



Retail Business Development Using BSI Smart Agent Electronics: A Strategy for Increasing Sales Volume in Minimarket Businesses

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ABSTRACT: This study aims to determine retail the business development strategy to increase sales volume. In this case, Minimarket Bintang Indah utilizes BSI Smart electronics as a strategy to increase sales volume. This research was conducted based on the qualitative paradigm strategy, and implementation model. This research uses a descriptive approach to be able to explain the phenomena that occur in the research subject, namely Bintang Indah Minimarket. Data collection was done by observation, interview, and documentation. Research results show that Minimarket is in a profitable position where the strengths it has are in line with the opportunities promised so that the strategy is implemented it's right and can continue to support retail business development.

KEYWORDS: Agent Electronics, BSI Smart, Development Strategy, Ritel Business, Sales Volume.

A. INTRODUCTION

BSI Smart is an excellent assistance (office less monetary administration in a comprehensive money structure) for BSI to provide banking administration and other monetary administration which is carried out not through an office organization, but through joint efforts with various parties organized by the data innovation office (Samsuri 2022). In this case, the right business development strategy using BSI Smart Agent electronics can increase profits at Bintang Indah Minimarket. A retail business development strategy is defined as a plan or framework that directs action retail (Iha Haryani, 2018; Marhawati et al., 2023).

Based on research by Austin (2023), Seen Conduct Control has the best impact in influencing the social interest of Gen Y to involve QRIS as an installment conversion tool. This is confirmed by research (Coker, 2018). who said that there is the influence of ease of use, the benefits of using and the influence of culture regarding consumer intensions to use QRIS BSI among the millennial's generation in the city of Medan. Meanwhile the limiting factor does not influence the buyers goal of involving QRIS the millennials generation in the city of Medan. This shows that millennial BSI QRIS clients in the city of Medan feel the accommodation, useful and there are cultural factors so that this affects their intention to use the BSI Smart service.

Based on data source (Coker, 2018), the number of retailers in Indonesia is around 3.61 million retail business units, a decrease of 11.85% from the previous year which reached 4.1 million units. Meanwhile, the number of grocery/retail stores in South Sulawesi Province was reported by (Coker, 2018). in 2022 there will be 491 thousand units and Bontonompo District, Gowa Regency will have 360 retailers consisting of traditional and modern grocery stores (Coker, 2018). Bintang Indah Minimarket is one of the minimarkets located in Barombong Village, Bontonompo District, Gowa Regency.

The BSI Smart service is one type of banking service which is also known as Bank (BSI) Officeless Financial Services (Laku Pandai). The main objective of Laku Pandai services is to provide convenience in obtaining banking or other financial services without having to visit a physical bank office, but can be done through cooperation with other parties such as agents supported by information technology. BSI Smart Agent acts as a representative of BSI in conducting transactions with customers and is entitled to receive ujah from BSI in accordance with the agreed nominal at the time of the contract. (Coker, 2018).

Based on the background that has been described by the author, the problem formulation in this study is how internal and external factors have an impact on sales volume in beautiful star minimarkets, and how is the business development strategy in utilizing BSI Smart electronics to increase sales volume at Minimarket Bintang Indah. Researchers are trying to carry out in-depth research using a qualitative approach in the form of a case study entitled "Minimarket Business Development Strategy Using BSI Smart Agent Electronics in an Effort to Increase Sales Volume".

The purpose of this research is to find out the internal factors and external factors that have an impact on profit, then provide strategy solution in developing the business in order to increase sales volume at Minimarket Bintang Indah. In this case, the focus of this research is BSI Smart electronics as an effort to increase sales volume.



B. LITERATURE REVIEW

1. Business Development Strategy

Strategy business development is an effort carried out by business people with the aim of improving their business people with the aim of increasing profits and emphasizing competitiveness in similar businesses. Business development strategy This is a plan prepared by business actors to improve business they become even better with the goal to be achieved. This business development strategy will be used as a plan or framework for a business (Maharani et al., 2023; Handyani, et.al., n,d). In achieving strategic goals business development therefore, a business actor must plan several steps so that the development strategy carried out can achieve the desired business goals. (Coker, 2018).

2. Electronic Transactions

Remembering Article 1 Number 2 of the ITE Regulations, electronic exchanges are legal demonstrations carried out using a PC, PC organization, or other electronic media. Electronic exchange in current terms is known as electronic exchange or web-based business. (Coker, 2018; Rakib et al., 2023). From the definition above, it can be concluded that electronic transactions are the use of various electronic media which are included in legal acts and are recognized as legal means of payment.

3. BSI Smart Electronic Transactions

Syariah Indonesia (BSI) is the result of the merger of three government sharia banks, namely Bank BRI Syariah, Bank Syariah Mandiri, and Bank BNI Syariah. With the support of synergy from the parent company (Mandiri Bank, BNI Bank, BRI Bank) and commitment from the government through the Ministry of BUMN, Bank Syariah Indonesia is encouraged to compete in the global market. (Coker, 2018). One of the digitalization services from BSI products is BSI Smart Agent. Electronic BSI Smart Agent is an office less financial service launched by Bank Syariah Indonesia as a form of providing banking services or other financial services outside the office network, but with collaboration carried out with other parties, this implementation process is carried out with the help of information technology devices (Coker, 2018). BSI Smart Agent was launched with the aim of meeting the development of community economic activities and making transactions easier for the public, which is an office less financial inclusion service or smart service that can serve the community in carrying out financial transactions through agents.

4. Sales Volume

Transaction volume is the final product that has been achieved by business actors in the trading system in the business. This business volume is not determined in a layaway framework, but is determined generally from the absolute amount that must be achieved (Nurhidayani et al., 2020). Transaction volume and company profits have a straight relationship, if business volume has a straight relationship increases, business profits also increase, conversely, if sales volume decreases, business profits also decrease (Coker, 2018). explains that sales volume is goods sold in the form of money within a certain period of time and includes a good service strategy.

5. SWOT

SWOT analysis is an important organizing strategy used to assess the qualities, deficiencies, valuable open doors and dangers that occur in a task or venture, or assess one's or a competitor's product offering (Nurhidayani et al., 2020). To carry out an investigation, unspecified matters or items to be dissected are distinguished. Qualities and deficiencies are gathered into inner elements, while open doors and dangers are recognized as external factors.

C. RESEARCH METHODS

Type of the research is a type of qualitative research descriptive. Qualitative research is a method used to examine an object as a key instrument (Coker, 2018). Therefore, this research was conducted based on paradigms, strategies and qualitative implementation models. There are 3 data collection techniques, that is observation, interviews and documentation. The SWOT analysis technique (Strengths, Weaknesses, Opportunities, Threats) was used to analyze this research data. The SWOT examination is used to assess internal and external factors in auditing the progress techniques of the Bintang Indah Minimarket business. This data analysis technique is used to test based on theoretical assessments that rely on the SWOT analysis method in assessing appropriate strategies for business development.



D. RESULTS AND DISCUSSION

Bintang Indah Minimarket is a minimarket business that is managed individually. Bintang Indah Minimarket emerged from the owner's interest in the world of retail business, especially because of the great opportunities and potential that this minimarket has to establish itself. Where, Bintang Indah Minimarket was founded in Gowa Regency, where the government has a policy of limiting Indomaret and Alfamart outlets so that local businesses can continue to exist and grow, especially in the retail business sector.

This minimarket has complete facilities that are equivalent to similar minimarkets and has implemented a cash register system *point of sale*. The system implemented by this minimarket is a self-service system which gives customers the freedom to pick up the items they need themselves and pay for them at the cashier's desk. The location of the Bintang Indah Minimarket is in Barenteng Village, Bontonompo District, Gowa Regency. According to the owner of Bintang Indah Minimarket, the reason he founded this business was to create employment opportunities for the local community. Thus, this minimarket has received a good response from the public since it officially opened in April 2020.

1. *Strength*

1. Providing additional services for consumers, because BSI Smart can give service digital like opening a savings account, withdrawing/depositing cash, electricity payments, top-ups, etc.
2. Get *fee* as income addition outside the main business.
3. Making transactions easier for consumers with the BSI Smart electronic machine.
4. Providing good service easier and convenient, because consumers don't need to come to the bank.
5. Availability machine ATM mini-BSI Smart electronics.
6. There is a revenue sharing system from BSI for BSI Smart agents.
7. BSI Smart sharia (Laku Pandai) first in Indonesia.

2. *Weakness*

1. The existence of additional costs to consumers who use BSI Smart electronic services is one of the weaknesses where consumers have to pay admin fees.
2. A poor internet connection can sometimes be a weakness where transaction times take longer.
3. Product understanding BSI Smart by the community Still Not yet maximum.
4. Amount users BSI which not so much compared conventional bank.

3. *Opportunity*

1. Opportunities this is after the consumer uses the BSI Smart service while shopping for goods at the Bintang Indah Minimarket.
2. BSI Smart at Bintang Indah Minimarket has access easier to reach by the local community, especially due to location and flexible working hours compared to banks.
3. The potential for increasing the number of agent units is still very broad.
4. Get a share of the results from BSI Smart which are already implement a profit-sharing system for its agents.
5. Get bonuses for BSI Smart Agents who achieve their transaction targets.
6. Increase employment opportunities for local communities.
7. Increasing sharia financial inclusion and literacy in Indonesia.

4. *Threats*

1. There is fraud in BSI Smart electronic services.
2. Competition with agency products conventional bank
3. Constraints we are knowledgeable internal agent use machine EDC.
4. Depending on network to transaction.

5. *Matrix IFAS (Internal Factor Analysis Summary)*

The table of the IFAS matrix for this research is as follows:



Table 1. IFAS Matrix Table

Internal Factors		Rate
Strength (Strength)	1. BSI Smart can provide additional services for customers, such as opening a savings account, withdrawing/depositing cash, electronics payments, top-ups, etc	5
	2. Get <i>fee</i> as income addition outside the main business	5
	3. Making transactions easier for consumers with the BSI Smart electronic machine	4
	4. Providing good service easier and convenient, because consumers don't need to come to bank	4
	5. Availability BSI Smart electronic mini ATM machine	5
	6. There is a revenue sharing system from BSI for BSI Smart agents	5
	7. BSI Smart is the first sharia (Laku Pandai) in Indonesia	2
	Subtotal	30
Weakness	1. A poor internet connection can sometimes be a weakness where transaction times take longer	3
	2. Understanding of BSI products Smart by the community Still Not yet maximum	3
	3. The number of BSI users is not too much compared to conventional banks	4
	4. There are admin fees that must be paid by consumers	4
	Subtotal	14
	Total	44

Data sources: Data processing results, 2023.

From the results of the above analysis, it can be seen that the rating value of the strength factor is 30, and the weakness is 14, so the position of internal strengths can be identified as stronger than weaknesses. The total IFAS matrix is 44

6. Matrix EFAS (External Factor Analysis Summary)

External analysis in this research was carried out to develop opportunity factors that could be exploited as well as threat factors that needed to be anticipated and avoided. So, to find out whether the strategy of Bintang Indah Minimarket has had an impact on existing opportunities and threats, the EFAS matrix is used. The table of the EFAS matrix for this research is as follows:

Table 2. Table Matrix EFAS

External Factors		Rate
Opportunities	1. This is after the consumer uses the BSI Smart service while shopping for goods at the Bintang Indah Minimarket.	5
	2. Electronic BSI Smart has access that more easy accessible to the surrounding community due to location and flexible working hours compared to banks	4
	3. Get a share of the results from BSI Smart which are already implement a profit-sharing system for its agents	5
	4. Get bonuses for BSI Smart Agents who achieve their transaction targets	5
	5. The potential for increasing the number of agent units is still very broad	3
	6. Increase employment opportunities for local communities	3
	7. Menu increasing sharia financial inclusion and literacy in Indonesia	2
	Total	27
Threats	1. Competition with conventional bank agency products	4
	2. There is <i>complain</i> for BSI Smart electronic services	3
	3. Depends on the network for transactions	5
	4. There is fraud in BSI Smart electronic services	3
	Subtotal	15
	Total	42

Data sources: Data processing results, 2023.



From the results of the external factors above, it can be seen that the rating value of the opportunity factor is 27, and the threat is 15, so the position of external opportunities can be identified as stronger than threats. The total EFAS matrix is 42.

7. Matrix SWOT

The SWOT matrix is prepared with factors including strengths, weaknesses, opportunities and threats to be identified in external strategic factors. Opportunities and threats from the external environment can be adjusted to the company's strengths and weaknesses.

Strategi SO (Strength Opportunity)

1. Provide attractive offers or promos for consumers when making transactions at electronic BSI Smart order while shopping goods.
2. Improving good relationships with consumers to maintain consumer loyalty.

Strategi ST (Strength Threats)

1. Improving the quality of service in dealing *complain*.
2. Innovating BSI Smart electronic services so that they can compete with competitors.

Strategi WO (Weakness Opportunity)

1. Provide an offers or discount (*reward*) for consumers which loyal/offer when carrying out financial transactionsn at electronic BSI Smart.
2. Manage well financial transaction tools BSI Smart electronics to minimize technical errors.

Strategi WT (Weakness Threat)

1. Improving service quality through training and receiving feedback from consumers.
2. Providing networking *wifias* an alternative network.

Table 3. SWOT Matrix

IFAS	<u>Strengths (S)</u>	<u>Weakness (W)</u>
DELETE	<ol style="list-style-type: none"> 1) Provide additional services 2) Ease of transaction 3) Full-service features 4) Convenient service 5) Increase sales 	<ol style="list-style-type: none"> 1) There is Admin fees 2) Depends on the internet 3) Technical problem
<u>Opportunities (O)</u>	<u>SO STRATEGY</u>	<u>WO STRATEGY</u>
<ol style="list-style-type: none"> 1) Ease of access rather than having to go to the bank 2) Financial transactions as well as shopping 3) Sharing of results from BSI 4) Get bonus from BSI 	<ol style="list-style-type: none"> 1) Provide attractive offers or promo for consumers when making transactions at BSI Smart order while shopping goods 2) Improving good relationships with consumers to maintain consumer loyalty 	<ol style="list-style-type: none"> 1) Provide an offer or discount(<i>reward</i>) for consumers which loyal/offer when carrying out financial transactions by BSI Smart 2) Manage well financial transaction tools BSI Smart electronics to minimize technical errors
<u>Threats (T)</u>	<u>STRATEGY ST</u>	<u>WT STRATEGY</u>
<ol style="list-style-type: none"> 1) Consumer complaint 2) Competition with conventional bank 	<ol style="list-style-type: none"> 1) Improving service quality in dealing with complaints 2) Carry out service innovation BSI Smart electronic in order to compete with competitors 	<ol style="list-style-type: none"> 1) Improving service quality through training and acceptancecomplaints from consumers 2) Meprovide a network <i>wifi</i> as an alternative

CONCLUSIONS

In completing this research journey, the researcher has raised the title of the research Minimarket Business Development Strategy Using BSI Smart Agent Electronics in an Effort to Increase Sales Volume with try your best diligent and thorough. Based on the research above, the researchers drew the following conclusions:



1. Internal factors that have an impact on sales volume at Minimarket is provides additional BSI Smart electronic services, the internal factor is that it makes it easier to use transactions, complete service features, excellent service practical and comfort, as well as volume Sales will increase because after consumers transact services using BSI Smart electronics, they also buy groceries at Bintang Indah Minimarket, and get admin fees and profit sharing from BSI Smart, and the weaknesses are that they depend on the internet, technical errors in transactions and consumers who pay admin fees.
2. External factors impact on sales volume is that BSI Smart electronics are easier to reach and more convenient because you don't have to go to the bank financial transactions as well as shopping, and profit sharing as opportunities and consumer and competitor complaints as threats
3. Minimarket has formulated a development strategy using BSI Smart and effective electronics in increasing sales volume. After carrying out a SWOT analysis, it shows that the condition of Bintang Indah Minimarket is in quadrant I (aggressive strategies) which shows that Bintang Indah Minimarket is in a profitable position where the strengths it has are in line with the opportunities promised so that the strategy is implemented it's right and can continue to support business development Bintang Indah Minimarket. Research shows that the use of BSI Smart Electronics has a significant impact on increasing sales volume. This system helps increase product affordability, facilitate promotions, and provide customers with a better shopping experience.

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