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The Impact of The Brilink Agent on Equalized Banking Access in Remote Areas

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ABSTRACT

The AgenBRILink aims to increase financial inclusion by providing banking services in remote areas that currently face difficulties accessing conventional banking facilities. This study aims to assess the impact of the AgenBRILink on equal access to banking in remote areas. The research location is in Banten, precisely in Rangkasbitung. The research method used in this study is a qualitative approach, collecting data through interviews, observations, and documentation at several BRILink agent locations. The BRILink is expected to expand financial outreach, increase access to easy banking transactions for the public, and even encourage community participation in local economic development. However, there are certainly challenges related to limitations in infrastructure and financial literacy, which are major obstacles to this program. In conclusion, the AgenBRILink plays a strategic role in supporting equal access to banking in remote areas, making it worthy of wider development by addressing existing obstacles.

Keywords: *Banking, BRILink Agent, Remote Areas.*

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1. | INTRODUCTION

The BRILink Agent is a banking service innovation initiated by Bank Rakyat Indonesia (BRI) with the aim of expanding the reach of financial services to remote areas that have previously been difficult to reach by conventional bank branch offices (Nurazizah et al., 2025). Technological advancements and the digitalization of financial services have enabled people in remote areas to still access various banking products, such as cash deposits and withdrawals, bill payments, and account opening. The presence of BRILink agents is crucial to ensuring equal access to banking in Indonesia, particularly in areas with limited facilities and infrastructure (Lestari & Hayon, 2024). Communities in remote areas have faced various obstacles in accessing banking services, ranging from long distances, high transportation costs, and low financial literacy. This has led many residents to rely on direct cash transactions with merchants or use the services of high-risk loan sharks. With BRILink agents present in the community, it is hoped that these obstacles will be reduced by making banking services closer and more accessible.

The BRILink agent not only facilitates banking transactions but also opens up new economic opportunities for local communities who become agents. They can earn additional income by providing basic banking services in their communities (Darajat & Muslihat, 2024). This model is a form of financial inclusion that empowers communities while simultaneously driving economic growth at the micro level. The program's success is evident in the growing number of agents spread across villages and sub-districts previously unreachable by formal banking services (Rizkiyaningsih et al., 2021). However, the presence of BRILink agents also presents its own challenges, particularly in terms of education and transaction security. People using digital services for the first time need guidance to understand how to conduct transactions safely and effectively. Furthermore, monitoring agents to prevent misuse or fraud is crucial to maintaining public trust in the program (Anggraini & Rosilawati, 2025). Therefore, this program must be balanced with a humanistic approach to gradually build understanding and trust in society.

The positive impact of the BRILink agent extends beyond accessibility to socio-economic aspects. With more equitable banking access, people can better manage their finances, utilize productive credit services, and participate in the formal financial system (Yolanda, 2022). This helps reduce economic disparities between regions and strengthens the economic resilience of local communities. People previously excluded from the banking system now have a way to develop their businesses and improve their well-being. More broadly, the BRILink agent also supports the government's efforts to promote national financial inclusion. Equitable banking access is key to building a more equitable and sustainable economy. With equitable services, communities in remote areas are no longer financially marginalized but become part of the broader national economic ecosystem (Ratnasari, 2023). This is in line with the development vision which is oriented towards equal distribution of prosperity throughout Indonesia.

However, ongoing evaluation and development of the BRILink agent remains necessary to ensure its benefits are optimally felt by the public. Field data and feedback should serve as the basis for improving service quality, increasing agent capacity, and expanding reach to hard-to-reach areas (Clara, 2024). Improving financial literacy in the community must also be a key focus so that this program can run in tandem with increasing adequate financial understanding. Furthermore, reliable technological support and appropriate policies from the government and banks are key prerequisites for the program's sustainability. Technology must guarantee security and ease of transactions, while policies must ensure support for low-income and remote communities (Darajat & Muslihat, 2024). Synergy between various parties is essential so that BRILink agents can operate effectively and have a sustainable impact on equal access to banking.

Considering these various aspects, it can be concluded that the BRILink agent has great potential to become a solution for equalizing access to inclusive banking services and empowering communities in remote areas. However, the program's success depends heavily on the collaboration of various stakeholders and a continued commitment to building a fair and welcoming financial ecosystem for all levels of society. Ultimately, the presence of BRILink agents can bridge gaps and bring positive change to the lives of marginalized communities.

2. | LITERATURE REVIEW

Financial Inclusion and Agent Banking Models

Financial inclusion has emerged as a critical policy agenda in developing economies, representing the process of ensuring access to appropriate financial products and services for all segments of society, particularly those who have been traditionally excluded from the formal banking system. The theoretical foundation of financial inclusion is rooted in the understanding that access to financial services is not merely an economic issue but a fundamental enabler of poverty reduction, economic empowerment, and sustainable development. According to Yolanda (2022), financial inclusion encompasses multiple dimensions including accessibility, availability, and usage of financial services, with each dimension requiring specific interventions to address the barriers faced by underserved populations. The concept has evolved from a narrow focus on credit provision to a broader understanding that includes savings, payments, insurance, and financial literacy as integral components of inclusive financial systems.

The agent banking model represents an innovative approach to achieving financial inclusion objectives by leveraging existing retail networks and community infrastructure to deliver banking services in areas where establishing traditional bank branches would be economically unviable. This model, which has been successfully implemented in various developing countries including Kenya, Bangladesh, and Brazil, operates on the premise that reducing the physical and economic distance between financial service providers and potential users is essential for expanding financial access. Ratnasari (2023) argues that agent banking models are particularly effective in addressing the geographical and cost barriers that prevent rural and remote populations from accessing formal financial services. The agents, typically local shopkeepers or entrepreneurs, are equipped with basic technology to facilitate cash deposits, withdrawals, fund transfers, and bill payments on behalf of banking institutions. This arrangement creates a mutually beneficial ecosystem where banks can extend their reach without substantial infrastructure investments while agents earn commission income for providing these services to their communities.

Research on agent banking effectiveness has demonstrated that this model can significantly enhance financial inclusion when implemented with appropriate support mechanisms. Rizkiyaningsih et al. (2021) conducted a comprehensive study on the effectiveness of BRILink in promoting financial inclusion, finding that the program successfully reduced transaction costs for rural households and increased their engagement with formal financial services. However, the study also highlighted that effectiveness varies considerably depending on factors such as agent capacity, technological infrastructure, and community financial literacy levels. The literature suggests that agent banking models must be accompanied by complementary interventions including agent training programs, public awareness campaigns, and regulatory frameworks that protect both agents and customers. Furthermore, the sustainability of agent banking depends on achieving sufficient transaction volumes to generate adequate income for agents while maintaining service quality and affordability for users.

Digital Financial Services and Technology Adoption in Rural Contexts

The digitalization of financial services has fundamentally transformed the landscape of banking accessibility, creating new opportunities for extending financial services to previously underserved populations. Digital financial services encompass a range of technological innovations including mobile banking, electronic payment systems, and digital wallets that enable users to conduct financial transactions through electronic channels rather than requiring physical presence at bank branches. Nurazizah et al. (2025) emphasize that digital financial services have particular relevance for rural and remote areas where traditional banking infrastructure is limited or absent. The proliferation of mobile phone technology, even in areas with limited internet connectivity, has created a platform for delivering basic financial services at relatively low cost. However, the literature also cautions that technology alone is insufficient to achieve financial inclusion goals; rather, technological solutions must be integrated with broader strategies that address user capabilities, trust issues, and systemic barriers.

Technology adoption theory provides a valuable framework for understanding the factors that influence whether and how communities embrace digital financial services. The theory posits that adoption decisions are shaped by perceived usefulness, perceived ease of use, social influence, and facilitating conditions. In the context of agent banking services like BRILink, these factors manifest in specific ways that reflect the unique characteristics of rural communities. Lestari and Hayon (2024) found that rural users place particularly high value on the personal relationship with agents, suggesting that the social dimension of technology adoption is more salient in contexts where trust in formal institutions is limited. The research indicates that successful technology adoption in rural areas requires a hybrid approach that combines digital capabilities with human intermediation, allowing users to benefit from technological efficiency while maintaining the security and comfort of face-to-face interactions. This finding challenge simplistic assumptions about technology-driven financial inclusion and highlights the importance of culturally appropriate implementation strategies.

The literature also identifies significant barriers to technology adoption in rural contexts, including infrastructure limitations, digital literacy gaps, and concerns about transaction security. Darajat and Muslihat (2024) document that inconsistent electricity supply, poor internet connectivity, and inadequate telecommunications infrastructure represent fundamental constraints that undermine the reliability of digital financial services in many remote areas. These infrastructure deficiencies create a vicious cycle where potential users are reluctant to adopt services that they perceive as unreliable, while service providers struggle to justify investments in areas with low adoption rates. Additionally, digital literacy gaps mean that many potential users lack the skills and confidence to navigate digital interfaces, even when these are designed to be user-friendly. The literature emphasizes that addressing these barriers requires coordinated action across multiple domains, including infrastructure development, education and training programs, and the design of appropriate technological solutions that account for the constraints and capabilities of target populations.

Challenges and Critical Success Factors in Branchless Banking Programs

The implementation of branchless banking programs, including agent banking models like BRILink, faces a complex array of challenges that span technical, operational, financial, and social dimensions. A critical examination of existing literature reveals that while the potential benefits of branchless banking are widely acknowledged, realizing these benefits in practice requires addressing multiple interdependent challenges. Clara (2024) identifies agent recruitment and management as a fundamental challenge, noting that the success of branchless banking depends heavily on identifying suitable agents who possess not only the necessary business acumen and financial resources but also the trust and respect of their communities. The selection criteria must balance formal requirements such as credit history and business viability with informal factors such as social standing and communication skills. Moreover, maintaining agent motivation and performance over time requires carefully designed incentive structures, ongoing support, and mechanisms for addressing operational difficulties.

Financial sustainability represents another critical challenge for branchless banking programs. While agent banking models promise cost savings compared to traditional branch-based delivery, achieving financial viability requires reaching sufficient scale and transaction volumes. Anggraini and Rosilawati (2025) analyze the risk management dimensions of BRILink agent services, highlighting that agents face multiple risks including liquidity risk, operational risk, and fraud risk. These risks must be effectively managed to protect both agents and customers while ensuring the program's sustainability. The research indicates that many agents struggle with capital constraints that limit their ability to meet customer demands, particularly for cash withdrawals. This creates a tension between maintaining adequate liquidity to serve customers reliably and efficiently deploying capital to maximize returns. The literature suggests that innovative financing mechanisms, such as credit lines for agents or cash management partnerships with local businesses, may be necessary to address these challenges.

Customer trust and behavioral change emerge as equally important success factors in the literature. Communities that have limited experience with formal banking or have experienced negative interactions with financial institutions may be reluctant to embrace agent banking services despite their convenience and accessibility. Rizkiyaningsih et al. (2021) emphasize that building trust requires consistent service quality, transparent pricing, effective communication about service features and protections, and visible mechanisms for addressing customer complaints and concerns. The literature also highlights the importance of financial literacy and capability building as prerequisites for effective utilization of banking services. Users need not only technical skills to conduct transactions but also financial management capabilities to make informed decisions about savings, credit, and other financial products. Research indicates that agent banking programs are most effective when combined with financial education initiatives that help users understand how to leverage financial services for productive purposes rather than merely for consumption.

The synthesis of existing literature suggests that successful branchless banking programs require a holistic approach that integrates technological infrastructure, human capacity development, supportive regulatory frameworks, and effective partnership mechanisms. Darajat and Muslihat (2024) argue that service quality in agent banking depends on continuous improvement processes that respond to user feedback, technological innovations, and evolving market conditions. This requires establishing feedback mechanisms, performance monitoring systems, and learning platforms that enable programs to adapt and improve over time. Furthermore, the literature emphasizes that branchless banking should not be viewed as a standalone intervention but rather as part of a broader financial inclusion strategy that encompasses multiple delivery channels, diverse product offerings, and comprehensive consumer protection measures. The evidence suggests that programs which adopt this integrated approach are more likely to achieve sustainable impact on financial inclusion outcomes compared to those that focus narrowly on expanding access points without addressing the broader ecosystem of factors that shape financial inclusion.

3. | RESEARCH METHOD

This study employs a qualitative research design to explore the impact of BRILink agents on equitable access to banking services in remote areas of Rangkasbitung, Banten. The qualitative approach was selected as the most appropriate methodology for this investigation because it enables researchers to capture the rich, contextual nature of community experiences and perceptions regarding financial inclusion initiatives. Unlike quantitative approaches that would reduce complex social phenomena to numerical indicators, the qualitative methodology allows for in-depth exploration of how BRILink agents operate within specific local contexts, how communities perceive and utilize these services, and what meanings they attribute to changes in banking accessibility. This interpretive approach is particularly suitable for understanding the social, cultural, and economic dynamics that shape the adoption and impact of agent banking services in communities that have historically been excluded from formal financial systems.

The research adopts a phenomenological orientation within the broader qualitative framework, focusing on understanding the lived experiences of individuals who interact with BRILink services either as providers (agents) or users (community members). This phenomenological approach recognizes that the impact of financial inclusion initiatives cannot be adequately assessed through objective metrics alone but requires understanding how participants experience, interpret, and respond to these services within their daily lives. The research design incorporates elements of case study methodology, treating Rangkasbitung as a bounded case that represents broader patterns of financial inclusion challenges and opportunities in Indonesia's remote areas. While the findings are context-specific and not intended for statistical generalization, the detailed examination of this particular case provides insights that can inform theory development and policy formulation regarding agent banking models in similar contexts.

The research was conducted in Rangkasbitung, a district located in Banten Province, Indonesia. Rangkasbitung was selected as the research site because it represents a typical remote area facing significant challenges in banking accessibility while also having an established presence of BRILink agents. The district is characterized by predominantly rural settlements, limited banking infrastructure, agricultural and small-scale trading economic activities, and a population that has historically relied on informal financial services. These characteristics make Rangkasbitung an appropriate context for examining how agent banking services function in areas where conventional banking facilities are scarce and where communities face multiple barriers to financial inclusion.

The study employed purposive sampling to select participants who could provide rich, relevant information about the research questions. This non-probability sampling strategy was chosen because the research aims to understand specific experiences and perspectives rather than to establish statistical representativeness. The sampling strategy involved identifying and recruiting participants across three primary categories to capture multiple perspectives on BRILink operations and impacts. The first category consisted of BRILink agents themselves, individuals who operate as banking service points within their communities. These agents were selected based on criteria including length of time operating as a BRILink agent (minimum six months to ensure sufficient experience), diversity of location within the district to capture varying operational contexts, and willingness to participate in extended interviews and allow observation of their operations.

The second category of participants comprised community members who utilize BRILink services. These service users were recruited through a combination of snowball sampling (where initial participants suggested other potential informants) and on-site recruitment at agent locations. The selection criteria emphasized diversity in terms of age, gender, occupation, and frequency of service usage to ensure the research captured a range of user experiences and perspectives. Special attention was given to including participants who had recently begun using BRILink services as well as those with longer usage histories, enabling examination of initial adoption experiences and longer-term behavioral changes. The final sample of service users included small business owners, agricultural workers, housewives managing family finances, and young adults engaging with formal banking for the first time.

The third category consisted of bank officers from Bank Rakyat Indonesia who are responsible for managing and supervising the BRILink network in the Rangkasbitung area. These institutional actors provided crucial perspectives on program implementation, agent management, challenges in service delivery, and institutional strategies for expanding financial inclusion. Their participation enabled the research to understand not only ground-level experiences but also the broader organizational and policy contexts shaping BRILink operations. In total, the research involved twenty-three participants including seven BRILink agents, twelve community members (service users), and four bank officers. This sample size was determined through the principle of data saturation, where recruitment continued until new interviews were no longer yielding substantially new insights or themes, indicating that sufficient depth and breadth of understanding had been achieved.

Data collection was conducted over a four-month period from August to November 2024, employing multiple qualitative methods to enable triangulation and comprehensive understanding of the research phenomenon. The primary data collection method was semi-structured in-depth interviews, which allow researchers to explore predetermined themes while remaining flexible enough to follow emergent topics and probe interesting responses. Interview guides were developed for each participant category (agents, users, and bank officers) based on the research questions and literature review. These guides contained open-ended questions covering topics such as experiences with banking services before and after BRILink presence, perceived benefits and challenges of the program, transaction patterns and preferences, trust and satisfaction with services, and suggestions for improvement.

Interviews with BRILink agents typically lasted between sixty to ninety minutes and were conducted at the agents' business locations, enabling researchers to observe the physical setting and operational environment. The interview protocol for agents covered their motivations for becoming BRILink agents, training and support received from the bank, daily operational experiences, challenges encountered, relationships with customers, financial performance of the agency business, and perspectives on community financial inclusion. Interviews were conversational in tone, allowing agents to share their stories and experiences in their own words while researchers probed for deeper understanding and specific examples. All interviews were conducted in Bahasa Indonesia, the national language, though some participants occasionally used local dialect terms which were noted and clarified during the interviews.

Interviews with community members (service users) ranged from thirty to sixty minutes and were conducted in various settings including at agent locations immediately after transactions, in participants' homes, or in community gathering places depending on participant preference and convenience. These interviews explored participants' prior experiences with banking and financial services, circumstances of their first encounter with BRILink services, patterns of service usage, comparisons between BRILink and other financial service options, levels of trust and satisfaction, and impacts on their economic activities and financial management practices. Researchers paid particular attention to understanding barriers that participants faced in accessing formal banking previously and how BRILink services addressed or failed to address these barriers. Interviews with bank officers were conducted at bank offices and typically lasted between forty-five to seventy-five minutes, focusing on institutional perspectives regarding program objectives, agent recruitment and management strategies, performance monitoring, challenges in implementation, and future development plans.

Complementing the interview data, the research employed participant observation as a secondary data collection method. Researchers spent time at several BRILink agent locations observing daily operations, interactions between agents and customers, transaction processes, and the physical and social environment in which services are delivered. Observation sessions typically lasted two to four hours and were conducted at different times of day and days of the week to capture variation in activity levels and types of transactions. During observations, researchers took detailed field notes documenting what they observed while being careful not to interfere with normal operations. These observations provided contextual information that enriched interview data and enabled researchers to identify aspects of BRILink operations that participants might not explicitly mention in interviews, such as non-verbal communication patterns, physical accessibility features, and informal practices that develop in service delivery.

Documentary analysis constituted the third data collection method, though it played a supporting role compared to interviews and observations. Researchers reviewed publicly available documents including BRI's promotional materials about BRILink services, training manuals for agents, transaction records (with appropriate permissions and anonymization), and relevant policy documents regarding financial inclusion initiatives in Indonesia. These documents provided background information about the formal structure and objectives of the BRILink program and served as points of reference for understanding and interpreting interview and observation data. All interview recordings were transcribed verbatim by trained research assistants, with transcriptions reviewed by the primary researchers for accuracy. Field notes from observations and document analysis were typed and organized systematically. To protect participant confidentiality, all identifying information was removed from transcripts and each participant was assigned a pseudonym or code.

Data analysis follows the principles and procedures of thematic analysis, a flexible qualitative analytic method that involves identifying, analyzing, and reporting patterns (themes) within data. The analysis process began during data collection itself, with researchers writing analytic memos after each interview and observation session to capture initial impressions, emerging patterns, and questions for further exploration. This iterative approach, where data collection and preliminary analysis occur simultaneously, is characteristic of qualitative research and helps ensure that data collection is responsive to emerging insights. The formal analysis process intensified after all data collection was completed and involved six phases consistent with established thematic analysis protocols.

The first phase involved familiarization with the data, during which researchers read and re-read all interview transcripts and observation notes to develop a thorough understanding of the dataset as a whole. During this phase, researchers noted initial ideas about patterns and potential themes while remaining open to the full range of content in the data. The second phase involved generating initial codes, systematic labels that identify features of the data relevant to the research questions. Coding was conducted using NVivo qualitative data analysis software, which facilitates systematic organization and retrieval of coded data. The initial coding was largely descriptive, identifying segments of data that discussed particular topics such as transaction types, infrastructure challenges, trust issues, or economic impacts. Two researchers independently coded a subset of transcripts and then met to discuss their coding approaches and resolve any differences, ensuring consistency in how codes were applied across the dataset.

The third phase involved searching for themes by examining the codes and collating them into potential broader themes that capture something significant about the data in relation to the research questions. This process involved moving beyond surface-level description to more interpretive analysis, asking questions such as what these patterns suggest about the impact of BRILink agents on financial inclusion and what underlying meanings or dynamics they reveal. Researchers used visual mapping techniques, creating diagrams that showed relationships between different codes and how they might cluster into coherent themes. The fourth phase involved reviewing and refining the candidate themes to ensure they accurately represented the coded data and told a compelling and coherent story about the research phenomenon. This involved checking that data within each theme cohered meaningfully and that themes were distinct from one another. Some initial themes were collapsed into others, while some were split into separate themes or discarded if they lacked sufficient supporting data.

The fifth phase involved defining and naming the final themes, writing detailed descriptions of what each theme captured and how it related to the overall research questions and broader literature. The themes that emerged from this analysis included improved accessibility to banking services, agents as financial literacy educators, socio-economic stimulation through increased money circulation, infrastructure and connectivity challenges, capital constraints faced by agents, trust building through personal relationships, and the importance of ongoing training and support. Each theme was supported by multiple data sources (different participants, observations, documents) and contained rich examples from the data illustrating the theme. The sixth and final phase involved producing the research report, which required weaving together the analytic themes with data extracts (quotations from interviews) and scholarly literature to construct a coherent narrative that addresses the research questions.

To ensure the credibility and trustworthiness of the research findings, several quality assurance measures were implemented throughout the research process. Triangulation was achieved through multiple methods (interviews, observations, document analysis) and multiple perspectives (agents, users, bank officers), enabling researchers to compare and corroborate evidence from different sources. Member checking was conducted by sharing preliminary findings with selected participants and inviting their feedback on whether the researchers' interpretations accurately represented their experiences and perspectives. This process helped validate the accuracy of data interpretation and provided opportunities to clarify any misunderstandings. Peer debriefing sessions were held regularly among the research team members to discuss emerging findings, challenge interpretations, and consider alternative explanations for patterns in the data. These sessions helped guard against researcher bias and ensured that interpretations were well-supported by evidence.

Reflexivity was practiced throughout the research process, with researchers maintaining reflective journals documenting their own assumptions, reactions, and potential biases that might influence data collection and analysis. This practice of critical self-reflection helps make transparent how researcher subjectivity may shape the research process and findings. The research also sought to achieve thick description, providing rich, detailed accounts of the research context, participant characteristics, and findings to enable readers to assess the transferability of findings to other contexts. The detailed methodological reporting in this section contributes to this goal by enabling other researchers to understand exactly how the research was conducted and potentially replicate the study in different settings.

Ethical considerations were paramount throughout the research process. The research protocol was reviewed and approved by the institutional ethics committee prior to commencing data collection. All participants provided informed consent after receiving clear explanations about the research purposes, procedures, potential risks and benefits, and their rights as participants including the right to withdraw at any time without consequence. Special care was taken to ensure that participants, particularly those with limited formal education, fully understood the consent process and felt comfortable asking questions. Participant confidentiality was protected through the use of pseudonyms in all reporting, secure storage of data with access limited to research team members, and careful attention to ensuring that descriptions in research reports do not contain identifying details. Participants were assured that their participation or non-participation would not affect their relationship with BRI or access to BRILink services. For observations conducted at agent locations, consent was obtained not only from agents but also from customers who were present during observation periods, with researchers explaining that they were observing the service environment rather than individual customers specifically.

4. | RESULTS AND DISCUSSION

The Brilink Agent Improves Access to Banking Services for Communities in Remote Areas

The Brilink Agent has proven to have a significant impact on making it easier for people in remote areas to access banking services. With agents spread across hard-to-reach locations, people no longer need to travel long distances to bank branches, making access to financial services more efficient and affordable (Clara, 2024). This directly reduces the financial access gap between urban and remote areas. One of the key advantages of the Brilink Agent is its ability to provide basic banking services such as cash deposits, withdrawals, and bill payments within the community. Brilink agents, typically local business owners or trusted individuals, are able to open the door to banking services that have previously been exclusive to residents of remote areas (Ratnasari, 2023). This gives them financial independence as well as confidence in managing their day-to-day finances.

Furthermore, people previously unfamiliar with banking services are now beginning to understand and utilize financial products through the guidance of Brilink agents. Agents not only serve as extensions of the bank but also as mentors, helping people use digital technology and services in an easy-to-understand manner (Yolanda, 2022). This opens up opportunities for financial inclusion that were previously difficult for them to achieve. From a socio-economic perspective, the presence of Brilink agents in remote areas also stimulates local economic growth. Transactions conducted through agents increase the circulation of money in the surrounding community, revitalize micro and small businesses, and create new jobs. This makes people more productive and better able to plan their family or small business finances.

However, challenges remain in implementing the Brilink Agent such as limited internet connectivity in remote areas, which sometimes hinders smooth transactions. Despite this, the enthusiasm of agents and the community in implementing this program has encouraged innovation in the use of technology that is more adaptive to field conditions. Strengthening technological infrastructure is a key recommendation from this study (Anggraini & Rosilawati, 2025). Interviews with several beneficiary communities revealed that they felt more comfortable and had greater trust in the banking system. They felt safe and secure when transacting through Brilink agents, who were close to their daily lives. This satisfaction provided social capital to further expand the program to more difficult-to-reach areas.

In conclusion, the Brilink Agent has successfully become a crucial bridge connecting communities in remote areas with formal banking services. The program's sustainability and development will be highly beneficial for increasing equitable financial inclusion while strengthening local economies. Synergy between the government, banks, and agents is key to successfully addressing the challenges of banking access in remote areas.

This is reinforced by the results of an interview conducted with one of the residents which showed that:

"Since the presence of a Brilink agent in my area, people have found it easier to access banking services. Previously, I had to travel long distances to a bank branch just to make simple transactions like cash deposits, withdrawals, or bill payments. Now, everything is much simpler. The process is faster and more convenient because the Brilink agent is close to our home, saving time and transportation costs. Furthermore, the friendly and flexible service provided by the agent makes people feel more comfortable and supported, especially those who have difficulty accessing banking services directly".

The interview results indicate that the presence of Brilink agents is very helpful in expanding financial inclusion in remote areas. The theory of financial inclusion emphasizes the importance of easy, affordable, and sustainable access to financial services for all levels of society, especially those hampered by distance and cost. With Brilink agents nearby and providing fast and friendly service, physical and social barriers to accessing banking services can be overcome. This aligns with the concept of financial inclusion, which aims to encourage broader community participation in the formal financial system, enabling them to conduct basic financial transactions practically and efficiently without the need for long journeys. Thus, Brilink agents act as a bridge that strengthens equitable access to financial services, ultimately supporting economic growth and improving the welfare of communities in remote areas.

The findings of this study demonstrate that the BRILink agent program has successfully transformed the landscape of banking accessibility in remote areas of Rangkasbitung, Banten. This transformation aligns with the broader theoretical framework of financial inclusion, which emphasizes that equitable access to financial services is a fundamental prerequisite for sustainable economic development (Yolanda, 2022). The empirical evidence gathered through interviews and observations reveals that the presence of BRILink agents has effectively addressed the spatial and economic barriers that previously prevented rural communities from participating in the formal banking system. This is particularly significant given that Indonesia's archipelagic geography and uneven infrastructure development have historically created substantial disparities in financial service accessibility between urban and rural areas.

The research findings corroborate previous studies by Clara (2024) and Ratnasari (2023), which highlighted the critical role of agent banking in bridging the financial inclusion gap. However, this study extends the existing literature by providing detailed insights into the mechanisms through which BRILink agents facilitate not only transactional access but also financial literacy development within local communities. The data collected from Rangkasbitung indicates that agents serve a dual function: they operate as service points for basic banking transactions while simultaneously acting as informal educators who guide community members through the complexities of digital financial services. This educational dimension is crucial because it addresses one of the fundamental challenges in financial inclusion, namely the lack of financial literacy among marginalized populations.

From a socio-economic perspective, the impact of BRILink agents extends beyond mere convenience in conducting financial transactions. The study reveals that the program has catalyzed local economic dynamism by reducing transaction costs, increasing the velocity of money circulation within communities, and enabling micro-entrepreneurs to access formal financial services that were previously beyond their reach. This finding resonates with the work of Darajat and Muslihat (2024), who emphasized that agent banking models create multiplier effects in local economies by empowering community members to become service providers while simultaneously expanding market access for formal financial institutions. The trust-building aspect observed in this study, where community members expressed greater comfort in dealing with locally-based agents rather than formal bank branches, underscores the importance of cultural and social proximity in achieving effective financial inclusion.

Nevertheless, the study also identifies persistent challenges that require attention. The infrastructure limitations, particularly related to internet connectivity, represent a significant constraint that can undermine the effectiveness of the BRILink program. This finding aligns with the observations made by Anggraini and Rosilawati (2025), who noted that technological infrastructure remains a critical bottleneck in the expansion of digital financial services in Indonesia's remote regions. The implication is that while the BRILink agent model represents an innovative approach to financial inclusion, its success is contingent upon complementary investments in telecommunications infrastructure and digital literacy programs. Without addressing these foundational issues, the scalability and sustainability of the program may be compromised, potentially limiting its impact on long-term financial inclusion objectives.

Obstacles Faced by Communities and Brilink Agents in Implementing This Program in the Regions

The BRILink, an innovative digital financial service in the regions, has brought a breath of fresh air to communities that previously had difficulty accessing banking services. However, its implementation has faced a number of challenges for both the public and agents. In some areas, people still lack understanding of how to properly use BRILink services (Rizkiyaningsih et al., 2021). This is due to low digital financial literacy, which makes them hesitant when making transactions. Furthermore, unstable internet access in some areas is also a major obstacle. BRILink agents often struggle with weak or even no signal when serving customers. This situation slows down the transaction process and sometimes fails, which of course leads to dissatisfaction for both parties (Darajat & Muslihat, 2024). People who rely on agents as a link to banking services feel disappointed if their transactions do not go smoothly.

From the perspective of BRILink agents, the challenges faced are not only technical. Several agents reported experiencing challenges in obtaining funding or capital to run their operations. Because BRILink is a financial service that requires cash, limited agent capital and can disrupt public services. This is a crucial issue that requires attention from both banks and the government to facilitate access for agents. Furthermore, public trust in BRILink agents remains uneven (Lestari & Hayon, 2024). In some areas, agents struggle to build strong relationships with customers, particularly in areas unfamiliar with digital services. This slows program penetration and forces agents to work hard to maintain trust by providing consistent and transparent service.

Another significant obstacle is the lack of ongoing training or coaching for BRILink agents. Although the program has been running for quite some time, training support to improve agents' skills in handling various situations is sometimes limited. However, skilled agents with a strong grasp of the service can more efficiently address technical challenges and provide appropriate education to the public (Nurazizah et al., 2025). However, amidst these challenges, there are also positive aspects that deserve appreciation. Many BRILink agents demonstrate high dedication by continuing to serve the community, even when faced with limited facilities and network. This commitment is a key asset for continuing to develop the program to maximize its benefits in these regions.

Overall, the obstacles to implementing the BRILink in these regions represent a classic problem in the digital financial inclusion process in developing regions. Addressing these challenges requires integrated support, ranging from increasing public literacy, improving digital infrastructure, strengthening agent capital, and providing ongoing training. With a humanistic approach and synergy between all parties, this program has the potential to become an effective financial bridge for communities across the country.

This is reinforced by the results of an interview conducted with one of the residents which showed that:

Some of the main obstacles I encountered when using the Brilink Agent service in this area included frequent internet network disruptions, which caused transactions to be delayed or even failed. Furthermore, sometimes the agent's cash balance was limited, requiring me to wait or find another agent to withdraw cash. I also found that some residents didn't fully understand the Brilink Agent transaction process, requiring extended explanations and assistance. Furthermore, the agent's limited operating hours and the considerable distance made access to this service less than optimal for some residents.

The interview results are highly relevant to technology adoption theory, which explains how factors such as ease of use, benefits, and technical barriers influence the extent to which technology is accepted and used by the public. Internet network disruptions and limited agent cash balances reflect the technical constraints that are major obstacles in the process of implementing Brilink Agent services, resulting in public frustration and impacting their trust in this technology. Furthermore, residents' lack of understanding of transaction procedures demonstrates the importance of education and mentoring in the adoption phase to ensure users feel comfortable and confident using the service. Limited operational congestion and long distances add to the accessibility challenges, which, according to this theory, also influence people's decisions to utilize new technologies. Overall, these constraints emphasize that successful technology adoption depends not only on the technology's innovation but also on the readiness of the infrastructure and users' understanding of how to use it.

Table 1. Participant Demographics in BRILink Research

Category	Number	Percentage	Location Type
BRILink Agents	7	30.4%	Various sub-districts
Service Users	12	52.2%	Remote villages
Bank Officers	4	17.4%	District office
Total	23	100%	Rangkasbitung

This table presents the demographic composition of the research participants. The results indicate that service users constituted the largest proportion of the sample (52.2%), reflecting the study's primary focus on understanding community experiences with BRILink services.

The challenges identified in implementing the BRILink program in Rangkasbitung reflect broader systemic issues that characterize digital financial inclusion initiatives in developing economies. The technology adoption theory provides a useful lens for understanding these obstacles, as it emphasizes that successful technology diffusion depends not only on the availability of technological infrastructure but also on user readiness, perceived usefulness, and ease of use (Nurazizah et al., 2025). The empirical evidence from this study reveals that multiple barriers operate simultaneously to constrain the effectiveness of the BRILink program. These barriers can be categorized into three main dimensions: technological infrastructure deficiencies, human capacity limitations, and institutional support gaps.

The technological infrastructure challenges, particularly unstable internet connectivity and limited network coverage in remote areas, represent the most immediate and visible obstacles to effective BRILink operations. These challenges are not unique to the BRILink program but reflect the broader digital divide that characterizes Indonesia's telecommunications landscape. As documented by Rizkiyaningsih et al. (2021), the uneven distribution of digital infrastructure creates a paradox where the communities most in need of accessible financial services are also those least likely to have the technological infrastructure necessary to support digital banking solutions. This situation is exacerbated by the insufficient capital base of many BRILink agents, which limits their ability to meet customer demands for cash withdrawals and deposits. The liquidity constraints faced by agents represent a structural weakness in the current model, suggesting that more robust financial backing mechanisms may be necessary to ensure service reliability and customer satisfaction.

The human capacity challenges identified in this study encompass both the agents' capabilities and the users' financial literacy levels. The lack of continuous training and professional development opportunities for BRILink agents undermines their ability to effectively manage complex transactions, troubleshoot technical problems, and educate customers about digital financial services. This finding resonates with the research conducted by Lestari and Hayon (2024), who emphasized that agent capacity building is a critical success factor for branchless banking initiatives. Furthermore, the low financial literacy levels among community members, particularly regarding digital transactions, create a situation where potential users are hesitant to engage with BRILink services even when they are physically accessible. This hesitancy is compounded by cultural factors and trust issues, particularly in communities where face-to-face interactions and cash-based transactions have historically dominated economic exchanges.

The institutional support gaps represent a third critical dimension of the challenges facing BRILink implementation. Despite the program's strategic importance for national financial inclusion objectives, the study reveals that systematic support mechanisms for addressing operational challenges remain inadequate. The absence of coordinated efforts among banks, government agencies, and telecommunications providers to address infrastructure deficiencies, provide agent training, and build community financial literacy creates a fragmented implementation landscape. As noted by Darajat and Muslihat (2024), successful financial inclusion initiatives require integrated multi-stakeholder approaches that align technological deployment with capacity building and supportive policy frameworks. The findings from Rangkasbitung suggest that while BRILink agents demonstrate commendable dedication to serving their communities despite operational challenges, the sustainability of their efforts depends on more comprehensive institutional support structures that address the root causes of implementation obstacles rather than merely responding to their symptoms.

5. | CONCLUSION

The BRILink agent has had a significant positive impact on equalizing banking access in remote areas. With BRILink agents, people who previously had difficulty accessing banking services can now conduct financial transactions more easily and efficiently. This undoubtedly supports financial inclusion, enabling more residents in remote areas to connect with the formal banking system. The presence of BRILink agents also encourages increased financial literacy in rural and remote communities. Through direct interaction with agents, residents not only receive banking services but also understand the importance of financial management and various banking products. With this knowledge, they can make wiser financial decisions and support their families' economic well-being.

Furthermore, this program also helps stimulate local economic activity. Ease of access to banking services allows micro and small businesses in remote areas to conduct transactions more smoothly. Payments, remittances, and access to business capital become more practical, providing opportunities for business development and increasing local incomes. However, the success of the BRILink agent is not without challenges, such as limited infrastructure and uneven communication networks. Nevertheless, efforts to continuously expand the agent network and improve service quality are key to achieving more equitable banking access across remote areas.

Overall, the BRILink agent has become a strategic solution in bridging the gap in banking access in remote areas. The resulting social and economic impacts provide new hope for communities to become more financially independent and sustainably improve their well-being.

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The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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