Increasing SMEs' Acquisitions on SMEs Export Platform using Five A's Concept

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ABSTRACT: Export is one of the influential factors in national economic growth. Increasing exports and investment made by developing countries can boost output and economic growth. To bolster Indonesia's export performance Bank Negara Indonesia currently working on the development of a new business model called Xpora, which specifically targets business actors in the export sector within the Micro, Small, and Medium Enterprises segments with a primary focus on empowering and facilitating them. Looking at the acquisition side, it is recorded that BNI has 27,321 numbers of export debtor accounts. There were only around 4,000 account that took part in the Xpora incubation program and those who managed to receive financing were 195 debtors or around 0.7% of the total export account. That indicates Xpora Acquisition strategy didn't work well. Research was conducted using quantitative methods through survey media using the Five A's concept to measure the awareness level of SMEs about Xpora. The results show several low touch points in the Five's components that include 'Ask', 'Appeal', Aware representing Lack of supporting facility and change in consumer behaviour related to information seeking, lack of digital activation and unappealing promotion content, unmatched between service provided and customer needs, lack of awareness of new brand proposition.

KEYWORDS: Acquisition, Awareness Level, Five A's Concept, Small-Medium Enterprises.

INTRODUCTION

Export is one of the influential factors in national economic growth [1]. It is emphasized that exports are one of the engines driving economic growth. The study conducted by Salvator shows that exports are one of the main factors for developing countries to increase economic growth. Increasing exports and investment made by developing countries can boost output and economic growth. Looking at Indonesia export trend, In January 2023, Indonesia's exports amounted to US$22.31 billion, representing a 6.36 percent decline compared to December 2022. However, when compared to January 2022, the country experienced a significant growth of 16.37 percent in export value. Reviewing until mid-2023, Indonesia's export development faces significant challenges. April 2023 will be a critical moment, where there will be a very sharp decline in exports of -29.4%. This decline was caused by weakening commodity prices, which are an important component in Indonesia's export structure. Weakening global commodity prices could have a negative impact on the country's export performance, especially if the Indonesian economy has significant dependence on this sector. However, these challenges did not stop in April. For three consecutive months, from June to August 2023, data shows a decline in exports [2]. This shows that the economic problems affecting Indonesia's exports have not been completely resolved. This continued decline may raise deeper concerns about the stability of the export sector and its impact on the national economy. To bolster Indonesia's export performance, Bank Negara Indonesia (BNI) currently working on the development of a new business model called Xpora, which specifically targets the advancement of business actors in the export sector within the Micro, Small, and Medium Enterprises segments with a primary focus on empowering and facilitating them. Looking at the acquisition side, it is recorded that BNI has 27,321 numbers of export debtor accounts. There were only around 4,000 account that took part in the Xpora incubation program and those who managed to receive financing were 195 debtors or around 0.7% of the total export account. That indicates Xpora Acquisition strategy didn't work well. Research was conducted using quantitative methods through survey media using the Five A's concept to measure the awareness level of SMEs about Xpora. This study aims to assess the awareness level about Xpora among SMEs. This is very important to develop the acquisition strategy which will then increase the financing figures from export-oriented SMEs and result in better performance in the SMEs' business performance which will indirectly affect national export prospects. The results of this research could be used as a consideration to propose an acquisition strategy.

BUSINESS ISSUE

Xpora is a program that focuses on providing solutions for export-oriented businesses in the form of digital solutions designed to support MSMEs who want to develop their business towards MSMEs Go Global with service advantages in the form of easy access to banking transaction services and capital needs, increasing the HR capabilities of MSME business actors, access to networks and marketing overseas, introduction of digital technology and information support related to programs held for MSME customers. With the creation of this program, MSMEs in Indonesia are expected to be more profitable, including by facilitating exports to the right markets. This program also supports BNI to strengthen the company's positioning in the banking industry as an international wholesale bank. So, with the existence of the program is expected to support these objectives.

Based on BNI Annual Report 2022, the overseas segment made a contribution of 12.6% to the overall product performance, representing an increase of 15.3% compared to the previous year. It is worth noting that the year-on-year performance of the overseas segment has consistently shown growth. However, despite this positive trend, the proportion of the overseas segment remains the smallest among other segments. The data indicates that the overseas segment has not experienced a significant surge since the establishment of BNI Xpora in 2021. As a result, BNI's aspiration to position itself as an international wholesale banking brand still has a long way to go. The business issue indicated by the low number of overseas portfolios. The Business issue seems to be a simple one which can be instantly solved by increasing awareness of SMEs about the existence of Xpora so that the number of acquisitions will increase. A comprehensive solution can be obtained when Xpora's perceived value as a brand is defined, marketing mix effectiveness is measured and the root cause is elaborated.

LITERATURE REVIEW

A. Business-to-Business Acquisition Framework

The customer acquisition process in business, especially B2B (Business to Business), can be very complicated. Typically, purchasing decisions within an organization are made by a group of people called the Decision Making Unit (DMU) and are strongly influenced by budget and cost considerations. The process can be divided into four stages [3].

1. First Stage - Suspect List: At this stage, we only have a list of potential new customers. These are people or companies who might be interested in our products or services. Sometimes, this list may be ideal, but in many cases, it needs to be expanded.
2. Second Stage - List of Identifiable Prospects: In this stage, we take the first steps in selling our product or service. We can get this list from specialized vendors or from the marketing department. This is the first step to contact potential customers.
3. Third Stage - Lead Qualification: In this stage, we try to select prospects who really have the potential to become customers. Typically, lead qualification is done based on intuition, doubt, and simple rules. However, there are more sophisticated approaches such as profiling, random testing, and modelling.
4. Fourth Stage - Conversion Into Customers: In this stage, qualified leads are converted into real customers.
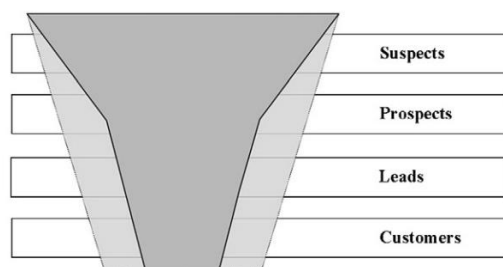

Figure 1 Business-to-Business Acquisition Framework *[3]*

B. Five A's Concept of Customer Journey Analysis

The Five A's Concept embraces five stages of customer journey which are Aware, Appeal, Ask, Act, and Advocate. This is a journey that forms naturally when a customer is exposed to a product. These stages describe the level at which they are aware of the product. At each stage, the behavioural patterns of each customer are different, therefore this theory can help group customers and also develop the right strategy to treat customers from each group. When a company that the most common path of its customers the company might discover either an authentic differentiation or a hidden customer experience problem [4].

METHODOLOGY

In this study, the data analysis used is the quantitative method. Quantitative research is an activity that collects, processes, analyzes and reports a collection of data. This research produces data that describes 'who, what, and where events or experiences' from a subjective perspective [5]. This quantitative data is used to find out the audience's perspective about Xpora. In the context of analyzing the quantitative data, the data is collected from the Likert-scale survey and analyzed using several statistical methods. Descriptive analysis will be used to describe the demography, industry, and business segment of respondents, gap analysis and content analysis used to analyze the score gap between each. The analysis result will be essential to derive meaningful insights and draw conclusions regarding respondent's perceptions of Xpora in order to formulate the right marketing strategy. The survey approach involves distributing a structured questionnaire via Google Forms to SMEs Entrepreneur. The survey aims to understand their current knowledge or awareness level about Xpora. The respondent will be divided into three groups based on their knowledge level and and each group will be asked different questions using the Five A's Concept, the division is as follows:

Group	Group Criteria	Sample Selection Criteria	Five A's Component Asked
Group 1	People who know Xpora and intended to use Xpora	SMEs Community	• Ask • Aware • Appeal • Act • Advocate
Group 2	People who know Xpora but not yet intended to use Xpora	SMEs Community	• Aware
Group 3	People who never know about Xpora	Social Media	• Ask

Figure 2. Respondent Group Division (Author, 2023)

The survey consists of 15 questions for Group 1, 3 Questions for Group 2 and 3 using Likert scale in google form questionnaire tool, which will be distributed to prospective respondents online. According to Malhotra, problem solving research required 200 minimum samples [6]. So, the sample size in this research is 200 SME who have heard about Xpora or Haven't and who are interested about Xpora or not.

RESULT AND DISCUSSION

A. Respondent Demography

The total number of respondents who participated in the survey was 208 respondents, all respondent data was collected using Google Form that spread to the social media and online SMEs Community. Sample distribution based on the business scale, the highest frequency of lies within the revenue bracket of < Rp 2 M, with 138 respondents. Following this, the Rp 2 M - Rp 15 M revenue range is the second most frequent, with 60 respondents. Lastly, the least frequent respondents are within the Rp 15 M - Rp 50 M revenue bracket, observed only 10 respondents.
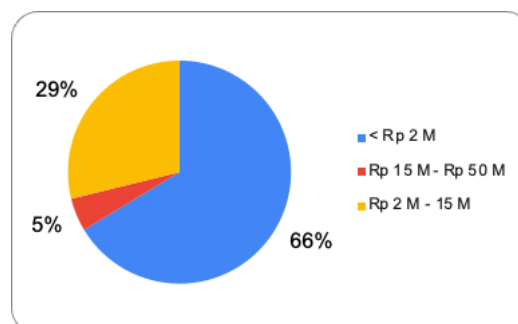

Figure 3. Demography Based on Business Scale

The region with the highest number of respondents is 'JABODETABEK,' comprising 50 respondents. Following this, 'East Java' ranks as the second most represented region with 48 respondents. 'West Java' follows with 36 respondents, while 'Central Java & Yogyakarta' has 20 respondents. 'Bali & Nusa Tenggara' is represented by 17 respondents, 'Sumatra' has 11 respondents, 'Kalimantan' has 12 respondents, 'Papua' has 8 respondents, and 'Sulawesi' is represented by 6 respondents.
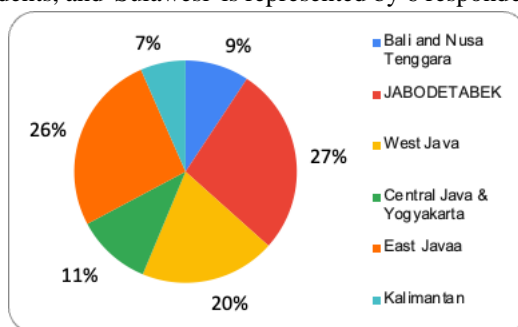

Figure 4. Demography Based on Business Location

Based on what has been explained in the sampling method section, respondents were grouped into 3 sections which can be seen in Figure 2, the survey indicates that The group with the highest number of respondents is 'Group 3,' consisting of 79 respondents. Followed by 'Group 2' has 66 respondents.
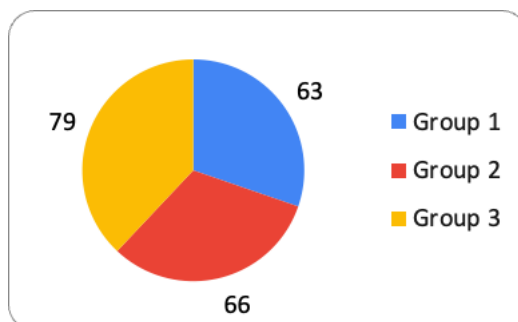

Figure 5. Demography Based on Group

B. Group Analysis
1) Group 1 (Know Xpora and Intended to Use)

Table 1. Group 1 Survey Result

Group 1	Question	Likert Score					Average
		1	2	3	4	5	4.43
Aware	I know Xpora based on information from various online media	0	0	2	22	39	4.59
	I know Xpora is a solution for MSMEs and exports MSMEs including financing, incubation, and commodity search	0	0	1	30	32	4.49
	I know Xpora will help me provide solutions in terms of funding, business training, and also commodity search	0	0	6	27	30	4.38
Appeal	I am looking for Xpora because of attractive features and services related to the needs of MSMEs	0	0	6	28	29	4.37
	I find out Xpora because of interesting branding	0	0	5	21	37	4.51

		0	3	4	24	32	4.35
	I find out Xpora because promotions are done online interesting	0	3	4	24	32	4.35
Ask	To find out about Xpora I contact the Contact Center or visit the BNI Branch Office	0	5	9	27	22	4.05
	To find out about Xpora I ask and search for information through Official Social Media (FB, Twitter, Youtube, IG)	0	1	6	26	30	4.35
	To find out about Xpora I asked MSMEs who had used it	0	3	3	21	36	4.43
Act	I think joining Xpora will have a positive impact on my business	0	0	4	23	36	4.51
	I feel the Xpora service matches my business needs	0	0	3	24	36	4.52
	I can make Xpora as my first choice in finding transaction and financing solutions for MSMEs and exports	0	1	5	23	34	4.43
Advocate	I will recommend Xpora to friends/colleagues of MSMEs	0	1	4	25	33	4.43
	I will give a positive review of Xpora on social media	0	0	4	28	31	4.43
	I will give a good rating to Xpora's performance reviews	0	0	2	21	40	4.60

On the table above the green marks indicate the highest average score of indicator among other indicators and the red marks indicate the indicators that are below overall average. There are 2 indicators that have below average scores from the 'Ask' variable related to information seeking. This might happen because there is a change in consumer behaviour towards digitalization and also lack of digital media activation. Consumers currently prefer to search for information through online media rather than having to come to a branch or contact a contact centre, perhaps for the reason that it is more time-saving, easy and seamless. Also there is another that has below average scores that come from 'Appeal' and 'Aware' variables that are related to promotion content and product fit. The highest scores are from the 'Advocate' variable related to Xpora service. Means that most of the respondents are satisfied enough for current service.

2) Group 2 (Know Xpora But Not Yet Intended to Use)

Table 2. Group 2 Survey Result

Group 2	Question	Likert Score					Average
		1	2	3	4	5	4.52
Aware	I know Xpora based on information from various online media	0	0	4	21	41	4.56
	I know Xpora is a solution for MSMEs and exports MSMEs including financing, incubation, and commodity search	0	0	1	29	36	4.53
	I know Xpora is owned by Bank BNI	0	0	0	36	30	4.45

On the table above the green marks indicate the highest average score among other indicators and the red marks indicate the lowest average. The lowest scores are from the indicator AW3 related to BNI ownership of Xpora. It can be concluded that according to respondents' assumptions, the current Xpora branding is very far from the BNI branding. Maybe because people know BNI as a consumer banking service provider and also the highest business banking portfolio comes from the corporate and commercial

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segment, not retail banking for SMEs or exporters. So this point is an important note for BNI to strengthen its new branding. The highest scores are from the indicator AW1 related to online media as the main source of information. Confirmed that most of the respondents prefer online channels as the source of information they need.

3) Group 3 (Never Know Xpora)
Table 3. Group 3 Survey Result

Group 3	Question	Likert Score					Average
		1	2	3	4	5	4.12
Ask	I want to find out about Xpora more	1	1	12	35	30	4.16
	I will take the initiative to ask people who understand about Xpora or Xpora customers to find out more about Xpora	1	1	14	37	26	4.09
	I want to see positive testimonials about Xpora in online media	2	2	8	40	27	4.11

On the table above the green marks indicate the highest average score among other indicators and the red marks indicate the lowest average. The lowest scores are from the AS2 indicators related to respondents' initiatives to ask about Xpora to existing customers. This might happen because there is a lack of forums or facilities from Xpora to accommodate a community of fellow customers, so people don't know where they should go to reach existing customers to ask about their experiences or testimonials about Xpora. Maybe it's also because there is still a lack of Xpora testimonials from customers in online media or it might be because they prefer to seek more information by themself. The highest score is from AS1 related to the curiosity of respondents to seek further information about Xpora. Means that they are quite interested in finding out more about Xpora.

C. Gap Ranking Analysis
Gap Analysis aims to determine which stages in the Five A's framework need to be prioritized for improvement based on the lowest average. The process is carried out by sorting the lowest average of each group shown in the previous section in descending order. So this can be used as a benchmark in formulating priority strategies for solving problems in this research. From this analysis, an orderly, short and clear picture of symptoms can be produced.

Table 4 Gap Analysis

Group	Category	Five's A Component	Indicator	Gap	Gap Score	Gap Ranking
1	Know Xpora and Interested to Use	Ask	To find out about Xpora I contacted the contact center or visited the BNI's branch office	Lack of supporting facility and change in consumer behavior related to information seeking	4.05	1
3	Never know about Xpora	Ask	I will take the initiative to ask people who understand about Xpora or Xpora customers to find out more about Xpora		4.09	2
1	Know Xpora and Interested to Use	Appeal	I found out about Xpora because the	Lack of digital activation and	4.35	3

			online promotions were interesting	unappealing content		
1	Know Xpora and Interested to Use	Ask	To find out about Xpora I asked and looked for information via official social media (Fb, Twitter, Youtube, IG)		4.35	4
1	Know Xpora and Interested to Use	Appeal	I looked for Xpora because of its interesting features and services related to MSME needs	Unmatch between service provided and customer needs	4.37	5
1	Know Xpora and Interested to Use	Aware	I know Xpora will help me provide solutions in terms of funding, business training, and also commodity sourcing		4.38	6
2	Know Xpora but not yet Interested to Use	Aware	I know that Xpora belongs to BNI	Lack of awareness of new brand proposition of BNI	4.45	7

1) Lack of Supporting Facility and Change In Consumer Behaviour Related to Information Seeking

According to the result, the Gap Ranking 1 and 2 are coming from the 'Ask' Stage where there are respondents who don't prefer to seek information directly to the contact centre/branch office or asking people who understand about Xpora or existing customers of Xpora. Looking at the concept of 'Ask' stage in the Five A's concept, 'Ask' stage is where customers are interested in exploring deeper information about certain products either through print media, social media, existing user reviews, or directly from the brand. The aim of this stage is that customers try to convince themselves that this product is suitable for their problems or will meet their expectations before they decide to use the product.

This is likely due to a lack of supporting facilities that meet these needs, such as a lack of exposure to the Xpora business incubation client community or it may also be due to the lack of exposure of Xpora customers in online media, which causes the general public to still be doubtful or unsure about the benefits of the Xpora program because there is no clear evidence to support this. Changes in consumer behaviour in seeking information also play an important role. In the current digital era, the majority of people tend to search for their own information through online channels because it is considered more efficient, easy and seamless. So, lack of activity and existence on digital media, especially social media, could be the trigger for this gap.

2) Lack of digital activation and unappealing content

This finding point can be complementary to support the previous finding point. Ranking gaps 3 and 4 come from the 'Appeal' and 'Ask' stages with indicators related to interest in promotional content and also social media presence. If we refer to theory, the 'Appeal' stage defines when a customer digests information about a brand, then the information is recorded in their mind and creates a memory which leads to interest in the brand. Gap point 3 can occur, meaning that the promotional content delivered to customers by Xpora is still not attractive enough so that an impression is not created that can instil a strong memory in the minds of customers regarding Xpora.

Gap point 4 comes from the 'Ask' stage which is related to searching for information via social media. This makes sense, because there is still a lack of social media activity carried out by Xpora. So the customer's need to search for information related to products

and services is not fulfilled. In fact, as previously explained, today's customer behaviour in searching for information has shifted towards digital media. So this point can be an important note for Xpora.

3) Unmatch between service provided and customer needs

Ranks 5 and 6 in the gap indicate scores below average, this indicator is related to product fit among customers. This means that there is a mismatch between the services offered and the customer. Xpora, as a business unit of BNI bank, has a core product in the form of financial solutions. Thus, the services offered other than financial products are actually only intended as support. Meanwhile, customer needs are not only financial matters. So, it is important for Xpora to identify areas where its products are less suited to customer needs, because their main focus is on financial solutions that can provide added value for customers from a financial perspective. By improving the suitability of products to market needs, Xpora can improve their position and provide better value to their customers.

4) Lack of awareness of new brand proposition of BNI

The Gap Ranking 7 comes from the 'Aware' of Group 3 with indicators highlighting BNI's ownership of the Xpora property. Looking at the concept of 'Aware' Stage in Five A's concept, consumers can be said to be aware if they are passively frequently exposed to a particular brand either in terms of past experience, advertising or advocacy.

Logically, this is understandable considering the general awareness that BNI is known as one of the largest consumer banking service providers. In the business banking sector, BNI's largest contribution usually comes from the corporate and commercial segments, not from the SMEs. Therefore, the existence of Xpora which is under the ownership of BNI to support MSMEs and exporters may sound strange to the general public. They may be sceptical and assume that Xpora is an independent entity that is not related to BNI.

D. Analysis of Business Solution

To address all the gap from each group, will be conducted several business strategies. The following is the strategy composition for those gaps:

Table 5. Business Solution Mapping

Strategy	Targeted Level	Targeted Group
Partnership With Industry Expert From University and Business School to Expand the Scope of The INSPIRASI and Business Matching Program	Appeal, Act, Advocate	Group 1
Collaboration with local SMEs community and brand to expand the brand's reach	Aware	Group 2
Maximize utilization of digital channel	Ask	Group 3

1) Partnership With Industry Expert From University and Business School to Expand the Scope of The Business Incubation Program

One of the strategic steps that Xpora can take is to collaborate with Universities and Business Schools. The focus is on building beneficial partnerships for Xpora by leveraging the expertise and networks of universities and business schools. The planned strategic step is to organize a series of focused industrial workshops and seminars, in collaboration with various universities that have experts in their respective fields. Each workshop will be designed with a special theme that is relevant to the needs of MSMEs, such as digital marketing strategies, financial management, agricultural product processing, or product innovation. Through this collaboration, we not only provide practical knowledge but also provide direct insight from experts who have been successful in the industry.

A business matching session is also planned which will enable direct interaction and collaboration between participating MSMEs. This will be an opportunity for them to exchange experiences, ideas and even forge mutually beneficial partnerships.

Apart from providing direct benefits to MSMEs, we will also take advantage of this opportunity to introduce Xpora as a platform that can provide additional support. We will explain how membership or partnership with Xpora can provide participants with greater access to resources, networks and business opportunities. In designing this strategy, the main focus is to create added value for MSMEs, expand the partnership network, and provide opportunities for Xpora to be known as a partner who is committed to

supporting the growth and development of MSMEs in the target industry. This partnership can also be an effort to develop the INSPIRASI program which was previously held online and previous discussion topics were only limited to exports and financial products. Through this effort, it is hoped that more MSMEs will engage and be interested with Xpora so that it can become a pivotal factor in increasing customer conversion.

2) Collaboration With Local SMEs Community and Brand to Expand Brand Reach's

In its efforts to face the B2B market, Xpora realized the need to adopt a different approach in attracting client interest, especially when compared to direct consumer product marketing strategies. The importance of focusing on digital activities is a key foundation, with an emphasis on the effective use of digital platforms to reach and attract relevant audiences. This is where a partnership strategy with the MSME community becomes crucial, providing an effective channel to reach the target audience more precisely and according to needs.

Apart from that, a very promising opportunity for Xpora is collaboration with local brands that have dominated the domestic market share and have even succeeded in stepping onto the international stage. In particular, collaboration with brands that are still classified as MSME businesses indicates great potential for Xpora. This will not only strengthen Xpora's position as a supporter of the success of local brands in the global market, but can also provide a significant boost to Xpora's brand awareness at a broader level. This kind of cooperation gives rise to mutual benefits; Xpora has the support of established brands, while these brands can expand their reach with the help of BNI's network, helping in expansion into international markets.

Through this beneficial collaboration for both parties, the reputation and credibility of the brands involved increases public trust in Xpora. Thus, this partnership is not only profitable in the business aspect, but also builds trust and sustainability for the positive growth of both in an increasingly competitive market.

3) Maximize utilization of digital channel

As we know, digital activation currently plays a very important role in the success of a brand, especially if the main goal is to increase awareness of the brand. Because it is very common for the current generation that all activities involve digital media, especially social media, it is the right thing for Xpora as a service provider to choose digital media as one of the main sources of information for potential customers considering that based on the survey results in the previous part, looking for information through direct channels such as Contact centers or branch offices are no longer relevant to customer behavior nowadays.

As we know that social media plays a pivotal role in digital activation. Social media is a type of digital media that almost everyone uses every day for information, entertainment, communication and work functions. So social media is the right medium for brands to show their existence in the market. Besides that, social media also allows two ways of communication. So that brands and customers can interact with each other there, especially in terms of listening to feedback from customers. Based on the survey results, it is necessary to create a social media activation strategy that is targeted at awareness and engagement. Therefore, here is one activation strategy that can be implemented by Xpora for each goal:

- Awareness:

At this level, the output of the promotional content is to increase customer awareness on social media about the existence of Xpora and also make Xpora more visible on its digital footprint, especially on social media.

Table 6. Awareness Focused Content Planning

Goal	Content Name	Details
Awareness	Video Profile	Brief explanation about Xpora, packed with interesting videography and attractive graphics
	Product Promotion	Brief explanation about what Xpora offers and information about services, for pivoting customer to visit Xpora Official Websites
	Product Knowledge	The content is in the form of soft promotion whose aim is to educate about Xpora's core business, such as financial products, business legality, exports, etc.
	Trivia Content	edutainment aims to provide facts and knowledge about business, industry and exports that will be useful for MSMEs

- Engagement:

At this level the goal is creating content that invites interaction and building engagement with the audience. Content that provokes active responses, such as comments or shares, helps expand reach, build active communities, and increase consumer awareness and engagement with brands. Additionally, these interactions also provide valuable insights into audience preferences and help maintain consistent engagement on social media platforms. So that later customers will be attracted to become interested in joining.

Table 7. Engagement Focused Content

Goal	Content Name	Details
Engagement	Story and Testimonials	Contains customer testimonials and stories with Xpora as well as customers being able to promote their business, the aim is to make customers more engaged with Xpora which will later pivot other customers
	Event Information	Contains information about upcoming events (INSPIRASI and Business Matching) which includes themes and topics from upcoming events along with registration information
	Event Highlight and Customer Testimonials	Contains highlights from previous events along with feedback from participants

CONCLUSION

The aim of this study is to measure the current awareness level among SMEs about Xpora. Based on the result, the highest proportion among respondent Group is the Group 3. It can be concluded that currently there are still many MSMEs who are not aware of Xpora's presence in the market.

One of the biggest contributors to Xpora's low conversion rate is the low level of awareness. More in depth regarding awareness level, based on survey results using the Five A's Framework lowest touch point from the 'Ask', 'Appeal' and 'Aware' components. Currently, very few people want to look for information directly from the contact center or branch office. This can happen due to a shift in their preferences towards digital media because of convenience. Apart from that, this was also because several respondents thought that the promotional content provided by Xpora did not appeal and also that Xpora's presence on social media was still not optimal. Apart from being related to digital activities, the survey results also show that there is a mismatch between the service provided and customer needs. The core product of Xpora is a financial solution and this makes sense because Xpora is a property owned by BNI. Meanwhile, not all MSMEs need financial solutions at this time. Therefore, one way out is to develop the Incubation and Business Matching programs. The last one relates to indicators related to respondent's knowledge of Xpora as a property of BNI. This is understandable considering the general awareness that BNI is known as one of the largest consumer banking service providers. In the business banking sector, BNI's largest contribution usually comes from the corporate and commercial segments, not from the SMEs.

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