



Effectiveness of BRILink service in enhancing financial inclusion and wellbeing in East Nusa Tenggara

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ABSTRACT

This study examines the relationship between the effectiveness of BRILink services on financial inclusion and financial wellbeing. In addition, we examined the effects of mediation where financial inclusion is treated as a mediator in this model. This study used a specific sampling method known as purposive sampling and a sample size of 101 participants from East Nusa Tenggara Province. The data was collected through a google forms questionnaire from June 24 to July 23, 2024 and distributed online among BRILink users. Analyze the data using the PLS (partial least squares) technique from SmartPLS 3. The results show that the effectiveness of BRILink services has a positive and significant effect on financial inclusion and financial wellbeing. Financial inclusion does not function to mediate the effect of the effectiveness of BRILink services on the financial wellbeing of the community. The implication is that improving the quality of financial services and financial education is more important to improve the financial welfare of the people of NTT than simply expanding access to financial services.

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1. INTRODUCTION

Financial inclusion has become one of the important pillars in driving inclusive and sustainable economic growth (Anindyntha et al., 2021). Wider access to financial services can help in reducing poverty disparities both between urban and rural communities as well as between provinces in Indonesia (Taufiq & Suyasa, 2023). As of December 2023, BRI has 740,500 BRILink agents spread across 75,000 villages in Indonesia. This service reaches more than 80% of villages in Indonesia, so people do not have to travel far to the bank to get financial services. The existence of this BRILink agent also improves financial services for the non-bank community and even operates on holidays (Mardiansyah & Nasution, 2022). The BRILink's market penetration has had an impact on the growth of financial inclusion in Indonesia, such as the ability of people to access financial services, especially small community groups and micro enterprises (Bire et al., 2019; Nuryan et al., 2020). Therefore, the number of BRILink agents contributes to financial literacy and

inclusion, helping people understand the financial products and services available and improving their wellbeing (Firmansyah et al., 2023).

However, the presence of BRILink as a means of supporting financial inclusivity should not be limited to providing physical access. This financial service also needs to be reviewed in terms of effectiveness in facilitating marginalized people's access to their financial needs. According to Arelsa & Sholahuddin (2023) the more effective a financial service is, the more often people use it to transact. In Solok district, West Sumatra, the role of BRILink agents is very important both in financial and non-financial terms such as increasing the intensity of social relations (Putra et al., 2023). In North Sumatra, BRILink agents also play a role in enhancing social and economic relationships in their communities (Firmansyah et al., 2023). The non-financial impact of BRILink agents makes them indispensable to the local community. In addition, the challenge of public knowledge and trust in financial services is a sensitive matter (van der Crujisen et al., 2021). These agents have different knowledge and abilities because they come from BRI bank customers who are not required to have adequate financial skills. This can hinder the adoption of BRILink financial services, especially among the undereducated population. Based in this matter, the study of BRILink in East Nusa Tenggara Province is an important thing. Some reason for this argument: *First*, East Nusa Tenggara Province has a high percentage of undereducated individuals who may be hesitant to use financial services without proper education and guidance. *Second*, the unique cultural and geographic characteristics of the region may present specific challenges for BRILink agents in reaching and serving the local community. Therefore, understanding the dynamics of BRILink services in this province can provide valuable insights for improving financial inclusion and access in similar regions across Indonesia.

This study highlights a new aspect of the effectiveness of BRILink financial services towards holistic financial inclusion and financial wellbeing of people of East Nusa Tenggara. According to Muir et al. (2017) in the world, various financial programs strive to improve financial capabilities, inclusion and resilience to improve the financial wellbeing of their people. Understanding financial wellbeing is essential because it helps individuals to better understand personal finances and develop a better financial attitude (Kumar et al., 2023). Although various studies have been conducted to explore the role of BRILink financial service (Damayanti et al., 2022; Firmansyah et al., 2023; Putra et al., 2023; Ridzwan et al., 2021). Studies that specifically evaluate the impact of BRILink on financial wellbeing are still rarely found in Indonesia literature. This study seeks to fill the existing gap by highlighting aspects of financial wellbeing through a quantitative methodology approach that focuses on empirical analysis to measure the effectiveness of BRILink. The justification for this study lies in the urgent need to understand how BRILink agents can facilitate financial inclusion in underserved areas, especially in Eastern Indonesia.

The objectives of this study: *first*, to explore the effectiveness of BRILink services in influencing people's access to financial services and their impact on their financial wellbeing. By focusing on specific aspects of the use of these services, the research is expected to provide deeper insights into BRILink role in improving financial inclusion in Indonesia. *Second*, to evaluate the influence of BRILink services on financial inclusion and financial wellbeing of people in Eastern Indonesia. According to Erlando et al. (2020) Financial inclusion has a positive impact on inequality in Indonesia, especially in the eastern part of Indonesia. Financial inclusion also helps in reducing social inequality and poverty of the people there. *Third*, measure the level of financial inclusion achieved through the use of BRILink. Through a comprehensive, empirical data-based analysis, this study is expected to provide strong evidence of the effectiveness of BRILink as a tool to expand access to financial services in underserved communities. In addition, the findings of this study can contribute to the development of more targeted policies in an effort to increase financial inclusion in Indonesia.

2. RESEARCH METHOD

This study uses a quantitative research design with a survey approach to evaluate the effectiveness of BRILink services on financial inclusion and financial wellbeing of the community. The quantitative approach was chosen because it allows for objective measurements and in-depth statistical analysis (Takona, 2024). The population in this study is the entire community in East Nusa Tenggara Province (NTT). This research employs a purposive sampling technique to choose a representative sample. The selected sample comprises communities from three regions: Kupang on Timor Island, Manggarai on Flores Island, and East Sumba on Sumba Island. According to Google Maps, these areas have the highest concentration of BRILink agents, with Kupang having 20 agents, Manggarai 15 agents, and East Sumba 8 agents. This approach is aimed at addressing the variables of financial inclusion and moderating the effect of effectiveness on the financial wellbeing of the population.

Data was collected through google forms questionnaire which was distributed to respondents in the three selected regions. The questionnaire was designed to measure various aspects of financial inclusion and financial wellbeing, including the frequency of use of BRILink services: ease of access, satisfaction with services, and their impact on respondents' financial condition. In addition, secondary data is also collected from official reports and publications of Bank Rakyat Indonesia as well as other relevant sources. This comprehensive approach allowed for a thorough analysis of the factors influencing financial inclusion in the selected regions.

Data analysis was carried out using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS 3 software. This technique was chosen because of its ability to handle complex models with a number of latent variables as well as data that does not meet the assumptions of normality (Akter et al., 2017). PLS-SEM analysis includes testing measurement models to ensure the validity and reliability of the construct, as well as structural model testing to evaluate the relationship between research variables (Purwanto & Sudargini, 2021). For validity test, we use convergent validity to ensure that the indicators used to measure a construct (or latent variable) actually reflect that variable and discriminant validity that employee square root of AVE values and heterotrait–monotrait ratio of correlation (HTMT) to ensure that each construct in the model is completely different from the others (Hair et al., 2021). Meanwhile, reliability test use composite values to measure the internal consistency of the construct and Cronbach's Alpha (Et.al, 2021). Using this analysis technique, this study aims to gain an in-depth understanding of the influence of the effectiveness of BRILink services on financial inclusion and financial wellbeing of people in East Nusa Tenggara, as well as the factors that affect the effectiveness of these services. The conceptual framework of this research is as follows:

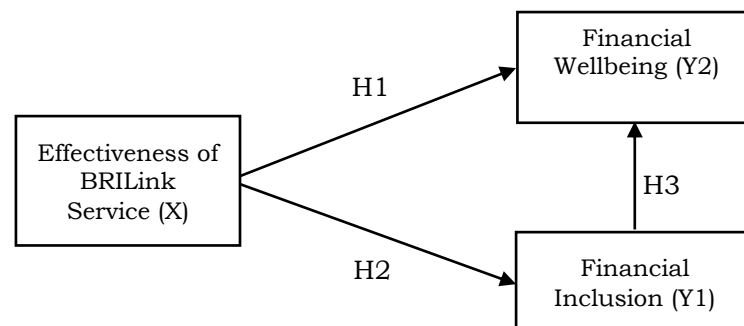


Figure 1. Conceptual Framework

Based on the conceptual framework, we develop some hypotheses as follows: Hypothesis 1: the effectiveness of BRILink service has influence on financial inclusion of people in East Nusa Tenggara Province. Next, Hypothesis 2 states effectiveness of BRILink service has influence on financial wellbeing of people in East Nusa Tenggara Province. Last, Hypothesis 3 stands as a financial inclusion mediates the relationship between the effectiveness of BRILink service and the financial wellbeing of people in East Nusa Tenggara Province.

3. RESULTS AND DISCUSSIONS

3.1 Results

Profile of Respondent show in table 1. Female respondents constituted the majority of the study's participants (66.3%) and are in the age range of 17-25 years (70.3). Most of them only have primary and secondary education (47.5%). In terms of domicile, 65% of respondents live in Kupang, Timor Island. The majority of respondents are in line with the fact that the number of BRILink agents is quite widespread compared to other areas in East Nusa Tenggara Province.

Table 1. Profile of Respondent

Characteristic	Criteria	Frequency	Percentage
Gender	Male	34	33.7
	Female	67	66.3
Age	17-25	71	70.3
	26-35	14	13.9
	36-45	10	9.9
	46-55	3	3.0
	>56	3	3.0
Education	SD/SMP/SMA	48	47.5
	DIII	13	12.9
	DIV/S1	31	30.7
	S2/S3	9	8.9
Domicile	Kupang	65	64.4
	Manggarai	18	17.8
	Sumba Timur	18	17.8

Measurement model testing is carried out to ensure the validity and reliability of the construct (table 2). For convergent validity tests, all items meet the criteria with outer loadings values greater than 0.7 and AVE values for each variable exceeding 0.5 (Akter et al., 2017). The results of the reliability test indicated by the Cronbach's Alpha and Composite Reliability are above 0.7 (Akter et al., 2017). The value means that all variables meet the reliability test. Therefore, the model used in this study is considered reliable.

Table 2. Measurement Model

Variable	Loading	Cronbach's Alpha	Composite Reliability	AVE
Effectiveness of BRILink Service		0.909	0.920	0.930
I feel safe and confident in using BRILink services for financial transactions.	0.820			
BRILink agents provide financial transaction services quickly and professionally	0.816			
The admin fee in each transaction is in accordance with the results I expected	0.701			
BRI Link agent service is very helpful for me in conducting various financial transactions	0.922			
I find BRI Link agents easily around my place of residence	0.886			
The use of BRILink service has improved my financial wellbeing	0.824			

Financial Inclusion		0.901	0.924	0.670
I feel that there are no barriers based on gender in accessing financial services	0.803			
I use a Bank/Cooperative ATM card to make transactions such as money withdrawals, transfers and bill payments	0.756			
I can find an ATM easily near where I live	0.780			
I trust the financial institution where I keep my money or transact	0.851			
I know that there are national policies that support financial inclusion in the country	0.826			
I feel that access to financial services helps improve my economic condition	0.888			
Financial Wellbeing		0.875	0.914	0.727
Household expenditure has been allocated for basic needs such as food, housing, education, and health	0.804			
I have a financial plan for the future or emergencies	0.864			
I feel that good financial condition has a positive impact on my physical health	0.865			
I feel that a good financial condition increases my productivity at college/work	0.877			

To assess discriminant validity, we analyzed square root of AVE values as well as the heterotrait–monotrait ratio of correlation (HTMT) in the table 3. The value on the diagonal is the square root of the AVE (Fornell-Larcker Criterion), the value below the diagonal indicates the relationship between the variables, while the HTMT ratio is above the diagonal.

Table 3. Discriminant Validity

Construct	Effectiveness of BRILink Service	Financial Inclusion	Financial Wellbeing
Effectiveness of BRILink Service	0.831	0.779	0.771
Financial Inclusion	0.702	0.853	0.779
Financial Wellbeing	0.760	0.690	0.819

The square root of the AVE must be greater than the correlation between that construct and other constructs to achieve a good discriminant validity. Next, the value HTMT ratios must be lower than 0.90 (Hair et al., 2021). Table 3 shows that the square root of the AVE for the Effectiveness of BRILink Service (0.831) is higher than its correlations with Financial Inclusion (0.779) and Financial Wellbeing (0.771), indicating that it has good discriminant validity. Next, the square root of the AVE for Financial Inclusion (0.853) is higher than its correlations with Effectiveness of BRILink Service (0.702) and Financial Wellbeing (0.779), suggesting that it also has good discriminant validity. The last, the square root of the AVE for Financial Wellbeing (0.819) is higher than its correlations with Effectiveness of BRILink Service (0.760) and Financial Inclusion (0.690), indicating good discriminant validity as well. Therefore, the criteria are achieved. This confirms that the constructs are distinct and measure different aspects of the model.

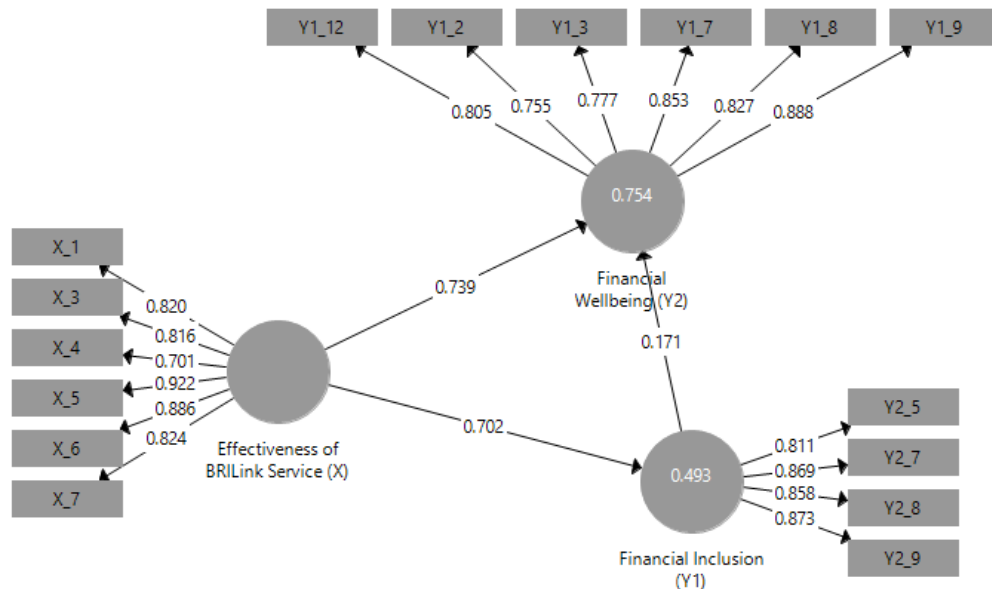


Figure 2. Coefficient of determination (R²) values

Based on the figure 2, R-square value for financial inclusion 0.493; shows that the effectiveness of BRILink service can explain the 49.3% variation in financial inclusion. Meanwhile, the R-square value for financial wellbeing was 0.754. This shows that the effectiveness of BRILink service can explain 75.4% of the financial wellbeing aspect.

After assessing the measurement model, the next step is to evaluate the structural model and test the developed hypotheses. We implemented a bootstrapping procedure with 5,000 resamples to examine the indicators of significance and path coefficients, as suggested by Carrión et al. (2017). *First*, accepted H1; the effectiveness of BRILink service has positively influenced on financial inclusion ($\beta = 0.739$, $t = 8.016$). This shows that the effectiveness of BRILink services is an important factor in encouraging financial inclusion of people in East Nusa Tenggara. These results support a model or theory that states that the effectiveness of BRILink services can improve financial inclusion (Kaiin et al., 2022; Muliadi, 2022; Nuryan et al., 2020; Redentus Natalis Jelahun et al., 2023; Suanjayani & Yuliantari, 2023). *Second*, accepted H2; the effectiveness of BRILink service has positively influenced on financial wellbeing ($\beta = 0.702$, $t = 8.984$). These results provide new insights that the effectiveness of BRILink services in NTT Province has a positive effect on the financial welfare of the community. Previously Muliadi (2022) also found the positive impact of BRILink on the economic welfare of the people of West Praya in West Nusa Tenggara Province. *Lastly*, rejected H3; the moderating effect of financial inclusion didn't support the relationship between effectiveness of BRILink Service and financial wellbeing ($\beta = 0.171$, $t = 1.564$). These results show that the positive influence of BRILink on the financial inclusion of East Nusa Tenggara people has no effect on financial wellbeing. Table 4 shows the results of the path analysis of the controlled mediation model.

Table 4. Hypothesis Testing

Hypotheses: Path	β	t-value	Result
H1: The effectiveness of BRILink service => financial inclusion	0.739	8.016**	Accepted
H2: The effectiveness of BRILink Service => financial wellbeing	0.702	8.984**	Accepted
H3: moderating effect => financial wellbeing	0.171	1.564**	Rejected

Notes: significant at $p < 0.05$

3.2 Discussion

This study examines the effect of the effectiveness of BRILink financial services on two dependent variables at once, namely financial inclusion and financial wellbeing. It also investigates the role of financial inclusion in mediating the relationship between the effectiveness of BRILink services and the financial legitimacy of its user communities. According to Rashid et al. (2022) financial inclusion has positively impact on financial wellbeing. The role of financial inclusion as moderation has never been raised and this is interesting to discuss.

We found that the effectiveness of BRILink services had a significant effect on financial inclusion. Security and trust are crucial factors in the adoption of financial services. When users feel safe and confident using BRILink services, they are more likely to actively engage in financial transactions, which supports financial inclusion (Hatuluayo, 2023; Utomo, 2017). Fast and professional service from BRILink agents makes the financial transaction process easier for users. Efficiency in services increases user satisfaction and encourages them to continue using services, which ultimately expands their participation in the financial system. These results support that speed of service as a key factor in people's decision to use BRILink (Mathory & AR, 2022). The transparency of administrative fees also ensures that users know and understand the costs associated with transactions. This reduces concerns about hidden costs and increases people's willingness to use BRILink services regularly (Indrianto & Kasim, 2023). The finding is novel which complements the study that has previously discussed the return between the agent and the bank (Yulianti & Suwiryo, 2022). BRILink agents who assist with various financial transactions provide added convenience for users, such as cash withdrawals, fund transfers, and bill payments, without the need to visit a bank office. This support expands access to financial services, helps meet a wide range of financial needs, and increases inclusion (Ben Naceur et al., 2020). Especially for the Kupang area where the number of BRILink agents is higher than other regions, emphasizing the importance of the effectiveness of agents in serving the community. Negligence can result in the client moving to another agent (Rumahorbo et al., 2022).

Effectiveness of BRILink service also has a significant impact on the financial wellbeing the people. The finding is novel since most researchers have only come to the impact of BRILink services on financial inclusion (Ahmadi, 2018; Putra et al., 2023). This result shows that the service not only improves financial access but also provides significant practical benefits, such as improvements in financial management, financial stability, and fulfillment of basic needs. Based on the R-square value, the effectiveness of BRILink service is stronger in explaining financial wellbeing than explaining financial inclusion. This supports the argument that one factor influencing the financial wellbeing are financial behavior (Kumar et al., 2023). The effective BRILink services can support individuals in achieving financial stability supported by their own behavior. This means that individuals who have good financial behavior – such as managing expenses, saving regularly, and planning for their financial future, directly contribute to their financial wellbeing (Nino et al., 2022).

Unfortunately, financial inclusion is unable to mediate the relationship between the effectiveness of BRILink service and financial wellbeing. This shows that the effectiveness of BRILink services that offer fast, secure, and easy transactions can directly improve financial wellbeing without taking into account the accessibility aspects of BRILink financial services. In addition, these results reinforce the fact that access to and use of financial services, such as having a bank account, access to credit, and payment services differ from an individual's financial stability and security (Demirgüç-Kunt & Klapper, 2013), including the ability to meet basic needs, save for the future, and deal with financial emergencies. In the context of East Nusa Tenggara Province, with a low average income (Situmorang et al., 2023), people limit their ability to use financial services as a means of investment or saving in banks (Ayu Az Zahra & Ajija, 2023; Ismail,

2021). On the contrary, people are more interested in transacting for something that can directly cause quick gratification of getting money from the service, transfer, or bill payment. If people are satisfied with the services provided, they are more likely to use the services continuously, which can improve their financial stability and wellbeing (Martin & Hill, 2015). Focus on improving service quality and financial literacy is more relevant to improve the financial wellbeing of the people than just expanding access to financial services. Thus, the aspect of financial inclusion does not directly affect the effectiveness of BRILink services on the financial wellbeing of the people of NTT.

In addition to its contribution, this research has several limitations. First, the sample was focused on the Kupang area and its surroundings. As the capital of the province, the people of Kupang have many alternatives related to financial services such as the use of ATM (automatic teller machine) and fintech. In the future, research should pay attention to the representativeness of the sample for each region. Rural communities and community non-bank should be prioritized. Second, financial inclusion has no effect on the relationship between the effectiveness of BRILink services and financial wellbeing. Further research can use financial literacy, financial behavior, and risk tolerance to investigate these relationships.

4. CONCLUSION

Financial inclusion is an important pillar in driving inclusive and sustainable economic growth, where wider access to financial services can help reduce poverty disparities between urban and rural communities as well as between provinces in Indonesia. BRILink, with its wide reach, enables people to get financial services without having to go far to the bank, which improves financial literacy and inclusion and their wellbeing.

This study was found that the effectiveness of BRILink services had a significant impact on financial inclusion and financial wellbeing. The effectiveness of BRILink services, through increased security, trust, and cost transparency, has a significant impact on users' financial inclusion and financial wellbeing. Therefore, further development of BRILink services with a focus on these aspects can be a key strategy in increasing public participation in the formal financial system, as well as supporting their financial wellbeing. In addition, the effectiveness of BRILink services turns out to be stronger in influencing the financial wellbeing of the people. The theoretical and practical implications of these findings underscore the importance of effective financial services and good financial behaviour in improving financial wellbeing. The development of better services, financial education, appropriate financial inclusion policies, and a collaborative approach are practical steps that can be taken to maximize this positive impact. However, financial inclusion is not able to mediate the effect of the effectiveness of BRILink services on the financial wellbeing of the people. People are more interested in transacting for something that can provide immediate satisfaction such as getting money from services, transfers, or bill payments rather than saving for the long term. The implication is that improving the quality of financial services and financial education is more important to improve the financial wellbeing of the people than simply expanding access to financial services.

This research has several limitations. First, the sample was concentrated in the Kupang area and its surroundings. As the provincial capital, Kupang's residents have access to various financial service alternatives, such as ATM and fintech solutions. Future studies should address the representativeness of the sample across different regions. Second, financial inclusion does not impact the relationship between the effectiveness of BRILink services and financial well-being. Further research could explore financial literacy, financial behavior, and risk tolerance to investigate these relationships.

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