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Transaction Costs And Location On Customer Loyalty Of Brilink Agents In Bangko Semprina

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Abstract

This study aims to analyze the effect of transaction costs and location on customer loyalty of BRILink Agent Dayu in Bangko Perfect . This research uses a quantitative descriptive approach with data collected through questionnaires distributed to 60 respondents selected via random sampling. The data were analyzed using multiple linear regression with SPSS version 26, including validity test, reliability test, coefficient of determination (R^2), partial t-test, and simultaneous F-test. The results show that transaction costs have a positive and significant effect on customer loyalty (t-value 8.559 > t-table 2.000, sig. 0.000 < 0.05). Location also has a positive and significant effect on customer loyalty (t-value 2.548 > t-table 2.000, sig. 0.014 < 0.05). Simultaneously, both variables significantly affect customer loyalty (F-value 115.108 > F-table 3.159) with an R^2 value of 0.802. The findings of this study confirm that affordable and transparent transaction costs along with a strategic and accessible location are key factors in enhancing customer loyalty at BRILink Agent Dayu in Bangko Perfect .

Keywords: ***Transaction Costs, Location, Customer Loyalty***

INTRODUCTION

In the current era of globalization This company compete in market products and services . Very tight competition in the business world make business people must notice quality product or the services they provide market (Munawarah et al., 2024) . BRILink is a functioning service as extension BRI's hand to customers through party third (agent), is the one who fulfills it factors taking decisions and requirements set by BRI (Hasibuan et al., 2025) . Therefore that , BRI takes step For recruiting agents who can simplify the transaction process in rural areas the (Annur & Ventris, 2025) . EDC tools can functioning maximum in

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support success something transaction if there is stable provider network (Ratnasari, 2023) . Presence BRILink has give contribution significant in increase inclusion finance in Indonesia, in particular for communities in rural and semi-urban areas that previously own access limited to service banking (Baihaqi et al., 2025) .

Cost is something expenditure in the form of money spent and used For produce income that can be earned reduced from income . Cost transaction is costs incurred in connection with function transaction fees transaction must based on calculations Actually from costs incurred For finish something transaction (Kurniawan et al., 2022) . Cost transactions that can reachable by customers , accordingly with its benefits and safe location will increase loyalty customer (Anto Tulim et al., 2022) . If cost charged transactions comparable with benefits received customers , then will influential positive to interest transact use brilink (Trisna Adelia & Diatmika, 2024) . Cost is the sacrifice of resources or cash equivalent value sacrificed to obtain goods or services that are expected to provide benefits now or in the future . (Muhammad & Amelia, 2021) . Comparing the actual results of general transaction costs with the company's budgeted general transaction costs can be used to analyze whether there have been any detrimental or beneficial deviations (Tempoh et al., 2021) . This change also encourages people to be more selective in choosing products and services, including financial services (Sari, 2025) .

The location is driver costs and income , then location often own power For create a business strategy company (Prathama & Dirgantara, 2020) . Location factors or place is very influential success something activity business (Prathama & Dirgantara, 2020) . Due to its strategic location can influence various aspect important in business like accessibility and transportation , level competition , security , availability facilities , prices and costs operational , as well as image business the (R. Setiawan & Arifiansyah, 2024) . Previous research found that business location is related to the success of the business. (Fuadi et al., 2024) . Business locations located in potential areas , such as near campus or area settlements , tend to have a larger customer base big (Wijaya & Harahap, nd) .

Loyalty customer describe a situation in which consumers choose product or same brand compared to others because they satisfied with product or brand said and often do purchase repetitive (Jannah, 2024) . There are customers who promote in their environment . In addition , with create and maintain loyalty consumer can considered as asset company Because can help develop connection term mutual length profitable with consumer (Aulia Rahma & Hermani, 2022) . Loyalty customer is commitment customer to product or service with do more regular purchases than twice.

In a way theoretical , cost influential positive and significant to loyalty customer (AA Setiawan, 2024) . Cost transaction No influential to Loyalty customers at BRI Link Pajak

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Horas Siantar Barat. This means that although cost transaction *fee* Can influence comfort customers , in context this transaction fee is not become significant factors in form loyalty customers (Kharpah & Nasution, 2025) . Location has an influence significant to loyalty customer (Nur & Herrin, 2021). Election location is decision important in business Because error in determine location can cause failure before business started so that location location influential positive and significant to loyalty customer (Anggriani et al., 2024) .

Development service finance based agent like BRILink, which is managed by Bank Rakyat Indonesia (BRI), aims to expand access service banking until to the sub-district area like Perfect Bank , so that in a way theoretical cost affordable transactions and strategic location should capable increase loyalty customers . However , the phenomenon in the field show existence mismatch between theory and conditions real , where even though BRILink Agent Dayu has easy location reachable and offers practical service , still there is customers who do not consistent do transaction repeat as well as tend compare cost with other agents or choose alternative such as ATMs and bank offices . Conditions This show that convenience location and cost relative transactions low Not yet Of course in a way automatic form loyalty customer .

Based on phenomenon said , loyalty customer become factor important in guard sustainability business agent in the middle competition service increasingly financial tight . Cost factor affordable transactions and strategic location allegedly become consideration main customer in select and use service in a way repeated . Therefore that , is necessary study For analyze how far both factor the influence loyalty customer as base in determine the right strategy For increase quality service . With Thus , research This done with title " Influence Cost Transactions and Locations against Loyalty Customers at the BRILink Dayu Agent in Bangko Perfect ."

LITERATURE REVIEW

Cost Transaction

Cost transaction is costs incurred For negotiate , measure and enforce exchange (Atmaja et al., 2020) . Cost including in cost This is cost For directors and staff (leaders company), part general and personnel, public relations and legal department , department finance , section accounting and so on (Tempoh & Pinatik, 2021) . Cost transaction is factor important things that influence decision student For service This . As one of the pillars that supports development national every year , institution finance present a very crucial role in various activity business , especially part sector finance as well as financing (Annur & Ventris, 2025) . Cost transaction is something form cost financial burdens that customers are willing to bear in frame For have , find , use a number of combination from goods and

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services from A product (Laulita, 2023) . The size cost transaction relate with cost incurred based on number and volume of transactions (Atmaja et al., 2020) . Indicators cost transaction that is transfer fees , fees pull cash , fees deposit cash , fees deposit loans , fees pay instalment (Sholehatin, 2022) .

Location

The location is place Where something company do various type activity in process material so that Can become products that can for sale in the market with price affordable . Selection exact location will influential to smoothness something company and development something company (Asror & Muhtarom, 2024) . The location is various activity company For make products produced or for sale affordable and available for the target market , in matter This relate with How method delivery product or service to consumers and where strategic location (Fuadi & Kurniawan, 2024) . Strategic location play role crucial in form loyalty customer through various how to start from easy accessibility customer For back , increased visibility availability parking that provides comfort additional , up to environment safe and friendly surroundings (Sulistiyo et al., 2024) . Indicators measurement location are : access , visibility , and traffic cross , place parking , expansion , environment , and competition (Soriton et al., 2021) .

Loyalty Customer

Loyalty customer is conditions in which customers have attitude positive to something brand , have commitment to the brand said and intends to continue future purchases (Soriton et al., 2021) . Therefore that , the company that wants to develop need notice factors that can increase loyalty customers , which are closely related with sustainability companies in the future (Anggriani et al., 2024) . So, it is very important for company For make consumers loyal to product or services offered If want to get success in term long (Fuadi & Kurniawan, 2024) . There is a number of factors that can influence loyalty customers . In the research this , focused for 3 factors that influence loyalty customers , namely location business , competitors , and quality service (Rufial, 2024) . Indicators loyalty customer is : purchase repeat , habit consume brand , strong liking for the brand , brand loyalty , and belief that brand certain is the best (Tampi & Walangitan, 2021).

Framework Conceptual

Based on review the literature above , then writer describe framework conceptual from study This as following :

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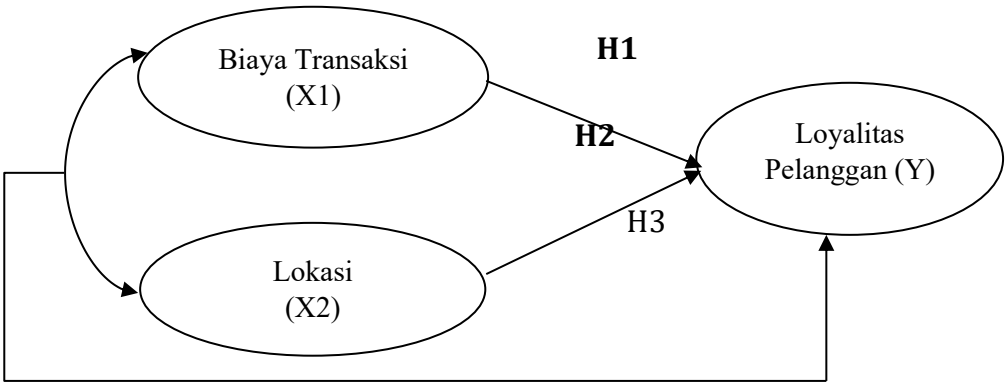


Figure 1. Framework Conceptual

Hypothesis Study

H1: Cost transaction influential significant to loyalty BRILink Agent Dayu Customer in Bangko Perfect

H2: Location matters significant to loyalty BRILink Agent Dayu Customer in Bangko Perfect

H3: Cost transactions and locations in a way simultaneous influential significant to loyalty BRILink Agent Dayu Customer in Bangko Perfect

RESEARCH METHODOLOGY

Types of research

Research methods is method scientific methods used For get data from sources certain ones used For reach objective certain (Miryanda & Dewi, 2023) . The type of ADDIN CSL_CITATION {"citationItems":[{"id":"ITEM-1","itemData":{"author":[{"dropping-particle":"","family":"Miryanda","given":"Ade","non-dropping-particle":"","parse-names":false,"suffix":""},{"dropping-particle":"","family":"Dewi","given":"Ananda Fitriani","non-dropping-particle":"","parse-names":false,"suffix":""}],"id":"ITEM-1","issued":{"date-parts":[["2023"]]},"page":"16-31","title":"Pengaruh Kualitas Pelayanan, Harga, dan Lokasi terhadap Loyalitas Pelanggan","type":"article-journal"},"uris":["http://www.mendeley.com/documents/?uuid=16516dfb-46b9-4f29-b066-f9010071e576"]}],"mendeley":{"formattedCitation":"(Miryanda & Dewi, 2023)","plainTextFormattedCitation":"(Miryanda & Dewi, 2023)","previouslyFormattedCitation":"(Miryanda & Dewi, 2023)"},"properties":{"noteIndex":0},"schema":"https://github.com/citation-style-language/schema/raw/master/csl-citation.json"}research used in study This is type study with use approach quantitative and nature descriptive research method quantitative is method research based on philosophy positivism , method study This suitable used For

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research on the number population or sample certain (Christono, 2022) . Research This focus on influence **cost transactions and locations** to **loyalty BRILink Agent customers** .

Research Location

Study This carried out at the BRILink Dayu Agent in Kepenghuluan Bank Perfect . Selection location This based on considerations that BRILink Agent the active serve society and have amount enough customers For made into object study .

Data source

Data sources used in the research This is primary data (Putri et al., 2021) . Data collection was carried out with method spread questionnaire created via Google Form to respondents (Mahira, Prasetyo Hadi, 2021) . For determine Who only one will entered into the sample , research This use random sampling technique , namely technique taking samples taken in a way random (Fadel et al., 2024) . The sample the totaling 60 respondents .

Population and Sample

Population is subject or objects that are in a topic area research and has fulfil conditions certain related with study or analysis being studied (Fadel et al., 2024) . Population in study This is **all over BRILink Agent customers in Kepenghuluan Bank Perfect** , the amount of which No known in a way definitely . Therefore that , technique taking samples used is formula Slovin . Formula Slovin normal used For taking amount samples that must be representative so that the results study can generalized and the calculations are not need table amount sample (Husen, 2023) . Formula :

n = Minimum Sample

N = Population Sample

e = Percentage of Tolerance Limit

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{150}{1+150(0,1)^2}$$

$$n = \frac{150}{1+150(0,01)}$$

$$n = \frac{150}{1+1,5}$$

$$n = \frac{150}{2,5} = 60$$

Can concluded that sample research needed in study This is totaling 60 respondents .

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Data collection technique

Data collection in study This done with spread questionnaire to the respondents who contain statements structured related variables studied (Abidin & Sopandi, 2025) :

Table 1. Likert Scale

Response	Choice	Score
Strongly agree	SS	5
Agree	S	4
Neutral	N	3
Don't agree	TS	2
Strongly Disagree	STS	1

Data Analysis Techniques

Data that has been collected analyzed use method statistics with assistance with data processing programs (such as SPSS version 26). The stages data analysis used in study This includes :

1. **Validity Test** , for know eligibility instrument study (Putri et al., 2021) .
2. **Reliability Test** , for measure consistency instrument study .
3. **Coefficient Determination (R^2)** , for know size contribution variables independent to variables dependent (Salman et al., 2023) .
4. **Analysis Multiple Linear Regression** , for know influence cost transactions and locations to loyalty customer (Arif et al., 2025) . In the form of **T-test (partial)** , for know the influence of each variable independent to variables dependent individually (Exreana et al ., 2021) . **F test (simultaneous)** , for know influence variables independent in a way together to variables dependent (Alia Mumtaza & Millanyani, 2023) .

Table 2. Indicators Variables Study

Variables	Understanding	Indicator
Cost Transaction (X1)	Cost transaction is cost incurred customer For acquire , use , and do various type transaction services , where size cost related with number and volume of transactions carried out as well as is form cost financial sacrifices customer For get service certain .	1. Transfer fees 2. Cost pull cash 3. Cost deposit cash 4. Cost deposit loan 5. Cost pay instalment

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Variables	Understanding	Indicator
Location (X2)	The location is place Where company or agent operate activity effort and giving service to customers , which is related with convenience access , visibility , conditions Then cross , availability parking , environment , opportunities expansion , and level competition that can influence loyalty customer .	1. Access 2. Visibility 3. Traffic 4. Parking lot 5. Expansion 6. Environment 7. Competition
Loyalty Customer (Y)	Loyalty customer is condition Where customer own attitude positive to something service , have commitment For Keep going use service said , and do purchase or use in a way repeat in the future .	1. Purchase repeat 2. Habit use service 3. Feeling of liking to service 4. Terms of service 5. Belief that service is the best

RESULTS AND DISCUSSION

Characteristics Respondents

Table 3. Characteristics Respondents

Characteristics	Category	Frequency	Percent (%)
Age	17–25 years	22	36.7
	26–35 years	36	60.0
	> 35 years	2	3.3
	Total	60	100.0
Gender	Man	31	51.7
	Woman	29	48.3
	Total	60	100.0
Work	Students	15	25.0
	civil servant	7	11.7
	Employee Private	22	36.7
	Self-employed	16	26.7

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Characteristics	Category	Frequency	Percent (%)
	Total	60	100.0

Source : Processed primary data , 2026

Based on Table 3, the characteristics respondents study show that majority be in range aged 26–35 years (60%), with composition males 51.7% and females 48.3% which is relatively balanced . Respondents own background behind diverse jobs , dominated by employees private sector (36.7%), followed by self - employed (26.7%), students (25%), and civil servants (11.7%), so the data reflects view from group age productive with various profession .

Validity Test

Table 4. Validity Test

Variables	Indicator	r count	r table	Validity
Transfer Fee	X1.1	0.731	0.254	Valid
	X1.2	0.811	0.254	Valid
	X1.3	0.756	0.254	Valid
	X1.4	0.733	0.254	Valid
	X1.5	0.754	0.254	Valid
Location	X2.1	0.746	0.254	Valid
	X2.2	0.678	0.254	Valid
	X2.3	0.742	0.254	Valid
	X2.4	0.622	0.254	Valid
	X2.5	0.704	0.254	Valid
	X2.6	0.673	0.254	Valid
	X2.7	0.774	0.254	Valid
Loyalty Customer	Y1	0.737	0.254	Valid
	Y2	0.742	0.254	Valid
	Y3	0.750	0.254	Valid
	Y4	0.817	0.254	Valid
	Y5	0.742	0.254	Valid

Source : Results of data processing using SPSS version 26

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Based on Table 4, all indicators on variables Transfer Fees , Locations, and Loyalty Customer own r count > r table (0.254) so that declared valid. Variable Transfer Fees are measured through indicators X1.1–X1.5 which include aspects costs incurred customers , so that all indicator capable measure variables This with good . The location variable is measured with indicators X2.1–X2.7 which reflect convenience access and availability location service for customers , and all indicator proven valid for represent variables said . Meanwhile variables Loyalty Customer measured through Y1–Y5 indicators that assess satisfaction , engagement , and preference customer to services , all of which are valid.

Reliability Test

Table 5. Reliability Test Variables Study

Variables	Cronbach's Alpha	Criteria	Reliability
Transfer Fee	0.805	> 0.60	Reliable
Location	0.827	> 0.60	Reliable
Loyalty Customer	0.807	> 0.60	Reliable

Source : Results of data processing using SPSS version 26

Based on reliability test table , variables **Transfer Fee** own Cronbach's Alpha value of 0.805, variable **Location** of 0.827, and the variable **Loyalty Customer** of 0.807. All Cronbach's Alpha value more big from criteria 0.60, so that can concluded that all variables study stated **reliable .** This is show that every indicators on variables Transfer Fees , Locations, and Loyalty Customer own level good consistency .

Coefficient Determination (R^2)

Table 6. Coefficients Determination

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.895 [a]	.802	.795	1,578

a. Predictors: (Constant), Location, Transfer Fee

b. Dependent Variable: Loyalty Customer

Source : Results of data processing using **SPSS version 26**

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Based on results analysis on the table *Model Summary* , obtained mark **R Square (R^2) as big as 0.802** . This is show that variables Transfer **Fees and Locations** capable explain influence to **Loyalty Customer by 80.2%** , whereas the rest as big as **19.8% is influenced by other variables outside the research model This** who does not researched .

Multiple Linear Regression
T-Test (Partial)

Table 7. T-Test (Partial)

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.371	1,567		-.237	.813
	Transfer Fee	.772	.090	.727	8,559	.000
	Location	.182	.072	.216	2,548	.014
a. Dependent Variable: Loyalty Customer						

Source : The results of data processing using SPSS version 26

1. Variables Transfer Fees have calculated t value 8.559 > t table 2.000 and the value significance 0.000 < 0.05, so can concluded that Transfer Fees are affected positive and significant to Customer Loyalty .
2. The Location Variable has calculated t value 2.548 > t table 2.000 and the value significance 0.014 < 0.05, so can concluded that location has an effect positive and significant to Customer Loyalty .
3.

F Test (Simultaneous)

Table 8. F Test (Simultaneous)

ANOVA [a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	573,371	2	286,685	115,108	.000 [b]
	Residual	141,962	57	2,491		
	Total	715,333	59			
a. Dependent Variable: Loyalty Customer						
b. Predictors: (Constant), Location, Transfer Fee						

Source : Results of data processing using SPSS version 26

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Based on Table 8, it is obtained calculated F value of 115.108 > F table 3.159 and significance 0.000 < 0.05, so that can concluded that Transfer Fees and Locations simultaneous influential positive and significant to Customer Loyalty .

DISCUSSION

Cost transaction influential significant to loyalty BRILink Agent Dayu Customer in Bangko Perfect

Based on the results of the t-test, the Transfer Fee variable has a calculated t-value of 8.559 > t-table 2.000 and a significance value of 0.000 < 0.05, so it can be concluded that transaction costs have a positive and significant effect on customer loyalty of BRILink Dayu Agents in Bangko Sempurna . This means that the more affordable , clear and appropriate cost the transaction is set , then customer will more satisfied , often use service , and remain loyal. Indicators like affordability cost , suitability cost with benefit service and transparency cost become factor important in increase loyalty customers . Research results This in line with study (AA Setiawan, 2024) which states that cost influential positive and significant to loyalty customers . However , the results This different with study (Kharpah & Nasution, 2025) which states that cost transaction No influential significant to loyalty customers at BRILink Pajak Horas Siantar Barat, which shows that influence cost can different depends on perception and conditions customer .

Location matters significant to loyalty BRILink Agent Dayu Customer in Bangko Perfect

Based on the results of the t-test, the Location variable has a calculated t-value of 2.548 > t-table 2.000 and a significance value of 0.014 < 0.05, so it can be concluded that the location has a positive and significant effect on customer loyalty of BRILink Dayu Agents in Bangko Sempurna . This means that a location that is easy to reach, strategic, close to residential areas, and has good access will make it easier for customers to make transactions and increase comfort. Indicators like convenience access , proximity location and supportive environment play a role important in increase loyalty customers . Research results This in line with study (Nur & Herrin, 2020) as well as (Anggriani et al., 2024) which states that location influential positive and significant to loyalty customer Because exact location make it easier customer in use service .

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Cost transactions and locations in a way simultaneous influential significant to loyalty BRILink Agent Dayu Customer in Bangko Perfect

Based on the results of the F test, the calculated F value was 115.108 > F table 3.159 with a significance of 0.000 < 0.05, so it can be concluded that transaction costs and location together have a positive and significant effect on customer loyalty of BRILink Dayu Agents in Bangko Sempurna . This means that the combination of affordable transaction costs and strategic locations can increase customer comfort, satisfaction, and trust, so that customers tend to continue using BRILink Agent services and increase customer loyalty in a sustainable manner.

CONCLUSION

Based on results study about influence cost transactions and locations to loyalty BRILink Agent Dayu customer in Bangko Perfect , then can concluded as following :

1. Cost transaction influential positive and significant to loyalty BRILink Agent Dayu customer in Bangko Perfect . This is show that cost affordable , appropriate and transparent transactions can increase satisfaction and trust customers , so that customer tend still use service in a way sustainable .
2. Location matters positive and significant to loyalty BRILink Agent Dayu customer in Bangko Perfect . Strategic location , easy to reach. reachable , and close with settlement make it easier customer in do transactions , so that increase comfort and loyalty customer .
3. Cost transactions and locations in a way simultaneous influential positive and significant to loyalty BRILink Agent Dayu customer in Bangko Perfect . This is show that combination cost affordable transactions and strategic location capable increase satisfaction , comfort , and trust customers , so that customer remain loyal to using BRILink Agent services .

Research Implications

Research result This give implications practical for BRILink Agent Dayu in Bangko Perfect , that is importance set cost affordable , clear and appropriate transactions with services provided to customers feel satisfied and remain loyal. In addition , the location is strategic and easy to reach reachable must maintained Because give convenience access for customer in do transactions . Agents also need to increase quality service , comfort place , and ease of transaction process to ensure loyalty customer the more increased . With notice factor cost transactions and locations , BRILink Agents can maintain old customers as well interesting customer new .

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Suggestion

Based on results research , then the suggestions that can be given is as following :

1. BRILink Agent Dayu in Bangko Perfect , recommended For maintain cost affordable and transparent transactions as well as Keep going increase quality service so that customers remain loyal.
2. BRILink Agent recommended For maintain and improve comfort location , such as ensure convenience access , security , and comfort place for customers feel more comfortable in do transactions .
3. For researchers Next , it is recommended For add other variables that can influence loyalty customers , such as quality service , trust , satisfaction customers , and facilities , so that results study become more complete and comprehensive .
4. Researchers furthermore it is also recommended For expand amount samples and locations research so that the results study can generalized in a way more wide .

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