ABSTRACT

This study aims to analyze the role of BRILink Agents in improving public access to banking services, identify operational challenges, and examine the supporting and inhibiting factors affecting BRILink Agent services in Rangkasbitung District, Lebak Regency, Banten Province. The study employed a qualitative approach using a case study method. Data were collected through interviews, observations, and documentation involving three BRILink Agents and three community members who utilized the services. The findings indicate that BRILink Agents play a significant role in expanding public access to banking services through operational, accessibility, educational, social, and economic functions. The presence of BRILink Agents enables communities to access banking services more quickly, conveniently, and affordably. The main challenges identified include internet network disruptions, power outages, and limited financial literacy among community members. Supporting factors include the proximity of agent locations, public trust in agents, and technological support, while inhibiting factors consist of technical constraints and limited public understanding of the available service features. Nevertheless, the benefits perceived by the community outweigh the obstacles encountered. Therefore, BRILink Agents contribute to improving banking access and promoting financial inclusion among the people of Rangkasbitung District.

Keywords: BRILink Agent, banking access, branchless banking, financial inclusion, community.

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