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The Impact of Service Quality and Accessibility of BRILink Agents on Financial Inclusion

Anang Anang [1*] Ega Saiful Subhan [2] Rizky Ramadhan [3]

[1*, 2, 3] Sekolah Tinggi Ilmu Ekonomi Yapis, Dompu, Indonesia

Email: ananggggggggggggg@gmail.com

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ABSTRACT

Purpose: This research aims to determine the effect of Agen BRILink's service quality and accessibility on community financial inclusion, hypothesizing positive and significant partial and simultaneous impacts.

Research Method: A quantitative descriptive survey was conducted with 100 purposively sampled respondents (at least 18 years old, residents, and active users) in Manggelewa Sub-district, West Nusa Tenggara. The independent and dependent variables were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 3.0.

Results and Discussion: Service quality and accessibility positively and significantly increase financial inclusion, both in partial and simultaneous effects. The structural model explains 68.9% of the variance in financial inclusion, with accessibility as the dominant driver, with a much larger effect size than service quality.

Implications: Banks and financial authorities should prioritize rural spatial mapping for new agent placements and strengthen technical assistance to help agents maintain consistent transaction service.

Originality: This study uniquely examines the effectiveness of branchless banking directly at the rural sub-district level, highlighting the interaction between geographical infrastructure barriers and grassroots financial behavior.

Keywords: financial inclusion; agen BRILink; service quality; accessibility; branchless banking.

1. Introduction

In today's digital age, banking services have evolved rapidly, making them more accessible to the public. The use of various technologies in the banking sector has brought about significant changes in the industry (Ngamal & Perajaka, 2022). One service significantly impacted by these developments is financial/banking services. Financial services are now widely accessible to a significant portion of the Indonesian population; however, not all Indonesians have yet been reached by these banking services (Syahdinar *et al.,* 2024). According to data from Bank Indonesia, out of Indonesia's 269.6 million people, 91.3 million Indonesians were still not reached by banking services in 2020 (BI, 2022). Based on the results of OJK's SNLIK survey, the financial inclusion index in 2019 rose to 76.2%, up from 67.8% in 2016, when the financial inclusion program was first launched (BPS, 2022).

In 2015, the OJK began implementing financial inclusion in Indonesia through the BRILink Agent program (Financial Services for Financial Inclusion) (Putra *et al.,* 2023). According to the OJK (2022),

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financial inclusion is necessary because many members of the public are still unfamiliar with, do not use, or lack access to banking and other financial services. One effort to improve financial inclusion is the provision of agent-based financial services, such as BRILink Agents. Bank Rakyat Indonesia (BRI) launched branchless services in accordance with Financial Services Authority Regulation No. 19/POJK.03/2014 regarding the provision of branchless financial services to support financial inclusion through the implementation of smart initiatives and to promote financial inclusion in Indonesia (POJK, 2014). The BRILink program is one of PT Bank Rakyat Indonesia (Persero) Tbk's initiatives to expand the reach of its banking services. Through this program, BRI has implemented BRILink Agent (Branchless Banking), known as BRILink, to improve access to banking services for communities across Indonesia's vast territory (Purwati *et al.,* 2024). However, the success of BRILink Agents in promoting financial inclusion is determined not solely by their existence but also by the Quality of Service they provide. Service quality refers to the effort to meet consumer needs—whether for products or services—and the accuracy of their delivery, ensuring customer satisfaction (Rohaeni & Marwa, 2018). In the context of BRILink Agents, service quality encompasses the agent's friendliness, transaction accuracy, readiness to serve, and ability to handle complaints. Poor service can lead to dissatisfaction and cause customers to switch to other service providers (Sari, 2025). The key objective of service is to ensure customer satisfaction, so that customers respond positively and demonstrate exceptional loyalty (Darajat & Muslihat, 2024).

BRILink Agent Accessibility also plays a crucial role in promoting financial inclusion. Accessibility is the degree to which necessary goods and services can be obtained. High accessibility can be achieved through the availability of good infrastructure (road networks) and transportation means or facilities (Farida, 2013). The BRILink Agent program enables individuals or small businesses to become banking agents, providing financial transaction services to the surrounding community (Simbolon *et al.,* 2025). The accessibility of BRILink agents also plays a crucial role in promoting financial inclusion. The presence of BRILink agents within the community is perceived in various ways by the public. Some members of the public view the role of BRILink agents as limited to financial services such as money transfers and cash withdrawals; however, their presence is also considered to increase income and strengthen social ties significantly (Putra *et al.,* 2023).

Based on previous studies, Ghazali *et al.,* (2024) concluded that banking financial inclusion has had a significant impact on the stability of Indonesia's economic system. It is stated that financial inclusion is a process to ensure ease of access, availability, and use of the formal financial system by all economic actors, as financial inclusion is an effort undertaken to eliminate all forms of barriers to public access to financial services by utilizing formal banking institutions (Fakhrulrizqi & Nuraulia, 2025). BRILink agents play a crucial role in financial inclusion policy programs (Simbolon *et al.,* 2025). A study (Darajat & Muslihat, 2024) on strategies to improve service quality among BRILink agents found that increased financial inclusion is strongly influenced by ease of access and the quality of formal financial services. The presence of BRILink agents as instruments of financial inclusion policy will be effective in increasing financial inclusion among the public if supported by good service quality and adequate accessibility. Therefore, the service quality and accessibility of BRILink agents are important variables that need to be analyzed in efforts to improve financial inclusion among the public. Based on the discussion and findings from previous research, it can be concluded that service quality and accessibility at BRILink agents are key factors influencing financial inclusion in the community. Consequently, there is currently a lack of research specifically examining the impact of service quality and accessibility at

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BRILink agents on financial inclusion in Manggelewa Subdistrict. Consequently, this study is important for filling this research gap and providing an empirical understanding of the factors influencing financial inclusion in that region.

The remainder of this paper is organized as follows. Section 2 provides a literature review and hypothesis development. Section 3 presents the research method and design. Section 4 provides the results and discussion. Section 5 presents Concluding Remarks and Recommendations.

2. Literature Review and Hypothesis Development

2.1 *Financial Inclusion Theory*

The theory of financial inclusion states that a society is financially inclusive when it has easy, affordable, and high-quality access to formal financial services (Parsaulian, 2022). According to Bank Indonesia's Department of Financial Access and MSME Development, financial inclusion is defined as a national strategy to promote economic growth through income equality, poverty alleviation, and financial system stability.

2.2 *Quality of Service*

According to Lovelock-Wright, service quality is the level of excellence expected from a product or service to meet consumer expectations. Consumers will accept a service if it meets their expectations. Efforts to improve the service quality system will be far more effective for business sustainability (Hasibuan *et al.,* 2025). The concept of quality encompasses many meanings, including suitability, fitness for use, continuous improvement, freedom from defects, meeting consumer needs from the outset and at all times, doing things correctly, or providing something that brings satisfaction to consumers (Syahdinar *et al.,* 2024). In terms of performance, service quality is defined as the degree of conformity and usability of all characteristics of the products and services provided in meeting the needs and expectations desired by consumers, as determined by specific attributes or factors (Rohaeni & Marwa, 2018). According to Punuindoong (2021), the following indicators can be used to measure service quality: 1) Reliability, 2) Responsiveness, 3) Empathy.

2.3 *BRILink Agent Accessibility*

Accessibility refers to the ease with which a person can reach a specific location. It is closely related to the distance between one area and another, particularly the distance to public service centers—which, in spatial terms, correspond to provincial capitals and regency/city capitals (Farida, 2013). BRILink agents represent an expansion of services facilitated by Bank Rakyat Indonesia (BRI) through collaboration with BRI customers acting as agents. They provide real-time online banking transaction services via BRI's mini-ATM EDC devices under a fee-sharing model (Darajat & Muslihat, 2024). The public perceives BRILink agents' presence in the community in various ways. Some members of the public view the role of BRILink agents as limited to financial services such as money transfers and cash withdrawals; however, their presence is also considered to increase income and strengthen social ties significantly (Putra *et al.,* 2023). According to Alpianingsih *et al.,* (2018), the following indicators can be used to measure service quality: 1) Distance, 2) Access to the location, 3) Location.

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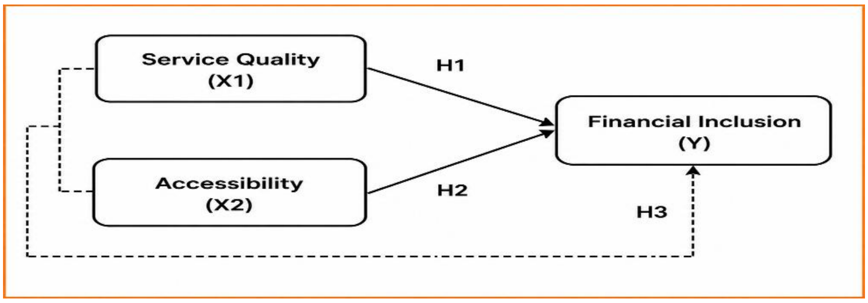
***2.4** Financial Inclusion*

Financial inclusion is a process aimed at ensuring easy access to, availability of, and use of the formal financial system by all economic actors, as it represents an effort to eliminate all existing barriers to public access to financial services through the use of formal banking institutions (Putra *et al.,* 2023) Financial inclusion, which refers to access to and the use of formal financial services, is a critical prerequisite for the public to participate in the financial system actively. Relationship (Ghazali *et al.,* 2024). Financial inclusion seeks to eliminate all forms of barriers—whether price-related or non-price-related—that hinder the public's access to and use of formal financial institutions (Wahyuningtyas, 2021). The objectives of financial inclusion are to achieve economic growth through income equality, poverty alleviation, and financial system stability. According to research conducted by Morgan and Pontine, financial inclusion aims to reduce economic disparities by ensuring that every individual has access to financial services tailored to their needs. According to Nuraulia (2025), the indicators for measuring financial inclusion are as follows: 1) Penetration Dimension, 2) Availability Dimension, 3) Usage Dimension.

***2.5** Conceptual Framework*

The conceptual framework in this study was developed to illustrate the relationship between the independent and dependent variables. The independent variables in this study are Service Quality and BRILink Agent Accessibility, while the dependent variable is community financial inclusion. The quality of service and accessibility of BRILink agents are viewed as important factors influencing the level of financial inclusion, as reliable, easily accessible services—backed by trust and convenience in transactions—can encourage the public to use formal financial services on a sustainable basis.

Figure 1. Conceptual Framework



Direct Impact
Simultaneous Effects

***2.6** Research Hypotheses*

***H1:** Service quality has a positive and significant effect on financial inclusion*
(Arifin et al., 2026; Sari, 2025; Darajat & Muslihat, 2024)
***H2:** Accessibility has a positive and significant effect on financial inclusion*
(Simbolon et al., 2025; Mutmainnah & Misral, 2024; Nanda, 2025)
***H3:** The quality of service and accessibility of BRILink agents simultaneously have a positive and significant effect on financial inclusion*
(Fakhrulrizqi & Nuraulia, 2025; Ratri & Wibowo, 2024; Ghazali et al., 2024).

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3. Research Method

This study employed a descriptive survey design and a quantitative approach to validate a structural model of the effectiveness of BRILink Agent services on financial inclusion within the community in Manggelewa Subdistrict, West Nusa Tenggara. Given the very large and fluctuating consumer population, purposive sampling was used, based on the criteria of being at least 18 years old, being a resident, and having experience using the services. Referring to the formula-based approach (Murti, 2019) for populations of unknown size, the sample size was calculated with a 95% confidence level and a 10% margin of error, resulting in 96 respondents, which was then rounded up to 100 to account for potential data dropouts.

Primary data collection was conducted through direct observation and the distribution of an interval-scale questionnaire developed from empirical indicators identified in prior research. The measurement instrument was designed in a structured manner, with Service Quality assessed through the dimensions of responsiveness, reliability, and agent empathy. At the same time, Accessibility was measured by travel distance, ease of access, and the facility's strategic location. On the other hand, the effectiveness of Financial Inclusion as the dependent variable was measured through the dimensions of penetration, availability of facilities, and the actual level of financial service usage by the community in the region. The study measured two derived items from each indicator.

Table 1. Variables and Measurement

Variable	Code	Indicators	Source
Accessibility (X2)	AK1	Reach	(Alpianingsih *et al.*, 2018)
	AK2	Access to the location	
	AK3	Location	
Financial Inclusion (Y)	IK1	Penetration Dimension	(Nuraulia, 2025)
	IK2	Availability Dimension	
	IK3	Usage Dimension	
Service Quality (X1)	KP1	Reliability	(Punuindoong, 2021)
	KP2	Responsiveness	
	KP3	Empathy	

Source: *Previous Research (2026)*

To predict interactions among latent constructs simultaneously without assuming a normal distribution, this study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 3.0. Model evaluation was based on robust methodological standards; outer model testing followed the guidelines of (Hair *et al.*, 2014) to ensure convergent validity (Factor Loadings > 0.70; AVE > 0.50) and reliability (Cronbach's Alpha and Composite Reliability > 0.70), and the HTMT criterion < 0.90 from (Henseler *et al.*, 2015) was used to demonstrate discriminant validity. Furthermore, the inner model was evaluated through a bootstrapping process to test the significance of the hypothesis (T-Statistics > 1.96; P-Value < 0.05), supported by measures of predictive relevance ($Q^2 > 0$), the coefficient of determination (R^2), and effect size testing (f^2) based on the impact classification standards from (Cohen, 1988).

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4. Results and Discussion

4.1 Analysis Results

There were 100 respondents in this study, all of whom were residents of Manggelewa Subdistrict, West Nusa Tenggara. All respondents were selected using purposive sampling based on specific predetermined criteria: they must be at least 17 years old and have direct experience using banking transaction services through BRILink agents. The profile of these respondents reflects the characteristics of the rural population, the primary target of programs aimed at expanding financial inclusion and improving the effectiveness of branchless banking services.

Table 2. Convergent Validity and Reliability

Variable	Indicators	Outer Loading (> 0.70)	Cronbach's Alpha (> 0.70)	Composite Reliability (> .70)	AVE (> 0.50)
Accessibility (AK)	AK1.1	0.79	0.873	0.904	0.611
	AK1.2	0.751			
	AK1.3	0.746			
	AK1.4	0.776			
	AK1.5	0.808			
	AK1.6	0.818			
Financial Inclusion (IK)	IK1.1	0.85	0.918	0.936	0.708
	IK1.2	0.86			
	IK1.3	0.842			
	IK1.4	0.873			
	IK1.5	0.848			
	IK1.6	0.773			
Service Quality (KP)	KP1.1	0.866	0.929	0.944	0.739
	KP1.2	0.908			
	KP1.3	0.901			
	KP1.4	0.825			
	KP1.5	0.812			
	KP1.6	0.843			

Source: *Processed Primary Data (2026)*

Table 3. Discriminant Validity (HTMT - Heterotrait-Monotrait Ratio)

Variable	Accessibility	Financial Inclusion	Quality of Service
Accessibility			
Financial Inclusion	0.897		
Service Quality	0.805	0.749	

Source: *Processed Primary Data (2026)*

The results in Table 2 demonstrate that all instruments are valid and reliable according to the standards set by Hair *et al.,* (2014). In line with Financial Inclusion Theory (Parsaulian, 2022), the Accessibility and Service Quality indicators accurately measure the drivers of financial inclusion; therefore, these instruments are deemed highly suitable for testing theoretical models in rural areas. Based on Table 3, all HTMT values between variables are below 0.90. In accordance with the evaluation criteria established by Henseler *et al.,* (2015), these results demonstrate that discriminant validity is met, confirming that the constructs of Accessibility, Service Quality, and Financial Inclusion are empirically distinct (unique) variables that do not overlap.

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Table 4. R-Square (R^2) and Predictive Relevance (Q^2)

Dependent Variable	R-Square	Adjusted R-squared	Q-Square (> 0)
Financial Inclusion	0.689	0.683	0.47

Source: *Processed Primary Data (2026)*

Based on Table 4, the variables "Accessibility" and "Quality of Service" together explain 68.9% of the variation in the community's financial inclusion (R-squared value = 0.689). Furthermore, a Q-Square value of 0.470 (> 0) demonstrates that the structural model developed possesses good predictive relevance, in accordance with the inner model evaluation standards proposed by Hair *et al.*, (2014).

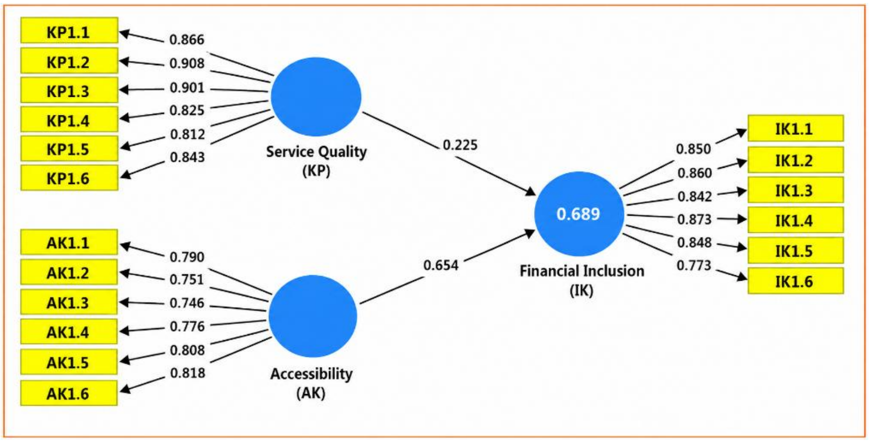
Table 5. Effect Size (f2)

Relationships	Effect Size (f2)	Impact Category (Cohen)
Accessibility	0.669	Large
Quality of Service	0.08	Small

Source: *Processed Primary Data (2026)*

Based on Table 5, the Accessibility (AK) variable has an f2 value of 0.669, which falls into the "large impact" category. In contrast, Service Quality (KP) has a value of 0.080, which falls into the "small impact" category. In accordance with Cohen's (1988) impact classification standards, these results indicate that Accessibility makes a significantly dominant and essential practical contribution to explaining changes in community financial inclusion compared to the service quality factor.

Figure 2. Path Analysis



Source: *Processed Primary Data (2026)*

Table 6. Hypothesis Testing (Path Coefficients)

Hip.	Relationships Among Variables	Original Sample (O)	T-Statistics (O/STDEV)	P-Values	Decision
H1	Service Quality ➔ Financial Inclusion	0.225	2.508	0.012	Accepted
H2	Accessibility ➔ Financial Inclusion	0.654	8.622	0.000	Accepted
H3	Service Quality and Accessibility ➔ Financial Inclusion	(R2 = 0.689)	-	-	Accepted

Source: *Processed Primary Data (2026)*

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- **H1 (Accepted):** Service quality was found to have a positive and significant effect on financial inclusion, as it met the criteria of a T-statistic > 1.96 (i.e., 2.508) and a P-value < 0.05 (i.e., 0.012).
- **H2 (Accepted):** Accessibility was found to have a positive and significant effect on financial inclusion with a highly dominant level of influence (T-statistic 8.622 > 1.96 and P-value 0.000 < 0.05).
- **H3 (Accepted):** Based on the previous R-Square result (0.689), it can be concluded that Service Quality and Accessibility simultaneously (together) have a positive and significant effect on improving financial inclusion among the public.

4.2 Discussion

4.2.1 *The Effect of Service Quality on Financial Inclusion (H1)*

Based on the results of the structural model analysis summarized in Table 6, the first hypothesis (H1) is accepted because the path coefficient value (original sample) is positive at 0.225, with a T-statistic of 2.508 (> 1.96) and a P-value of 0.012 (< 0.05). These figures empirically demonstrate that the quality of service provided by BRILink agents has a positive and significant impact on financial inclusion in the Manggelewa Subdistrict community. This means that any improvement in the quality of service provided by agents will be followed by an increase in community participation in the formal financial system. These results are highly logical and align with the theoretical expectations of the Financial Inclusion Theory developed by Parsaulian (2022), in which quality is positioned as a key pillar alongside affordability. When BRILink agents implement service dimensions such as reliability, responsiveness, and genuine empathy, low-income communities or groups that were previously unbanked will experience psychological comfort. This sense of security erodes the negative stigma that banking transactions are complicated and rigid. Although the influence is significant, the impact analysis in Table 5 shows that the f2 value for Service Quality is only 0.080—a small category. This unique finding indicates that for rural residents in Manggelewa Subdistrict, overly formal, high-quality service is not their primary motivation for visiting an agent. Residents tend to prioritize the basic functions of transactions that run successfully without errors—such as social assistance disbursements, transfers, or electricity bill payments—over overly friendly service.

These findings support the research by Rohaeni & Marwa (2018), Darajat & Muslihat (2024), and Rahayu (2000). They are consistent with previous studies stating that service quality is a key factor in building user satisfaction and loyalty. Research on agency-based financial services, as well as a study of the Jambo Kupi Restaurant in Pasar Minggu, Jakarta, shows that service that is appropriate, responsive, and meets expectations can increase user satisfaction. This reinforces the notion that service quality is a strategic factor in maintaining a sustainable relationship between service providers and users.

4.2.2 *The Impact of Accessibility on Financial Inclusion (H2)*

Structural testing of the second hypothesis (H2) yielded highly significant results. As shown in Table 6, BRILink Agent Accessibility had a positive and significant effect on financial inclusion, with a path coefficient of 0.654, a T-statistic of 8.622 (far exceeding the critical value of 1.96), and a significance level (P-value) of 0.000. This finding is supported by the f2 value in Table 5 (0.669), which indicates that accessibility plays a crucial role with a "Large Effect Size" according to Cohen's (1988) classification. From the perspective of Financial Inclusion Theory, this finding provides absolute justification for the

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dimensions of penetration and the availability of physical facilities (availability and access). Geographically, Manggelewa Subdistrict is an area where the economic distance from conventional bank branches is quite significant. The presence of BRILink agents, who are integrated into the community's daily activities—such as at local markets or corner stores—has successfully reduced customers' real "transaction costs," including transportation expenses and travel time. Proximity, ease of physical access to agent locations, and strategic placement directly reduce non-price barriers to rural communities engaging in formal financial behavior. This ease of physical access is the primary driver that transforms the community's status from unbanked to actively transacting in the formal financial ecosystem.

These research findings align with and reinforce studies by Farida (2013), Putra *et al.*, 2023), and Purwati *et al.*, 2024), which confirm that the expansion of branchless banking networks through service agents can be effective when supported by high levels of accessibility within the community. The phenomenon observed in Manggelewa Subdistrict indicates that the proximity of agent locations is a key factor in improving community access to financial services. This reinforces the notion that ease of access and service availability play a strategic role in driving the success of financial inclusion programs.

4.2.3 *The Simultaneous Effect of Service Quality and Accessibility on Financial Inclusion (H3)*

Simultaneously (H3), the combined effect of the Service Quality and Accessibility variables was found to drive financial inclusion among the residents of Manggelewa Subdistrict significantly. Based on the coefficient of determination (R2) in Table 4, the interaction of these two independent variables accounts for 68.9% of the variation in the level of financial inclusion among the community. This synergy operates through complementary interactions. High accessibility—including proximity and strategic locations—serves as an entry point that sparks the initial interest of rural communities in engaging with formal financial institutions. Once the community engages, the quality of service provided by reliable agents and effective complaint resolution serve as retention points, ensuring that the community does not revert to informal financial methods. This functional synergy advances the national financial inclusion strategy outlined by Bank Indonesia (2014), namely to alleviate poverty and promote income equality by removing all barriers to accessing banking services at the grassroots level. Thus, the integration of physical accessibility and the reliability of microfinance services is a key determinant of the acceleration of the financial inclusion index in rural areas.

5. Concluding Remarks and Recommendations

This study was motivated by the rapid growth of branchless banking services through the BRILink Agent program, which aims to reach rural communities that formal financial services have not yet served. Specifically, this study aims to answer the research question regarding how the quality of service and accessibility of BRILink Agents influence financial inclusion among the community in Manggelewa Subdistrict. Using a quantitative descriptive survey method, data were collected from 100 respondents via purposive sampling and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM).

The findings of this study provide a conclusive answer that service quality and accessibility have been proven to have a positive and significant impact on promoting increased financial inclusion among the local community, both partially (individually) and simultaneously (collectively). The originality and

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primary value of this study lie in its focus on the operational effectiveness of branchless banking at the rural subdistrict level, where geographical and infrastructural barriers directly interact with the financial perceptions of grassroots communities.

Theoretically, this study contributes to enriching the literature on Financial Inclusion Theory by affirming that the dimensions of spatial proximity and the reliability of micro-scale services are foundational to an inclusive financial ecosystem. From a practical and policy perspective, these findings imply the need for banks and financial services authorities to prioritize adding agent locations in rural areas based on strategic distance mapping, while simultaneously strengthening technical support for agents so they can provide consistent transaction-service quality to maintain customer loyalty.

Statement of Use of Generative AI

During the preparation of this work, the author used generative artificial intelligence tools to support the scientific writing process. Grammarly was used to check grammar, refine writing style, and improve clarity in scientific writing. All interpretations, analyses, and conclusions presented in this study are the sole responsibility of the author.

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Corresponding author

Anang Anang can be contacted at: anangggggggggggg@gmail.com