

## THE ROLE OF BRILINK AGENTS IN IMPROVING THE ECONOMY OF RURAL COMMUNITIES WITH AN ECONOMIC APPROACH

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### **Abstract**

*This study seeks to examine how BRILink agents contribute to enhancing the economic development of rural communities using an Islamic economic approach. This field study applies a qualitative approach, utilizing data collection methods such as interviews, observations, and documentation. Interviews were conducted with BRILink agents and users to obtain comprehensive data. The gathered data was analyzed using descriptive methods. The findings show that the presence of BRILink agents provides easy access to banking services, accelerates transactions, and support the growth of SMEs, thereby contributing to the welfare of society, especially farmers and SMEs. Further analysis shows that BRILink agent operations are consistent with Islamic economic values like collaboration, fairness, certainty, and advantage, the current setup requires more agents to better serve the broader population. The findings of study indicate that policies to support the development of BRILink agents in similar villages are very important to expand financial access and financial inclusion.*

**Keywords:** BRILink agent, Community economy, Islamic economy, MSMEs

### **Abstrak**

Penelitian ini bertujuan untuk mengkaji kontribusi agen BRILink dalam meningkatkan pembangunan ekonomi masyarakat pedesaan dengan menggunakan pendekatan ekonomi Islam. Penelitian lapangan ini menggunakan pendekatan kualitatif dengan menggunakan metode pengumpulan data berupa wawancara, observasi, dan dokumentasi. Wawancara dilakukan kepada agen dan pengguna BRILink untuk memperoleh data yang komprehensif. Data yang terkumpul dianalisis dengan menggunakan metode deskriptif. Hasil penelitian menunjukkan bahwa keberadaan agen BRILink memberikan kemudahan akses layanan perbankan, mempercepat transaksi, dan mendukung pertumbuhan UKM sehingga dapat menyejahterakan masyarakat khususnya petani dan UKM. Hasil analisis lebih lanjut menunjukkan bahwa operasional agen BRILink sesuai dengan nilai-nilai ekonomi Islam seperti kolaborasi, keadilan, kepastian, dan keunggulan. Pengaturan saat ini membutuhkan lebih banyak agen agar dapat melayani masyarakat secara lebih luas. Hasil penelitian menunjukkan bahwa kebijakan untuk mendukung pengembangan agen BRILink di desa-desa yang sejenis sangat penting untuk memperluas akses keuangan dan inklusi keuangan.

**Keywords:** Agen BRILink, Perekonomian masyarakat, Ekonomi Islam, UMKM

## INTRODUCTION

In today's digital era, economic and technological development in Indonesia is very rapid, which poses great challenges and opportunities for the banking sector. Information technology which has become a major necessity, has supported the progress of various sectors, including banking and telecommunications. These developments have had a significant impact on the banking sector, which is facing increasingly intense industry pressures and competition. Information technology enables the banking sector to improve services to customers in a more effective way, such as financial and non-financial transactions being conducted online without requiring a visit to the bank or ATM.<sup>1</sup>

However, on the other hand, many people in rural areas, especially micro-entrepreneurs, still do not have adequate access to formal financial institutions, especially banks. This is due to the long distance to bank offices as well as the lack of understanding of more efficient and sophisticated banking services. In addition, the lack of a stable internet network and lack of education on digital financial technology further exacerbates their difficulties in accessing modern banking services, many micro merchants also find it difficult to understand the various financial products and services offered by banks due to the limited information and knowledge they have. The majority of people in remote areas still rely on conventional transaction systems due to limited access to banking services.<sup>2</sup>

The economic prosperity of a country is strongly linked to equitable access to financial services at all levels of society. Therefore, it is important for every individual, regardless of social or economic status, to be able to access adequate financial services. One solution is through digital banking services. The BRILink program, an initiative from BRI, allows customers to play a role in providing transaction services to the community. With BRILink agents, people do not need to go to the bank to conduct transactions. Various banking transactions, such as transfers, cash deposits, cash withdrawals, and electricity bill payments can be done easily. BRILink is an innovation from BRI that provides ease of transactions for the community, even to remote areas of the country.<sup>3</sup>

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<sup>1</sup>Dwitya Pratiwi Wulandari, "Factors Affecting Customer Interest in Using Mobile Banking Services at PT Bank Syariah Mandiri Lubuk Pakam Branch Office," *Thesis (Faculty of Economics and Islamic Business, UIN North Sumatra)* (2018).

<sup>2</sup>Mardiansyah Mardiansyah and Bella Olyza Nasution, "Implementation of the Brilink Program to Improve Public Services," *Journal of Dissemination of State Administration Studies* 1, no. 1 (2023): 22-32,

<sup>3</sup>A. Rahmanda R. Rosyadi, "The Effect of BRILINK Services on Increasing Customers in an Islamic Economic Perspective," *Journal of Islamic Economic Research* 1, no. 1 (2023): 1-26,

Along with the rapid development of technology, it is important for the government and financial institutions to continue to innovate in providing services that can reach communities in remote areas. This innovation allows for more equitable and inclusive access to finance, so that every level of society can benefit from the digital economy. The development of BRILink agents in various regions is a real solution that not only makes it easier for people to access banking services, but also helps boost the local economy by increasing the efficiency and smoothness of financial transactions.

Advances in the digital economy and technology-based banking provide opportunities for small and micro businesses to obtain financial services in a simpler and more efficient way. They can conduct transactions or even access loans through digital platforms without complicated procedures like in conventional banks. This certainly accelerates economic growth in areas that previously had difficulty accessing such services. Therefore, it is imperative to ensure that all levels of society, including those living in remote areas, can enjoy equal access to these digital banking services.

Digitalization creates great opportunities for businesses to maximize their economic potential through more affordable financial services. With a more accessible digital banking system, they can more quickly adapt to changes in the evolving global economy. This gives them greater access to the financial resources they need, simplifies financial management, and accelerates data-driven decision-making as the market becomes more competitive.

This research comes as a response to the urgency of increasing financial access in rural areas that have not been reached by conventional banking services. Based on initial observations made by researchers on May 27, 2024, an interview was conducted with the owner of the BRILink Agent outlet in Corawali Village, namely BRILink Agent Sirmayanti. Based on the information obtained, Corawali Village is one of the areas that is difficult to access banking services due to its distance from banks and the absence of ATM machines in the area. The presence of BRILink in this village is very beneficial for local residents, because with BRILink, people can make financial transactions more easily, quickly and safely. Many residents prefer to use BRILink Agent services rather than having to go to the bank office to make transactions. According to Haksanggulawan, BRILink Agents make a major contribution in increasing the

income of residents in the area, as well as opening up opportunities for people to access financial services that suit their needs.<sup>4</sup>

Although BRILink services make a significant contribution to the ease of access to financial services, it does not guarantee that all villagers are aware of and immediately use BRILink services to conduct financial administration transactions, especially for those who are new to payment facilities in the banking world. And the very limited number of BRILink Agents in the village, although the majority of local people can be helped economically by these services, not all people in the village can easily access them, especially for those who are far from the place and constrained by transportation. So it is necessary to conduct more in-depth research on the contribution of BRILink agents to the economy of the Corawali Village community and the application of Islamic economics in the operation of BRILink agents.

Alternative solutions that can be considered are increasing the number of BRILink agents in the area and educating the public about the benefits of digital banking services. Counseling about its convenience and security. This study aims to identify the role of BRILink agents in having an impact on the community's economy in Corawali Village. and analyze the application of Islamic economics in the operation of BRILink agents. This research is expected to provide a deeper insight into the role of BRILink agents in improving the community's economy from an Islamic economic perspective. This research shows that BRILink agents contribute significantly to increasing access to banking services in remote areas and strengthening financial inclusion for people around the village.

## **THEORETICAL FOUNDATIONS**

### **1. BRILink and digital finance**

BRILink is a banking service introduced by Bank Rakyat Indonesia (BRI) to provide financial access to the community, especially those in areas that are difficult to reach by physical bank branches. According to BRI's official website, BRILink is a technology-based banking service expansion that allows people to conduct banking transactions without having to go to a branch office, using a mini ATM EDC (Electronic Data Capture) device or the mobile BRILink application.<sup>5</sup> BRILink plays an important role in encouraging financial inclusion in Indonesia, namely increasing people's access to

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<sup>4</sup>Andi Haksanggulawan, Ibnu Hajar, and Arsip Putera, "The Role of BRILink Agent Services in the Smooth Running of the Community Economy in Air Molek Village," *Journal of Economics, Management and Accounting, Sekolah Tinggi Ilmu Ekonomi Enam-Enam Kendari* 1, no. 2 (2023): 110-117,

<sup>5</sup>Bank BRI, "Serving Wholeheartedly," Bank BRI, accessed June 5, 2024, <https://bri.co.id/brilink>.

banking services that were previously unreachable. Financial inclusion itself refers to a concept that emphasizes the availability of wider access to the public to various financial products and services, such as savings, loans, and insurance.<sup>6</sup> According to financial inclusion theory, if people can access financial services more broadly, this can lead to improvements in their economic welfare. BRILink helps to address the challenge of inequitable access to finance, especially in remote areas far from economic centers. Data from the Financial Services Authority (OJK) shows that there are still many people in Indonesia who do not have access to formal banking services, especially in rural areas and regions far from major cities. In this case, BRILink is a solution to address the problem and support broader financial inclusion.

## **2. BRILink Agent Banking Services and Business Model**

The BRILink agent system uses an agent banking-based business model, which allows people to conduct banking transactions without having to visit a bank branch office. BRILink agents act as financial service providers that bridge people's access to more formalized banking services. This model reflects the theory of economic efficiency which states that resources should be optimally utilized to produce maximum results. In this case, BRILink helps reduce the cost and time required by customers to conduct banking transactions.<sup>7</sup> Through an agent-based approach, BRILink allows people to conduct various banking transactions, such as cash deposits, money withdrawals, bill payments, and credit purchases more easily and quickly. This system is also supported by the application of the fee sharing concept between Bank BRI and BRILink agents, which allows agents to earn commissions from each transaction made. This is in line with the theory of efficiency and effectiveness in economics, which emphasizes the importance of maximizing results by minimizing costs and time. In addition, service products such as T-Bank, which uses a mobile phone number as a savings account, shows how BRILink incorporates technology to create a system that is more flexible and accessible to the community, especially those in remote areas. This concept reflects innovation in the banking sector in line with the theory of technology in economics, which suggests utilizing technology to improve the accessibility and efficiency of financial services.

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<sup>6</sup>D. Anggarani A. Rizkiyaningsih, A. Sopanah, "The Effectiveness of BRILink Implementation in Efforts to Encourage Financial Inclusion (PDA Study of PT BANK RAKYAT INDONESIA (PERSERO), TBK. Makassar Regional Office)," *International Journal of Research in Marketing* 1, no. 1 (2021): 1-13,

<sup>7</sup>Rosa Kumalasari, Paramita Prananingtyas, and Bagus Rahmanda, "Legal Protection of Customers Using Brilink Agent Services in Banking Activities at the Bri Parakan Branch Office," *Journal of Law Reform* 14, no. 1 (2018): 42-56,

### 3. Financial Inclusion and Economic Improvement

Financial inclusion is a concept that refers to equitable access to financial services that can boost the economy. The Global Financial Literacy Excellence Center (GFLEC) in 2018 revealed that improving financial literacy and access to banking services can accelerate economic growth.<sup>8</sup> Improving financial literacy plays an important role in helping people understand the financial products and services they use, which ultimately increases financial inclusion at the national level. Research by Kumalasari shows that BRILink agents have a positive impact on improving people's financial literacy, as people can now access banking services more easily and efficiently. This is in line with the theory of financial inclusion, which states that broader and more affordable access to financial services can lead to improved economic welfare. BRILink also enables faster money circulation at the local level, by facilitating people's daily transactions, such as cash withdrawals and bill payments. Thus, BRILink not only promotes financial inclusion but also accelerates local economic growth.

### 4. Economic Improvement Through BRILink

The implementation of BRILink agents in communities, especially in remote areas, has made a major contribution to the improvement of the local economy. This agent-based business model allows people in previously unbanked areas to gain access to modern financial services. Research shows that the presence of BRILink agents can reduce the economic gap between urban and rural areas, as well as improve the quality of life of people in remote areas.

Economic theory also states that increasing access to financial services can accelerate economic growth by creating business opportunities and increasing people's income. With BRILink, agents in remote areas not only earn commissions from transactions, but can also develop other businesses, impacting the local economy. In the perspective of Islamic economics, transactions conducted through BRILink can be seen as a form of fair muamalah, which is in accordance with sharia principles. Faiz explained that in Islamic law, every transaction must fulfill the requirements of fairness and certainty, which are guaranteed in every service provided by BRILink. Therefore, the Islamic economic principle of transactions that benefit both parties is applied in the BRILink

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<sup>8</sup>Muhammad Ferdi, Muhammad Amri, and Mirzalina Zaenal, "Financial Literacy and Inclusion in the Indonesian Economy: A Panel Data Application," *Journal of Economics and Social Dynamics* 1, no.2, (2022): 51 - 70,

system, ensuring that this service not only provides benefits to users and agents, but also maintains fairness and transparency.<sup>9</sup>

Based on the above discussion, it can be concluded that BRILink plays a very important role in improving financial inclusion and driving local economic growth, especially in remote areas. By using the banking agent model, BRILink provides easier, faster, and more efficient access to banking services, which was previously difficult to reach for people outside big cities. The profit-sharing system applied in BRILink provides economic benefits for both agents and Bank BRI, while expanding the market network in these areas. In addition, BRILink is also in line with Islamic economic principles that prioritize justice in every transaction, so this service is not only profitable but also in accordance with sharia values. The existence of BRILink makes a real contribution to the Indonesian economy by accelerating money circulation, increasing financial literacy, and creating new economic opportunities for people in remote areas.

## METHOD

This research uses a qualitative approach with descriptive methods, which aims to explore the phenomenon of using BRILink services in Corawali Village and its impact on the local economy. The qualitative approach was chosen because this research focuses on an in-depth understanding of the experiences, feelings, and perspectives of villagers in using digital banking services through BRILink agents. As a method that prioritizes narrative and understanding of social context, qualitative allows researchers to explore more complex and diverse information. In this study, the researcher acts as the main instrument directly involved in the process of data collection and interpretation of the phenomenon under study, especially with regard to the community's interaction with the digital banking service. This provides an opportunity for researchers to explore information more deeply and comprehensively related to the views and experiences of people who utilize this service

Data collection in this study was conducted through three main techniques, namely observation, interviews, and documentation. Observations were conducted directly at the research location in Corawali Village to observe activities related to the operations of BRILink agents and interactions between agents and people who use the service. Observations were conducted with a non-participatory approach, where researchers only observed without being

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<sup>9</sup>Noor Faiz, "Correlation of Wage Setting with Investment in Indonesia," *Udayana Master Law Journal* 6, no. 3 (2018): 289-299,

involved in the activities taking place. In addition, in-depth interviews were conducted with BRILink agent businesses as well as some service users to gain a deeper understanding of how BRILink services impact their economic lives. These interviews were conducted in a semi-structured manner, providing flexibility for informants to explain their experiences and views freely while still focusing on issues relevant to the research. A total of 10 informants consisting of 5 BRILink agents and 5 service users were purposively selected, considering that they have sufficient knowledge and experience related to this service. The documentation technique was used to collect secondary data that supports the research findings, such as statistical reports on BRILink usage and other documentation related to the development of the service in Corawali Village

The data sources in this study come from business people who run BRILink agents and people who use these services. The informants were selected using a purposive sampling technique, which selects individuals who are considered to have relevant and in-depth information on the topic under study. The data collected were in the form of interview transcripts, observation notes, and related documents, all of which are qualitative data of a narrative and descriptive nature. This data is then analyzed using thematic analysis, which aims to identify the main themes that emerge from the information obtained and relate them to relevant theories on digital banking and financial inclusion. This thematic analysis will facilitate the researcher in organizing the information into key groups and understanding how they relate to the socio-economic context in Corawali Village.

The analysis process was conducted inductively, where the researcher grouped information into specific categories and developed an understanding of the impact of BRILink agents on the local economy. Through this inductive approach, the researcher was able to produce findings that were more appropriate and related to the context, based on data collected directly from the field.

To ensure the validity and credibility of the data, researchers used triangulation techniques, namely by comparing the results of interviews, observations, and documentation to get more valid and reliable conclusions. Thus, this research aims to provide a comprehensive understanding of the role of BRILink agents in improving the economy of the Corawali Village community and the community's response to these digital banking services. It is hoped that the results of this study can contribute to the development of digital banking policies and practices in rural areas, and help design strategies to expand financial inclusion in Indonesia. As services such as BRILink develop, rural communities not only gain easier access to banking services, but



also create new opportunities to improve their quality of life through more inclusive and efficient financial access.

## RESULTS AND DISCUSSION

BRILink is an expansion of banking services that do not have physical offices introduced by Bank BRI. BRILink provides online and direct banking transaction services to the public through the use of EDC mini BRI ATMs or BRILink Mobile every transaction made will be charged a fee, which will later be charged to customers or service users. This of course aims to expand the access of people in the village to banking services and improve the economy of rural communities with an Islamic economic approach according to sharia principles.

**Table 1. BRILink transaction administration fee**

No	Transaction Type	Total	Transaction fees
1	BRI Mutual Transfer	RP. 50.000 - Rp. 3.000.00	RP. 5.000
		Rp. 3.000.000 – Rp. 5.000.000	Rp. 10.000
		Rp. 5.000.000 – Rp. 10.000.000	Rp. 15.000
		Diatas Rp. 10.000.000	Rp. 20.000
2	Bank to Bank Transfer	Rp. 50.000 – Rp.2.000.000	Rp. 15.000
		Rp. 2.000.000 – Rp. 5.000.000	Rp. 20.000
		Diatas Rp. 5.000.000	Rp. 25.000
3	Cash Withdrawal	Rp. 100.000 – Rp. 1.000.000	Rp. 5.000
		Rp. 1.000.000 – Rp. 3.000.000	Rp. 10.000
4	Other Payments		
		PLN	Rp. 4.000
		Briva	Rp. 5.000
		Credit	Rp. 2.000
		BPJS	Rp. 4.000
		Pay installments, Top Up, Brizzi, ETC	Rp. 5.000

*Source: BRILink Agent Sirmayanti Corawali Village Barebbo Sub-district Bone Regency, 2024*

Table 1 shows the administration fees charged for various types of transactions through BRILink agents in Corawali Village. Administration fees vary depending on the type and

number of transactions made. For example, for BRI peer transactions, transaction fees range from Rp. 5,000 to Rp. 20,000 depending on the number of transactions. This reasonable administration fee aims to ensure ease of access for people who find it more difficult to reach conventional banks.

The role of BRILink agents in Corawali Village, Barebbo Sub-district in improving the community's economy is measured based on the theory described earlier. There are 5 categories in banking transactions in general including effectiveness, efficiency, convenience, accessibility and security. Based on the results of interviews with the local community, several main findings can be concluded as follows:

### **Providing Effectiveness in Banking Transactions**

Overall, the results of interviews conducted with a number of users of BRILink agent services support the theory of effectiveness in banking transactions. The existence of BRILink agents has made a significant contribution to increasing the effectiveness of transactions for its users. This can be seen from the level of public satisfaction with the convenience provided in conducting financial transactions. Before the existence of BRILink agents, many people in remote areas had to travel long distances to bank branches or ATM machines to conduct banking transactions, which took time, energy and money. However, with the presence of BRILink agents, they can conduct various transactions such as deposits, withdrawals, transfers, and bill payments in a closer and more accessible location. Such convenience not only increases the effectiveness of transactions, but also provides great benefits to people who previously had difficulties in accessing banking services. Therefore, BRILink agents have a positive effect on service users, in accordance with the initial goal of increasing effectiveness in the transaction process. The study conducted by Zuhurul Anam also confirms this, where the research shows that people in areas that were previously not reached by conventional banking services, now feel greatly helped and have more confidence in the utilization of BRILink services. Public trust in BRILink agents is increasingly dominant, because they feel safe and comfortable making transactions through these agents. This makes BRILink agents a key element in supporting the effectiveness of banking transactions in areas with limited access.<sup>10</sup>

### **Providing Efficiency in Banking Transactions**

Not only providing effectiveness, BRILink agents also play a role in improving the efficiency of banking transactions. Overall, the interview results show that BRILink agent

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<sup>10</sup>Z. Anam, "Analysis of Public Trust in Using BRILink Services in Improving Economic Activities (Case Study of Jatisari Village, Kedungreja District, Cilacap Regency)," *Thesis. (Fak. Economics and Islamic Business)* (2024).

services have helped speed up and simplify the financial transaction process for its users. Processes that previously took a long time can now be completed more quickly and practically. People living in remote areas no longer need to worry about long queues at banks or delays in the transaction process. They can simply visit a BRILink agent close to their location, and the transaction can be processed immediately. Nonetheless, there are some challenges that need to be considered in the context of this efficiency, particularly in relation to the issue of internet stability. As noted in the study by Inayatullah, Ardiansa, and Siwi, although BRILink agents provide great convenience, the problem of unstable internet is one of the obstacles that users often complain about. In some areas that have limited internet signal, transactions are sometimes hampered or take longer to process. Therefore, although BRILink agents overall contribute significantly to transaction efficiency, technical issues such as network stability need to be a concern so that service efficiency can continue to improve.<sup>11</sup>

### **Providing Convenience in Banking Transactions**

One of the most attractive aspects of BRILink agents is the convenience it offers to users. Interview results show that the majority of users find the simple and easy-to-follow procedures for using this service very helpful. Easy-to-understand procedures without the need for in-depth technical knowledge make BRILink agents a practical solution for people, including those who are not familiar with technology or who do not have bank accounts. Research conducted by Paturusi emphasizes that BRILink agent services are specifically designed to make it easier for people to carry out financial transactions. This is evident from the fact that people in rural areas, including those without bank accounts, can access this service easily. This certainly improves financial inclusion, as previously marginalized communities can now gain access to wider and more affordable financial services. Easy-to-understand procedures are a major factor driving the growing number of rural communities using BRILink services for their various financial transaction needs.<sup>12</sup>

### **Supporting Smoothness in Banking Transactions**

Accessibility is one of the main factors that influence the smoothness of banking transactions. In this case, BRILink agents play a major role in improving the smoothness of transactions for the community, especially those who live in rural areas. With BRILink agents

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<sup>11</sup>M Rifai Inayatullah, Ardiansa, and Ratih Puspita Siwi, "The Effect of Internet Network Quality, Cost, and EDC Machine Service Fitter of EDC Machine Services on Customer Satisfaction of BRILink Agents in Parepare City," *Journal of Education and Technology* 1, no. 1, (2023): 65-81,

<sup>12</sup>Gina Puspita Paturusi, "Analysis of Determinants of Community Interest in Using Bri Link Services (Case Study of Babang Village, South Larompong District)," *Thesis. (Fak. Economics and Islamic Business)* (2023).

spread across various regions, people no longer need to travel far to access banking services. BRILink agents provide convenience and comfort in conducting transactions, even for those who do not have direct access to bank branch offices. However, despite the convenience of BRILink agents, there are still shortcomings in terms of the number of agents available. Increasing the number of BRILink agents in more remote or less accessible areas still needs attention. The study conducted by A.Rizkiyaningsih, A.Sopanah shows that although BRILink agents have a significant role in promoting financial inclusion, the limited number of agents in some areas can reduce the effectiveness and smoothness of the service. Therefore, to further improve the smoothness of transactions, increasing the number of agents is necessary so that the needs of the community can be maximally met.

### **Maintaining Security in Banking Transactions**

Security is one of the most important aspects in banking transactions. Based on the results of interviews, the majority of users of BRILink agent services feel safe and comfortable in making transactions through these agents. The security offered by Bank BRI through BRILink agents has proven to be effective in protecting customer data and transactions. Most users did not experience any security-related problems while using this service, which created a greater sense of trust in the service system implemented.

The study conducted by Hatuluayo also supports these findings, showing that the transaction system implemented by BRILink agents provides security guarantees for customers. The security of customers' personal data and transactions is a top priority maintained by BRI Bank. This is proven to increase the level of customer satisfaction and trust in BRILink services, as they feel protected from threats that may arise, such as data theft or fraud. With this adequate protection, BRILink agents can continue to provide a sense of security for their users, which of course has a positive impact on the smoothness and effectiveness of banking transactions.<sup>13</sup>

### **Economic Improvement**

In the context of global economic growth, financial inclusion is an important component in improving people's prosperity. Financial Inclusion means better access to financial services. Economic improvement in communities is strongly linked to BRILink, which expands access to financial services, particularly in remote areas. By offering access to banking, credit, and other financial services, BRILink enables communities to actively participate in the economy, increase business activity, and support financial inclusion. This can ultimately spur

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<sup>13</sup>Novita Hatuluayo, "The Effect of the Brilink Financial Transaction System on Customer Satisfaction," *MANTAP: Journal of Management Accounting, Tax and Production* 1, no. 1 (2023): 1- 8,

local economic growth and improve overall community welfare. Overall, the interview results support the financial inclusion theory which suggests that BRILink agents play an important role in improving access to financial services, supporting business activities, and ultimately influencing local economic growth. BRILink agents have opened up opportunities for villagers to be more active in the economy, both through business and personal needs, by easing access to financial services without having to travel long distances. Thus, BRILink agents can be considered as one of the elements that contribute to increasing financial inclusion and helping to improve the welfare of people in Corawali Village. This research is in line with a study conducted by Is'adi and Alfiyansyah which shows that micro businesses benefit greatly from the presence of BRILink agents who can access financial services such as those available at bank offices through BRILink agents. Various payment services such as rent installments, even infaq can be made at the BRILink Agent itself.<sup>14</sup>

### **Islamic Economic Approach**

Furthermore, this research aims to analyze the application of the principles of Muamalah in Islamic law relating to Ijarah / Wages, especially in the context of the role of BRILink agents in improving the economy of rural communities. Based on the results of interviews with BRILink agent Sirmayanti in Corawali Village, Barebbo District, it can be concluded that the principles of Islamic economics have been applied properly in the practice of BRILink agents as follows:

### **The Principle of Mutual Aid**

This principle is reflected in the services provided by BRILink agents, who help the community by providing banking services that are easily accessible without having to travel long distances to a bank office. In this case, BRILink agent Sirmayanti sets affordable administration fees for customers, and provides fast service without the need to queue at the bank. This is very helpful for people who live far from banks or who have difficulty accessing banking services, creating a sense of helping each other and meeting the needs of people in need. This service also helps those who do not yet have a bank account to be able to conduct banking transactions, bridging the financial access gap in remote areas. The existence of BRILink agents like Sirmayanti can be a practical solution for many people who previously found it difficult to access banking services. This principle plays a major role in improving the economic welfare of

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<sup>14</sup>Munir Is'adi and Farhan Alfiyansyah, "The Role of BRILink Agents on Increasing Credit at BRI Bank at PT Bank Rakyat Indonesia Unit Ambulu Jember Branch," 2023, 1-7,

rural communities, giving them the opportunity to obtain services on par with those in urban areas.

### **Principle of Appropriateness**

The principle of feasibility or justice in Islam is seen in the setting of fair rates by BRILink agents. The interview results show that BRILink agent Sirmayanti has considered the reasonable costs and efforts required in running the agent's operations, and the rates set for customers are in accordance with the principle of fairness. This is in accordance with the hadith which explains the obligation to provide decent wages for workers. With fair rates, people feel that they are getting value for money. Unburdensome tariffs allow micro and small businesses to access banking services without increasing their financial burden. For example, many micro businesses in villages can now easily receive payments or conduct other business transactions thanks to BRILink services that provide reasonable administration fees.

### **Principle of Certainty/Clarity**

The principle of certainty in transactions and profit sharing is clearly applied in the collaboration between Bank BRI and BRILink partners. The clear profit sharing, which is 50:50 for every transaction made by the community, reflects transparency and certainty for both parties. The results show that the rates and services provided by BRILink agent Sirmayanti in Corawali Village are clearly defined, creating certainty for both customers and agents. This certainty creates a high sense of trust among the community towards BRILink services. Transparent and clear processes enable BRILink agents to establish good relationships with customers, and strengthen the sustainability of BRILink agent operations in the area. Clarity in terms of tariffs, service times, and returns received by agents and customers creates economic stability for both.

### **Benefit Principle**

The principle of benefit is very clearly realized through the various services offered by BRILink agents. BRILink agent Sirmayanti makes it easy for the surrounding community to access various banking services easily, safely, and quickly such as cash deposits, cash withdrawals, bill payments, transfers, Brizzi top-ups, and more. In addition, this service saves time for customers who do not need to queue at the bank and reduces risks related to financial transactions. This service clearly provides benefits to customers, fulfills the needs of business people, and improves the efficiency of local economic activities. For example, merchants who previously relied solely on cash payments can now accept digital payments, expand their markets, and simplify transactions. The services offered not only provide convenience for

people who prefer to make quick transactions without having to go far, but also encourage the digitalization of the economy in more remote villages, giving communities the opportunity to keep up with modern economic developments.

## CONCLUSION

Based on the research results, it can be concluded that BRILink agents in Corawali Village, Barebbo Sub-district, have a positive impact on the effectiveness, efficiency, convenience, accessibility and security of community banking transactions. The presence of BRILink agents facilitates access to banking services in remote areas that were previously difficult to reach, due to limited infrastructure and access to banks. Practical transaction services and affordable administration fees also support increased financial inclusion and accelerate local economic growth. In addition, Islamic economic principles such as helping, fairness, certainty, and benefit are reflected in the operations of BRILink agents which create a sense of fairness and mutual assistance for rural communities. Thus, BRILink agents not only facilitate transactions, but also improve the economic welfare of the community, especially for micro businesses

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