

## **ABSTRACT**

*This study aims to examine the role of BRILink Agents in promoting financial inclusion, enhancing financial literacy, and facilitating changes in financial behavior among rural communities within the working area of BRI Branch Office Prabumulih. The analysis focuses on the conditions before and after the introduction of BRILink Agents, particularly regarding the accessibility of formal financial services, the quality of financial interactions, and the evolving economic behavior of rural populations. This research adopts a qualitative approach with a case study design. Data were collected through in-depth interviews with BRILink Agents as key informants and analyzed using thematic coding techniques. To minimize potential bias, interviews were conducted through a third party; however, the possibility of bias is acknowledged and recommended for consideration in future research. The findings indicate that the presence of BRILink Agents significantly broadens access to financial services, increases the frequency and variety of their use, and improves overall service quality. Prior to the establishment of BRILink, rural communities relied heavily on manual cash storage and were reluctant to visit banks due to geographical and social barriers. With the presence of agents, access to formal financial services became more convenient and integrated into daily community life. Increased account ownership, routine transactions, and the use of services such as transfers, bill payments, and microfinancing reflect higher engagement with financial services. Furthermore, BRILink Agents serve not only as functional intermediaries but also as social facilitators who strengthen trust and provide informal financial education related to savings, the risks of informal borrowing, and digital transaction security. The study also finds notable improvements in financial literacy across the dimensions of knowledge, behavior, and attitudes. Behavioral changes, analyzed through the Transtheoretical Model, show a shift from pre-contemplation to maintenance after the introduction of BRILink. Overall, the findings highlight the strategic function of BRILink Agents in advancing rural financial inclusion and fostering more responsible and sustainable financial behavior.*

**Keywords:** *BRILink Agents, financial inclusion, financial literacy, financial behavior, rural communities, Prabumulih, qualitative study.*