

**HOW DO PUBLIC PERCEIV OF BRANCHLESS BANKING THROUGH
BRILINK AGENTS? A FIELD RESEARCH IN KALIPUTU KUDUS
VILLAGE**

Alina Rusda

Faculty of Islamic Economics and Business, State Islamic Institute of Kudus,
Central Java, Indonesia, Jl. Conge Ngembalrejo, Kudus City, 59322
E-mail: alinarusda@gmail.com

Violanita Angga Astrini*

Faculty of Islamic Economics and Business, State Islamic Institute of Kudus,
Central Java, Indonesia, Jl. Conge Ngembalrejo, Kudus City, 59322
E-mail: violanita598@gmail.com

Kharis Fadlullah Hana

Faculty of Islamic Economics and Business, State Islamic Institute of Kudus,
Central Java, Indonesia, Jl. Conge Ngembalrejo, Kudus City, 59322
E-mail: kharis@iainkudus.ac.id

*Correspondance

ABSTRACT

Improving banking services is useful for attracting customer interest and creating new features and products through quality technology. However, some Indonesians still do not know how to use sophisticated and efficient banking services, especially people who live far from the office. This study aims to solve public perceptions of the existence of branchless banking through aspects of trust, service quality, and facilities provided by BRILink. The method used is qualitative with a phenomenological approach. The data in this study were obtained through interviews and observations with BRILink owners and customers in the Kaliputu area. This study focuses on public perceptions of user convenience, usability, and risk on the BRILink. This study reveals that informants using BRILink have met the trust indicators, service quality, and facilities at BRILink agents. These three indicators give rise to public perceptions regarding the ease of use, the benefits of services, and the risks that exist in BRILink. Service quality is the clearest indicator in BRILink services. It is recommended that indicators regarding public perception of BRILink should be improved so that further research can be maximized.

Keywords: Branchless banking; BRILink; Perception

INTRODUCTION

Banks initially acted as an exchange of money and then developed by accepting deposits and lending money with interest on deposits. A common financial activity in society is the fast and secure deposit, withdrawal, or transfer of funds from one location to another. During the digital era, banking services have evolved to meet various needs for banking services that are simple, fast, convenient, and secure. Customer-defined banking services are intangible activities. This means meeting a need unrelated to the sale of another product or service. Banks need to take advantage of technological advances to develop new products. Improving banking services aims to attract customers and create features and products with high-quality assistive technology (Anita, 2019).

The banking sector takes advantage of technological advances to create innovations that can make transactions easier and more convenient for customers. However, most Indonesians still do not know how to use banking services in a sophisticated and efficient manner, especially people who live far from the office. (Lelengboto, 2017). *Branchless banking* is one of the existing channels to serve the poor, “bankless” (people without banks), who usually live in rural areas. Bank Indonesia itself defines branchless banking as a payment service made through the services of a third party or banking agent rather than directly through the bank's physical office (Mangani et al., 2020).

By conducting banking transactions, consumers are influenced by one of the factors, namely perception. Perception is the process by which a person selects, organizes, and interprets the received information input into a meaningful and interrelated picture. (Amita & Hendrawan, 2015). This public response can be known through perceptions, attitudes, and participation. In the perception, there are several indicators, namely the perception of ease of use, the perception of usefulness, and the perception of risk regarding the uncertainty of carrying out activities (F. W. Wollah et al., 2021).

The study found that the lack of service quality at BRILink agents, such as agents with BRILinks, was less prompt in serving customers, which caused these customers to be dissatisfied with the services of the BRILink. (Apriyanti et al., 2017). Based upon this research finding, the author states that service quality has a significant effect on consumer or customer response or loyalty in using BRILink (Tama Ilahi et al., 2022).

This study is supported by several previous studies. Research from Riza Rahmanu, Lilik Noor Yuliati, and Bunasor Sanim in 2020 found that BRILink service users are faced with several factors, namely trust, security, benefits, risks, and relative advantages. Where these factors are used to see how influential customer decisions are in using BRILink agents (Rahmanu et al., 2020).

Meanwhile, research conducted by Jenny Emile Paulina Marpaung, Budi Suharjo, and Yudha Heryawan in 2022 stated that all service quality variables

carried out by these researchers greatly influenced the service quality of PAB (BRILink Agent Officers) on BRILink agent loyalty and from that research, it was concluded that all service quality variables had a significant effect on BRILink agent service loyalty to customers (Emile Paulina Marpaung et al., 2022).

The Financial Services Authority (OJK) has created a branchless banking scheme that utilizes technical media used by agents such as shops, post offices, and individuals to expand the reach of banking services without relying on branches. PT Bank Rakyat Indonesia Tbk (Persero), better known as Bank BRI, is one of the State-Owned Enterprises (BUMN) that has been in the banking world since 1895. Services PT Bank Rakyat Indonesia implements the Laku Pandai program with bank agents without branch offices. *BRILink agents*, customers, and others get the same service as at the office (Rizkiyaningsih et al., 2021).

Based upon the previous research listed above, several studies on public perceptions of the presence of *BRILink* use service quality are seen from several factors, namely trust, security, benefits, and risk factors that are useful for determining the influence of customer decisions in using *BRILink* agents. Therefore, this study aims to find out how people perceive the presence of *Branchless Banking* in terms of the trust, service quality, and facilities provided by BRILink.

RESEARCH METHODS

This research was conducted using a type of qualitative research, where qualitative research focuses more on individuals in social contexts and interactions with other people. In qualitative research, there are several types of approaches used, namely phenomenology, grounded theory, case study, narrative, and ethnography. The approach that the author uses in this study is a phenomenological approach, where this approach is carried out to find out and analyze in-depth interviews. (Hartono & Perdhana, 2021)

The location of this research was carried out at *BRILink* Kaliputu Kudus. While the targets to be interviewed are BRI Link agent owners and *BRILink* consumers in the Kaliputu Kudus area. This research uses primary data which is obtained directly from the first informant or respondent.

Interviews and observations were conducted as a data collection technique, which aims to obtain information about the public's response to the existence of *BRILink*. Researchers also use observation techniques; the usage of this collecting data method could make the researcher understand the situation and condition of the object research more deeply. In addition, to do observation and interviews, researchers also used documentation techniques. The technique of documentation should be done in this research in order to obtain more detail data from the interviews and observations.

The researcher uses a data analysis process that is carried out by reviewing, summarizing, and recapitulating the available data from various sources, namely interviews, observations, and documentation. The credibility test is a test of the validity of the data in this study, which serves to test the validity of the data obtained and to prove the authenticity of what is being studied.

RESULTS AND DISCUSSION

The results of this study were collected by doing interviews, and the selected research object or the intended informants were BRILink and customers who use these services. The number of informants selected by the researchers was 5, which consisted of 2 owners of BRILink and three customers who used BRILink at each of these agents.

The following are the results of an interview with BRILink ANTO CELL, who lives in Kaliputu Village, 2 No. 262, Kudus. The owner of the agent named Pujianto (male), 28 years old, lives in Purwosari Kudus and works as an entrepreneur:

“I became a BRILink for about 2 months for the reason that many buyers at the counter asked if there was a BRILink. The facilities available at my agent are cash deposits, cash withdrawals, BRI transfers, other bank transfers, pay electricity, pay telephones, pay installments, buy credit, briva, top-up go pay, top-up games, train tickets, plane tickets, electricity tokens, BAZNAS. The public is very enthusiastic about making transactions because it is easier, practical, and efficient through the BRILink because it is close to where they live and has a smaller risk (ATM being swallowed). In my agent, there are no customers who come from outside the city of Kudus. I have mastered the BRILink because before establishing an agent, the Bank had studied and explained it. In my opinion, the operational services at our agents are optimal and in accordance with what customers say. If there are customers who do not understand, I explain what they have not understood. The facilities we provide are complete, such as chairs, tables, and parking lots. If there is a pending transaction, the agent checks with the bank, and if the transaction is not successful, the money will be guaranteed back.”
(Anto, 2022)

While the results of interviews with customers who use BRILink *Agent services*. A customer named Sherliana (female), 20 years old, lives in Kaliputu Kudus, and works as a counter employee and online shop owner:

“I learned about the BRILink for a short time ago, as there are many shops along the road that have BRILink services, and I joined this service already 1 month. In my opinion, the existence of the BRILink makes it easier for people to transact because they don't need to

come to the office. My feeling after making a transaction is that I feel more satisfied with the service because there is no need to queue and wait a long time, and the process is very easy. My hope for *BRILink* there will be no problems and errors occurring when making transactions. In my opinion, the agent has prioritized honesty with an example in every transaction made, of course getting proof of the transaction. And also, the facilities provided by the agent are complete, comfortable, and satisfying. As long as I make transactions with this agent, I have never experienced a loss.” (Sherliana, 2022)

Results of interviews with other customers who use *BRILink Agent services*. A customer named Miftahudin (male), 26 years old, was residing in Kaliputu Kudus, and works as a trader:

“I learned about the *BRILink* about 6 months ago and joined for 6 months too, through a partner who had transacted with a *BRI AgentLinks*. In my opinion, the existence of *BRILink* is very helpful for the public because in serving customers, it is very friendly and explains in detail what we need. I am interested in using the *BRILink* because it makes transactions easier because it is close to home. The existence of this service can change people’s lifestyles—however, education about *BRILink* to people who don’t know about it. The hope is that the *BRILink* can be spread in villages or remote areas. So far when I have made service transactions that have been carried out honestly and proven by clear proof of transactions. In my opinion, the facilities and infrastructure are complete and also quite comfortable with the provision of tables, chairs, and waiting rooms. I have made transactions with *BRILink* I have never experienced a loss.” (Miftah, 2022)

The results of interviews conducted with customers aim to determine the public’s perception of the presence of *BRILink*. In public perception, there are several indicators that must meet, among others:

Trust

The results of interviews with agents and customers regarding trust, according to researchers, have met where the indicators of trust are reliability, credibility, and intimacy. The three indicators the agent serves transactions that are needed by the customer in accordance with the procedures and operations provided are also appropriate to what is desired by the customer in accordance with what is given by the agent.

Services

Agents provide services to customers appropriately, accompanied by proof of transactions if they have made transactions with BRILink agents. The service is carried out quickly, precisely, accurately, and satisfactorily. If there are customers who do not understand BRILink, the agent will explain. According to the researcher, refunds, if there are pending transactions, are appropriate because, in this way, customers feel more confident that the money will return.

Facilities

The results of interviews with agents and customers, in our opinion, are complete, but there are shortcomings given to customers, namely the spatial layout that does not fit and causes the room to feel cramped.

Perception of user convenience

This can be seen from several informants who use the BRILink, which is easy and fast to understand. Therefore, customers do not find problems in using it. In this way, technological advances have been well received and in accordance with what the public expects. The opinion of the researcher on user convenience is that the BRILink makes it easier for people to transact because there is no need to go to the bank, and it is also closer to home.

Perception of usability

Perception of usability can be seen from the useful potential in using this technology-based service in increasing positive thoughts for users, namely in our opinion in serving BRILink Agent customers will explain in detail what we need, for example, cash deposits, cash withdrawals, paying electricity and others.

Perception of risk

This perception occurs because of the uncertainty faced by customers. Different events or knowledge of the public, of course, the risks felt by each customer are different. However, from sources who are customers of BRILink, they have never experienced a loss because if there is a delayed transaction, there is a money-back guarantee given by the agent to the customer.

CONCLUSION

Based on the results of the research above, it can be concluded that all of the indicators mentioned above (trust, service, facilities) have met the criteria for customers and BRILink themselves. Meanwhile, regarding public perception, it can be seen from the ease of use of the user with the BRILink making it easier for customers to transact because it is close to home and there is no need to come to the office, the usefulness of users can be seen from how the BRILink agent owner explains the services available to the agent and the risks involved. It exists on

BRILink, but none of the sources who are customers have experienced losses when making transactions. This study found something new about the quality of agent service to serve BRILink. The quality of service referred to in the latest findings is about fast, precise, and satisfying service. According to the researcher, the shortcomings contained in this study are the lack of useful sources as research objects. Future researchers are expected to examine more sources and references regarding the theme of public perception of the presence of Branchless Banking.

ACKNOWLEDGMENTS

The researcher would like to thank the lecturers who were willing to guide us in this research and also thank the informants who were willing to be interviewed about the BRILink.

REFERENCES

- Amita, N. L., & Hendrawan, D. (2015). Pengaruh Persepsi Keunaan, Persepsi Kemudahan, Persepsi Risiko Terhadap Minat Menggunakan Layanan Produk BRILink. *Jurnal Ilmiah Mahasiswa FEB*, 4(1), 1–15.
- Anita, G. (2019). *Analisis Implementasi Pengembangan Agen BRILINK Dalam Mendukung Perekonomian Masyarakat*.
- Anto. (2022). *Wawancara dengan Bapak Anto, selaku Agen BRILink Anto Cell di Desa Kaliputu pada Senin, 9 Mei 2022*.
- Apriyanti, P., Surya, D., & Lutfi. (2017). Analisis Kualitas Layanan Dan Citra Perusahaan Terhadap Loyalitas Nasabah Denan Kepuasan Nasabah Sebagai Variabel Intervening. *Jurnal Riset Bisnis Dan Manajemen Tirtayasa*, 1(2), 159–166.
- Emile Paulina Marpaung, J., Suharjo, B., & Heryawan, Y. (2022). Pengaruh Kualitas Layanan Petugas Aen BRILINK (PAB) Terhadap Loyalitas Agen BRILINK. *Jurnal Aplikasi Bisnis Dan Manajemen (JABM)*, 8(1), 144–158.
- F. W. Wollah, S., N. Taroreh, R., & W. J. Ogi, I. (2021). Studi Kualitatif Mengenai Model Penerimaan Teknologi Pada Merchant BRILink Di Sea Raya. *Jurnal EMBA*, 9(4), 945–952.
- Hartono, E. S., & Perdhana, M. S. (2021). Work-Life Balance Terhadap Pegawai Bank Studi Fenomenologi Pada Bank Setia di Yogyakarta. *Journal Of Economics*, 10(2), 1–16.
- Lelengboto, J. E. (2017). Faktor-faktor Yang Mempengaruhi Perilaku Agen Brilink PT. Bank Rakyat Indonesia (Persero) Tbk Kantor Cabang Bitung. *Jurnal Riset Bisnis Dan Manajemen*, 5(4), 457–480.
- Mangani, K. S., Tambunan, M. E., & Heatubun, A. B. (2020). Perkembangan agen

branchless banking Development of branchless banking agents. *Journals of Economics and Business Mulawarman*, 17(1), 1–7.

Miftah. (2022). *Wawancara kepada Bapak Miftah, masyarakat yang menggunakan layanan BRILink di Desa Kaliputu pada Senin, 9 Mei 2022.*

Rahmanu, R., Noor Tuliati, L., & Sanim, B. (2020). Pengaruh Persepsi Agen BRILINK Terhadap Keputusan Penggunaan Layanan Branchless Banking. *Jurnal Aplikasi Bisnis Dan Manajemen (JABM)*, 6(2), 403–415.

Rizkiyaningsih, A. A., Sopanah, A., & Anggarani, D. (2021). Efektivitas Penerapan Brilink Dalam Upaya endorong Financial inclusion (Studi Pada PT Bank Rakyat Indonesia (Persero), Tbk. Kantor Wilayah Makassar. *Conference on Economic and Business Innovation (CEBI)*, 1(1), 61–73.

Sherliana. (2022). *Wawancara kepada Ibu Sherliana, masyarakat yang menggunakan layanan BRILink di Desa Kaliputu pada Senin, 9 Mei 2022.*

Tama Ilahi, F., Ferlina Moch, A., & Trenggana. (2022). Pengaruh Kualitas Pelayanan Terhadap Loyalitas Dengan Kepuasan Konsumen Ssebagai Variabel Intervening. *E-Proceeding of Management*, 9(1), 31–35.