

EXECUTIVE SUMMARY

This study aims to figure out the problems that exist in the Brilink brand. Brilink is exist for around 8 (eight) years since its launch and is one of the major players in Laku Pandai service. However, Brilink is not as prevalent as other BRI products and services, and Brilink's growth in the last 1 (one) year has actually revealed signs of slowing down that required attention from BRI management. Problem analysis is carried out by processing data from financial reports and Corporate Presentations, Text Mining and Recency Frequency Monetary (RFM) Analysis from Twitter and Google Play Store, Service Quality Analysis, followed by Urgency Severity Matrix. These analyzes are continued with the Ansoff Matrix, which shows the selection of Brilink's strategy towards diversification. The chosen diversification is by expanding Brilink's contribution to overcoming the problems of fisher groups in Indonesia. Text mining is carried out as well to identify problems of buying and selling marine fish in Indonesia, then the analysis is continued with PESTLE, SWOT, VARIM, and VRIO.

The solution to the proposed innovation is Brilink Gotong Royong which comprises several Brilink programs. Brilink Gotong Royong has a feature of collaboration that combines the power of BRI's assets; BRI famous brand; BRI infrastructure; BRI coverage area; BRI developed technology, and BRI strength in human resources that forms an agency business ecosystem namely Brilink Gengs!, which will be supported by Go Brilink for logistic and Brilink Duksup for lending program. It also contains Brilink Bundling and Brilink Syalala for discount program and rewards. These programs are expected to help Brilink achieve the 55% national inclusiveness ratio target, increase engagement among Brilink-ers, as well as the potential value added of IDR 3.48 trillion per year for core business, and 2.19 trillion for fishery scope.

This not only makes BRI a superior bank in terms of financial measurement but also creates opportunities for optimizing the micro, small, medium, enterprise (MSME) business supported by BRI in an appropriate ecosystem supported by the use of advanced data and technology.