that denies conditions and well-being. Previously, development and policy approaches have been more exclusive, prioritizing short-term pragmatism, using shallow, individualistic principles. In contrast, inclusive policies or approaches involve the public in every aspect of development with the aim of aligning individual rights and obligations, creating justice, equality, and equal opportunities for people from diverse backgrounds (Manar, 2019).

METHODOLOGY

This study employed qualitative research methods. Qualitative research involves the collection, analysis, and interpretation of data that cannot be measured numerically. Creswell (2018) explains that this is an approach to investigating and understanding implementation related to individual groups within the context of social problems. This research focuses on understanding group culture and the evolution of population behavior patterns over time. Observation and direct involvement in community activities are the primary elements of data collection. The primary focus of this research is on the data collection process and demonstrating the success of implementation in the results. The research location was selected based on the author's work location at a BRI Link agent. There are 11 branches already operating, but the researcher chose only the area around Percut Sei Tuan District. This is because the center of the first BRI Link agent was located there, and the work progress and transaction services are more diverse in that area. Furthermore, the research location is close to markets and industrial areas where people earn their living.

The location chosen by the researcher is a location where accessibility to financial transactions with banking services is far from urban areas. Therefore, the presence of BRI Link at this location greatly facilitates public transactions without having to worry about distance and time.

There are three types of informants in this research:

- a. Key informants, who possess in-depth and comprehensive knowledge of the subject matter being studied. In this study, the owner of the BRI Link agent where the author works is key to the owner's success in managing BRI Link.
- b. Main informants, who are individuals or groups who serve as primary data sources and provide technical insights related to the research problem. They are the most relevant individuals with direct information about the phenomenon being studied. In this study, these include existing customers at the BRI Link agent, the General Affairs Department of Percut Sei Tuan District, and the Deli Serdang Central Statistics Agency.
- c. Supporting informants, who provide additional information to complement the analysis and discussion in qualitative research. Information from supporting informants can help enrich the researcher's understanding of the topic being discussed. In this study, Bri Link employees (who have worked there for a long time) served as supporting informants for the researcher.

This study employed theoretical and environmental triangulation. This is because the purpose of this study was to understand and analyze the implementation of the branchless financial services program within the framework of financial inclusion (*Laku Pandai*) to increase accessibility of financial services to the community in Percut Sei Tuan District. Theoretical triangulation serves to deepen understanding of the data and phenomena under study, as well as to enhance the integrity and credibility of the research. Supported by environmental triangulation, which aims to explore variations across conditions and situations, environmental triangulation can provide broader and more comprehensive insights into the phenomena being studied.

RESULT AND DISCUSSION

Implementation of the Branchless Financial Services Program (Laku Pandai) in Percut Sei Tuan District

The Branchless Financial Services Program (*Laku Pandai*) is a strategic effort initiated by the Financial Services Authority (OJK) to increase public access to banking services by utilizing agents and digital technology. OJK (2020) states that *Laku Pandai* is a program that provides banking services without the need for branch offices, implemented through collaboration between banks and individual agents to reach communities in areas difficult to reach by formal banking services.

The implementation of this program in Percut Sei Tuan District is supported by the presence of various *Laku Pandai* agents from several banks, including BRI Link, BNI Agent, Bank Sumut Smart Agent, and Mandiri Agent. Based on field observations and interviews with village officials, the presence of BRI Link agents in this area makes it easier for residents to conduct transactions

such as deposits, bill payments, and fund transfers without having to visit a bank branch. Research by Yudiantoro and Rahmadi (2021) revealed that Laku Pandai agents play a crucial role in increasing cashless transactions and expanding access to financial services in micro-scale areas. These findings align with conditions in Percut Sei Tuan District, where BRI Link agent transaction activity increased, particularly during the distribution period for social assistance and non-bank employee salary payments.

According to a 2022 study conducted by Dito Haekal Shidqie Ritonga in North Sumatra, the implementation of BRI Link as a type of Laku Pandai program has proven successful in expanding access to financial services and strengthening public trust in the formal banking system. Close social ties between agents and the community are a key factor in its success, as they facilitate interaction and build mutual trust. This finding was also evident in Percut Sei Tuan, where the majority of BRI Link agents are community figures or micro-entrepreneurs long known to the local population.

However, interviews indicated that several challenges remain in implementing Laku Pandai on the ground. One of the main challenges is limited internet access and low levels of digital literacy among the elderly. As Mrs. Berlina said (November 1, 2025):

"Grandma's children send money every month. In the past, my children often came to give me shopping money, but now, because I'm using wire transfers, I don't understand. My children even set up an ATM for me, so if I need to withdraw money, I have to ask a BRI-Link employee."

Sugianto, Mutiara, and Malik (2025) stated that the success of the Laku Pandai initiative depends heavily on the community's financial literacy and skills in utilizing digital technology. Furthermore, transaction security and consumer protection also need to be considered, as noted by Gunawan et al. (2021), who emphasized that legal protection for Laku Pandai users needs to be strengthened through supervision by the Financial Services Authority (OJK) and improved agent capabilities.

From a policy perspective, information from the OJK (2024) indicates that there are more than 1.3 million Laku Pandai agents throughout Indonesia (Antara News, 2024). However, the distribution of agents at the regional level remains uneven. According to information from the Central Statistics Agency (BPS) (2024), Percut Sei Tuan District has a large population of over 400,000 people, but only around 50 BRILink agents operate. This situation indicates that there is still a significant opportunity to develop services, especially in villages with high economic activity such as Tembung, Saentis, and Bagan Percut.

Supporting and Inhibiting Factors for the Implementation of the Laku Pandai Program in Percut Sei Tuan District

The implementation of the Branchless Financial Services (Laku Pandai) program in Percut Sei Tuan District is inseparable from a number of factors that support and hinder its implementation on the ground. These factors influence the extent to which the program reaches the community and its effectiveness in increasing accessibility to financial services.

Supporting Factors

One of the main factors supporting the successful implementation of the Laku Pandai program in Percut Sei Tuan District is the high level of public interest and trust in local banking agents. Based on interviews with BRI Link agents in Lau Dendang and Sei Rotan Villages, most residents feel more comfortable transacting through agents they already know. As stated by Mr. Irwansyah (June 21, 2025):

"I always go to BRI Link. Whether I want to withdraw money or transfer money, I always go there. I used to go to an ATM, but my card was swallowed by the machine, so I don't want to go there anymore. With BRI Link, it's impossible to swallow it. There's an admin fee, but it's better than having to go to the bank to process my ATM card. I don't have time."

This was followed by Mr. Zulfikar's opinion (June 21, 2025):

"I always go to BRI Link, because now, if I want to buy chicken, I have to use a bank transfer. It's difficult to get to an ATM, it's far from here, let alone a bank. With BRI Link, you just have to cross the street."

The availability of Laku Pandai agents distributed close to residents is a crucial element. The presence of agents in easily accessible locations reduces the physical barriers to access, which have been a major factor in the low level of financial inclusion in rural areas. The proximity and low transportation costs encourage people, especially informal workers, to start conducting formal transactions because "it's faster, closer, and doesn't disrupt daily activities." This convenience strengthens Laku Pandai's position as a bridge to overcome the weaknesses of traditional banking infrastructure.

This finding aligns with research by Ritonga (2022), which states that social relationships between agents and the community are a crucial element in building trust and strengthening the adoption of digital financial services. Furthermore, the availability of adequate economic infrastructure also supports the implementation of this program. Percut Sei Tuan District is a buffer zone for Medan City, with relatively high economic activity, particularly in the trade and services sectors. This situation contributes to high transaction frequency at Laku Pandai agents, as also found in research by Zulkarnain, Abubakar, and Handayani (2021), which showed that semi-urban areas have higher Laku Pandai participation rates than purely rural areas.

Inhibiting Factors

Despite showing positive progress, the implementation of Laku Pandai in Percut Sei Tuan District still faces several obstacles. One major obstacle is limited internet network infrastructure in several sub-districts, such as Percut (Bagan) and those located at the edge of the sub-district. This network limitation often results in transaction disruptions, especially during peak hours. These findings align with research by Sugianto, Mutiara, and Malik (2025), which emphasized that communication network stability is a crucial factor in the sustainability of Laku Pandai-based digital services.

Another striking factor is the high level of financial and technological illiteracy among older adults, who still rely on traditional payment methods.

Their technological knowledge is still minimal. Therefore, providing education and understanding of technological developments for this age group is crucial.

Furthermore, Laku Pandai agents face challenges with capital and transaction security. Several BRI Link agents reported difficulties in increasing their floating capital to handle large transactions, while the risk of losing funds remains quite high. However, the researcher's observations revealed several BRI Link branches capable of handling large transactions, amounting to hundreds of millions of rupiah. One such location is the researcher's workplace. With only an ID card or other form of identification, BRI Link agents are able to handle large transactions.

Impact of the Laku Pandai Program on Accessibility of Financial Services for Communities in Percut Sei Tuan District

The Branchless Financial Services (Laku Pandai) program has brought significant changes in making it easier for people in Percut Sei Tuan District to access formal financial services. This change is evident in the increase in the number of people opening bank accounts, the ease of conducting financial transactions, and the increased understanding of finance in the area. Before the Laku Pandai program, many people in Percut Sei Tuan District, especially those in the remote areas of Percut Sei Tuan District, had to drive long distances to reach the nearest bank branch in Medan City. With the presence of Laku Pandai agents such as BRILink, BNI Laku Pandai, Bank Sumut Smart Agent, and Mandiri Agent, residents can now easily open accounts, save money, and conduct financial transactions in their villages.

According to the Financial Services Authority (OJK) (2020), the main goal of Laku Pandai is to create access to financial services for communities not yet served by formal financial institutions (the unbanked). The implementation in Percut Sei Tuan demonstrated the program's success, as evidenced by the increase in new customers at BRI Link agents. Interviews with BRI Link agent owners at the researcher's location revealed that an average BRI Link agent can handle 100-200 transactions per day, primarily for cash deposits and digital payments. This finding aligns with research by Zulkarnain, Abubakar, and Handayani (2021), which explains that the Laku Pandai program significantly increases community participation in the formal banking system in semi-rural areas.

Another significant benefit is savings in time and costs during transactions. Previously, before Laku Pandai, people had to spend significant transportation costs just to travel to and from a bank branch. Now, with agents in every sub-district, transactions can be conducted more quickly and at lower costs. Field observations indicate that this convenience indirectly encourages people to conduct more frequent transactions through the banking system, particularly for paying electricity bills, mobile phone credit, and online purchases. Thus, Laku Pandai not only expands financial access but also strengthens digital inclusion in the Percut Sei Tuan area.

In addition to increasing access, the implementation of Laku Pandai has also resulted in increased financial literacy in the community. Agents play an active role in providing simple education on how to save, avoid fraud, and use

digital banking services safely. Researchers have observed that there are still many cases of fraud involving the public. This often occurs via telephone, claiming that people will receive double the profit if they send money to the fraudster, under the guise of stock trading. Others use WhatsApp, using wordplay, such as the term "BRIVA withdrawal," which is commonly heard by locals. BRIVA is an abbreviation for BRI Virtual Account, which means BRI payment, not BRI withdrawal. Therefore, agents must understand every aspect of transactions to be able to assist the public in handling such incidents. Furthermore, trust in financial institutions also increases because people feel safer transacting through agents they know personally.

The Laku Pandai program has also had a positive economic impact on community activities in Percut Sei Tuan District. Several BRIlink agents in this area reported experiencing an increase in income of up to 30% due to a combination of transaction profits and an increase in the number of store customers. Furthermore, it has become easier for people to conduct business transactions, such as paying suppliers, purchasing raw materials, and sending money outside the region.

This finding is supported by research by Robi Eka Putra, Roni Ekha Putera, and Desna Aromatica (2022) in West Sumatra, which shows that Laku Pandai can strengthen the local economy by increasing cash flow and the efficiency of financial transactions. In other words, this program functions not only as a banking facility but also as a catalyst for economic growth among grassroots communities.

CONCLUSION

Laku Pandai, implemented by the Financial Services Authority (OJK) and supported by banking institutions such as BRI through the BRI Link Agent program, has proven effective in addressing the community's limited access to formal financial services. In Percut Sei Tuan District, issues such as limited physical access to banks, limited time for transactions, and security risks in storing money are factors that make this program relevant. The presence of BRI Link Agents has provided an inclusive and effective solution for the local community, providing accessible, flexible, and time-limited financial services. This thesis is designed to answer the main question: How is the Laku Pandai program implemented in public financial services in Percut Sei Tuan District, and what are the supporting factors in its implementation? The primary objective is to analyze the program's implementation process using the Van Meter and Van Horn theoretical approach. Using a qualitative approach, the researcher observed and analyzed the implementation of the Laku Pandai program at several BRI Link agents where the researcher works, with a focus on the program's effectiveness in reaching community groups previously underserved by the formal financial system. This research is expected to provide practical contributions to improving public services and adding to the scientific knowledge in public administration studies, particularly in the context of inclusive finance.

Regional governments and the Financial Services Authority (OJK) are advised to continue encouraging the expansion of the Laku Pandai program, particularly through coaching and supervision of financial agents such as BRI Link, to maintain service quality and increase public confidence in using these services. Banks, as the primary implementers, are expected to increase agent capacity through regular training and provide more advanced and user-friendly technology, such as multifunctional EDC machines, to ensure faster, safer, and more technically unimpeded transactions. BRI Link agents are urged to maintain ethical service practices, improve financial literacy, and educate the public – especially vulnerable groups and those unfamiliar with digital financial systems – so they can utilize services optimally and safely. The public is expected to be more active in utilizing financial services through BRI Link agents as an alternative solution to limited access to bank offices, while also increasing their understanding of the importance of good financial management. For future researchers, it is hoped that they can develop this research to other regions with different geographical and demographic conditions, as well as expand the study with a quantitative or mixed approach to see the influence and effectiveness of the Laku Pandai program in more depth.

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