International Journal of Economics, Business and Innovation Research
https://e-journal.citakonsultindo.or.id/index.php/IJEBIR
E-ISSN : 2964-0865
IJEBIR

Public Perception and BRILink Agent's Strategy in Increasing Financial Inclusion in the District West Low, Luwu Regency

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Abstract

This study aims to analyze public perceptions of BRILink agents and the strategies used by these agents to increase financial inclusion, as well as to examine the relationship between the two in West Bajo Regency. This research is important because there are still members of the public who have not taken advantage of banking services, and previous research has generally focused on only one aspect rather than discussing both simultaneously. The method used is a descriptive qualitative approach with a phenomenological perspective. Data was collected through observation, interviews, and documentation. The data sources include primary data from the community and BRILink agents, as well as secondary data from the Central Statistics Agency (BPS) of Luwu Regency. The results show that public perception of BRILink agents tends to be positive, mainly due to the ease of transactions, closer geographical access, and fulfillment of financial service needs. Agents' strategies to increase financial inclusion are carried out through active outreach and assisting the public in making transactions. There is a strong link between public perception and agency strategies in supporting increased financial inclusion.

Keywords: Public Perception, BRILink Agents, Financial Inclusion.

INTRODUCTION

The phenomenon of financial inclusion has become one of the strategic issues in encouraging economic growth and social development, especially in developing countries. Financial inclusion, as defined by Bank Indonesia, refers to the ease of access, availability, and use of formal financial services by all segments of society, including low-income and vulnerable groups. The presence of financial inclusion is

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expected to expand economic opportunities, improve welfare, and reduce social inequality.(Publik et al., 2023)

However, the implementation of financial inclusion in practice still faces various challenges. In line with Abdullah Omar's views and the statement of Finance Minister Sri Mulyani Indrawati, the main issue lies in the fact that some segments of society remain unserved by formal financial services. This is due to limited infrastructure, low financial literacy, and other social and economic factors. This condition limits people's opportunities to develop, thus potentially strengthening the cycle of poverty and income inequality. On the other hand, although financial inclusion is believed to be a solution to reducing poverty, various empirical findings show mixed results, suggesting that its effectiveness still requires more in-depth research.(Management & Finance, 2023)

The development of digital technology has actually opened up significant opportunities to accelerate financial inclusion through digital-based financial services. Financial inclusion is not only related to access but also includes the use and quality of services that meet the needs of the community. With the support of financial education, adequate infrastructure, and inclusive policies, people are expected to not only have access to financial services but also make optimal use of them to improve their welfare. Through access to savings, credit, insurance, and payment systems, individuals can better manage their finances, increase productivity, and reduce reliance on risky informal financial resources.(Simbolon et al., 2025)

However, many people, especially those in low-income groups, still face limitations in accessing and utilizing financial services. This condition shows that low financial inclusion is not only a consequence of poverty but also a reinforcing factor. This is reflected in the poverty data of Luwu Regency which shows that the percentage of the poor population remains 11.7%, with a Poverty Gap Index (P1) of 2.05 and a Poverty Severity Index (P2) of 0.53. These figures not only show a relatively high number of poor people, but also a significant spending gap and inequality among the poor.

The situation became more complex in West Bajo District, where there was a significant difference between DTKS data of 11.73% and P3KE of 39.44%. This suggests that the number of vulnerable people is actually higher than what is administratively recorded. The high dependence of communities on social assistance also reflects a lack of optimal economic independence, partly due to low levels of financial inclusion.(Rahmat et al., 2016)

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In addition, the level of financial inclusion in South Sulawesi is still relatively low, at around 12.88%, and the limited banking infrastructure in rural areas further strengthens the link between poverty and limited access to finance. The scarcity of bank branches, low financial literacy, and geographical barriers cause people to rely more on the informal financial system. This is exacerbated by low levels of financial literacy; Based on the 2022 National Survey on Financial Literacy and Inclusion (SNLIK), financial literacy in rural South Sulawesi is only around 26.32%, far below urban areas.(Omar & Inaba, 2020)

In Luwu Regency, especially in West Bajo District, the limited access to formal financial services is increasingly evident due to the absence of bank branch offices. The geographical distance from the city center makes it difficult for people to carry out financial transactions such as saving, transferring, or obtaining financing. This hinders economic activities and slows down the improvement of people's welfare. Therefore, this research is important because financial inclusion is an important aspect in preventing gaps in access to financial services, especially for people who are not served by bank branches. Without proper efforts, some segments of society may remain excluded from the formal financial system.

Unlike previous research that only focused on one aspect, namely, BRILink's agent strategy in increasing financial inclusion, this study combines two perspectives: public perception and BRILink agent strategy. This approach provides a more comprehensive understanding of efforts to improve financial inclusion.

By including the perspective of the community as service users, the findings of this study become more powerful and relevant. This is because increased financial inclusion is judged not only from the service provider's side but also from the first-hand experience of the people who benefit from these services. In an effort to overcome these challenges, the government and the banking sector have introduced financial services innovations through a branchless banking program known as Laku Pandai. One of the implementations is through the BRILink agent developed by Bank Rakyat Indonesia (BRI). BRILink agents act as an extension of banking services, allowing people to carry out various financial transactions without visiting branch offices. Through technologies such as Electronic Data Capture (EDC), people can deposit and withdraw cash, transfer funds, and make payments more easily and quickly.(Demirg et al., n.d.)

The presence of BRILink agents in West Bajo District is a strategic solution to expand financial access for the community. However, some members of the public

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still do not fully understand or utilize the service optimally. This shows that the success of financial inclusion depends not only on the availability of services but also on the level of public understanding and trust.

DISCUSSION

The purpose of this study is to examine the condition of financial inclusion in West Bajo District through public perception and strategies implemented by BRILink agents as an extension of banking services. This is done to improve access to financial services in order to reduce inequality and ensure that the society as a whole can access formal financial services.

a. Perception of Piblic Agent BRILink

The perception of the public in West Bajo District towards BRILink agents showed very positive results. The public understands the existence of BRILink agents through the process of perception influenced by experience, social environment, and information received through sight and hearing, both from direct transaction activities and word-of-mouth communication. The presence of BRILink agents is considered to be able to facilitate access to financial services and change the mindset of people who previously had limited understanding of banking services to a more conscious and open attitude towards the formal financial system.

b. Brilink Agent's Strategy in Increasing Financial Inclusion

BRILink agents' strategy in increasing financial inclusion in West Bajo District is carried out through an approach that is not only service-oriented but also social and educational. Agents act as an extension of banking services through the concept of branchless banking, which is able to reach rural communities without relying on bank branches. The motivation of the agents is not only economic but also driven by social concern to help people overcome limited access to financial services.

The main strategy implemented is direct and persuasive financial education, both through individual interaction and community-based activities. This assistance has proven to be effective in increasing public understanding, especially among groups that are still not familiar with financial technology. Over time, there has been an increase in the use of services, public trust, and a shift in financial behavior from traditional practices to more modern, practical, and digital-based financial activities.

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c. The relationship between public perception and BRILink agents' strategies in supporting increased financial inclusion

The relationship between public perception and BRILink agent strategy shows a strong link in supporting increased financial inclusion. A positive public perception of the convenience, security, and benefits of services reinforces the effectiveness of strategies implemented by agents, especially in financial education and personal approaches. The presence of BRILink agents is able to overcome geographical barriers, reduce transaction costs, and increase people's convenience in accessing financial services.

The impact is not only reflected in the increase in financial literacy but also in the community's economic activities, including easier financial management and improved welfare. Thus, the synergy between positive public perception and the active strategy of BRILink agents has proven to be a key factor in encouraging wider and sustainable financial inclusion in West Bajo District, Luwu Regency.

CONCLUSION

Based on the results of research and data analysis, it can be concluded that the people in West Bajo District have a very positive perception of the existence of BRILink agents. This is evidenced by the fulfillment of three main perception indicators: geographical accessibility that brings banking services closer to residents' homes, a high level of customer trust in agent honesty supported by physical transaction receipts, and the availability of complete transaction services ranging from cash withdrawals to digital payments.

The presence of these agents not only serves as an extension of banking services (branchless banking) but also plays an important role as a catalyst for financial inclusion by breaking down bureaucratic barriers for unbanked groups. Through participatory education strategies and personalized approaches taken by agents, people who were previously unknown or "digitally illiterate" are now becoming more financially literate. The relationship between efficient services and local trust has succeeded in transforming the conventional transaction patterns of rural communities into a more modern, secure, and digitally integrated financial ecosystem.

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