

Analysis of the BRILink agent service tariff determination based on Sharia accounting principles in Tegalari village

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Abstract

This study aims to analyze the factors causing differences in BRILink agent service rates in Tegalsari Village and assess their compliance with the principles of Sharia Economic Law. The novelty of this research lies in in-depth interviews, observation, and documentation about the BRILink agent service. The study used a qualitative approach with in-depth interviews. Interviews were conducted with three active BRILink agents in Tegalsari Village. The results indicate that differences in service rates between BRILink agents are influenced by several factors, namely the condition of agent operational costs, customer attraction strategies, the level of local competition, and low supervision and standards from the bank regarding tariff determination. Some agents set tariffs exceeding official provisions for reasons of operational cost compensation and business profit. The implication of this research is the development of the concept of Sharia accounting in the context of digital financial services and branchless banking. The practical contribution is to develop an inclusive financial system that is not only efficient but also compliant with Sharia values. The limitations are that the research included only three BRILink agents, and the focus was solely on the agents' point of view.

Keywords:

Tariff Determination, BRILink Services, BRILink Agents, Sharia Economic Law

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INTRODUCTION

The development of financial services in Indonesia has undergone a significant transformation, especially as the public has come to demand faster, easier, and more affordable access to banking services. In this context, Bank Rakyat Indonesia (BRI), one of Indonesia's largest banks, has made major innovations to expand its service reach into rural areas through the Laku Pandai program (Branchless Financial Services for Inclusive Finance). According to Putra (2022) a bank is a financial institution that carries out its primary function of collecting public funds while providing various banking services that are essential for economic circulation. BRI, which was founded on December 16, 1895, in Purwokerto by Raden Bei Aria Wirjaatmadja, continues to grow to this day and offers innovative services, one of which is the BRILink Agent launched in 2014 (Bank Rakyat Indonesia, 2017).

BRILink agents are one of BRI's efforts to bring banking services closer to the public, especially rural communities that previously had difficulty reaching BRI offices or ATMs (Azizah et al., 2024). As the public's need for daily transactions such as cash withdrawals, money transfers, bill payments, and even mobile phone credit purchases increases, the presence of BRILink agents provides a significantly easier solution. By 2024, the number of BRILink agents in Indonesia had reached more than 740,000 active agents, making this agent network the largest in Indonesia and even Southeast Asia (Avivah, 2019). This high number of agents demonstrates the public's high dependence on BRILink services as an alternative to formal banking facilities. In addition to facilitating access to financial services, BRILink agents also provide additional income opportunities for agent partners who collaborate with BRI (Azizah et al., 2024).

However, the rapid development of BRILink agents has also given rise to new problems, particularly regarding the determination of service fees, or *ujrah*, charged to the public. In Islamic economics, wage transactions are known as *ujrah*, and according to Nur Aksin (2018) as cited in the research of Suryani et al. (2022), *ujrah* is a service contract that is permitted as long as it meets the requirements and pillars, namely clear benefits, clear rewards, mutual agreement, and no elements of coercion or fraud. BRI has indeed set a base fee or basic transaction fee for EDC machines (Wati & Patimah, 2022). According to (Azizah et al., 2024), the basic transaction fees on BRILink EDCs include IDR 3,000 for transfers between BRI accounts, IDR 15,000 for interbank transfers, and IDR 3,000 for electricity and telecommunications payments. However, this base fee is not the final fee charged to the public, as BRILink agents reserve the right to set additional fees as compensation for services provided to customers. In practice, customers not only pay the base fee set by BRI but also pay additional fees set by agents as compensation for each transaction they handle (Putra, 2021). This reality shows that customers often have no choice but to use the nearest BRILink agent, even if the rates are higher, because geographic conditions and limited transportation access make it difficult for them to switch to another, cheaper agent. This situation creates the potential for imbalance or *ghabn fahisy*, a price difference that is too large to the detriment of one party (Hidayatullah et al., 2024).

This situation often leads to tariff differences among agents, even within the same village, despite their close proximity. According to research by Suryani et al. (2022), tariff differences between BRILink agents often arise because BRI does not set a standard rate for agent service fees. Agents are given complete freedom to set their rates based on their individual considerations, ranging from operational risks and electricity and internet costs to the need to cover monthly transaction targets and their perceived value of the services they provide. These tariff differences can range from IDR 2,000 to IDR 5,000 for the same type of transaction, often leaving the public confused and questioning the reasons for them. In some cases, the public even considers the agent's rates excessively high and unreasonable, raising concerns about injustice, particularly in the context of Islamic economics, which upholds the principles of justice and balance in every transaction.

This phenomenon of tariff differences also occurs in Tegalsari Village. As a village with several active BRllink agents, local residents rely heavily on agents' services for daily transactions such as cash withdrawals, transfers, electricity and water bill payments, and mobile phone credit purchases. The distance to a BRI office or ATM makes BRllink agents the only practical option for residents. However, in reality, each BRllink agent in Tegalsari Village applies different service fees. Some agents charge Rp 5,000 for cash withdrawals, while others charge Rp 10,000 or even Rp 15,000. For transfer services, fees can range from Rp 5,000 to Rp 12,000, depending on each agent's policy. This disparity in fees raises significant questions, particularly from the perspective of Islamic economic law: whether these fees are determined based on principles of justice and fairness, or whether they constitute an act of taking advantage of a difficult situation (Winarto & Ghozali, 2022).

In this context, the application of Islamic accounting principles becomes highly relevant. According to Ilyas (2020), Islamic accounting is an information system imbued with moral values and aims to uphold justice and avoid all forms of detrimental transactions. Islamic accounting emphasizes the principles of monotheism, justice, transparency, and moral accountability in all economic activities. According to Apriyanti (2017), in Ilyas (2020), Islamic accounting exists as a solution to conventional transaction practices, which often lack ethical and moral dimensions and can lead to social inequality. Islamic accounting principles specifically emphasize the importance of balance or *tawazun*, namely, efforts to maintain reasonable prices and costs so as not to harm either party.

If these sharia accounting principles are applied to the case of BRllink agent tariff determination, then tariff determination should be based on cost transparency, wage fairness, the absence of exploitative practices, and the creation of justice between agents and the community. Costs charged to the community should be clearly informed and should not change without justifiable reasons (Azizah et al., 2024). Furthermore, agents should not set excessively high tariffs because this could conflict with the principles of *al-'adl* (justice) and *al-ihsan* (goodness) (Susanti et al., 2025) (Fitriani et al., 2024). In Islamic teachings, the Prophet Muhammad emphasized that workers' wages be given appropriately and not be burdensome, as narrated by Ibn Majah: "Give the worker his wages before his sweat dries." This hadith shows that Islam highly honors service transactions and places great emphasis on the welfare of both parties (Hasanah et al., 2023)

The situation in Tegalsari Village demonstrates the urgent need for an in-depth study of how BRllink agents set their service rates. The key question is whether these rates align with Sharia accounting principles or contradict the values of justice advocated in Islam. Furthermore, it's crucial to understand the pricing mechanism, whether it's based on an agreement with BRI or determined entirely by the agents, and how this impacts the perception and comfort of the community as service users.

Research into the determination of BRllink agent fees in Tegalsari Village is important not only because of the fees themselves but also because it relates to the sustainability of the village's economic system, in which the majority adhere to Sharia values in their daily lives. Financial transactions are part of *muamalah* (transactions) that must be carried out in accordance with Sharia principles to create harmonious and non-harmful social relationships (Avivah, 2019). According to Marina et al. (2021), *muamalah* is a worldly interaction that must be based on the values of justice and avoid harm. This demonstrates that every transaction, including the determination of BRllink agent service fees, must be considered from an ethical and Islamic legal perspective.

Therefore, this study aims to provide a comprehensive overview of the BRllink agent's tariff-setting process in Tegalsari Village and assess whether it complies with Sharia accounting principles. This study is expected to help BRllink agents understand the importance of fairer and more transparent tariff setting, help the public understand their rights in service transactions, and

contribute to the scientific development of sharia economic practices in the banking services sector. Ultimately, this research is expected to encourage the creation of BRllink agent service transactions that are more sharia-compliant and fair, and that provide balanced benefits for all parties involved.

METHOD

This study uses a descriptive qualitative approach to gain a deep understanding of the process of setting service fees for BRllink agents in Tegalsari Village and how this practice relates to sharia accounting principles. In line with Creswell's (2018) perspective, qualitative research is used when researchers seek to capture the meanings, interpretations, and social dynamics that emerge from research subjects' perspectives, particularly when the phenomenon concerns community economic behavior and social interactions within financial services activities.

This research is a field study that directly collects data from the research location. The researchers visited BRllink agents in Tegalsari Village to observe real-world conditions, transaction processes, and interaction patterns between agents and the community as service users. In this study, the authors conducted field interviews with three informants, including BRllink agent owners Siti Rahmawati, Andi Pratama, and Mulyadi, to gain a deeper understanding of the mechanism for determining administrative fees at BRllink agents.

Data collection in this study was conducted through three main techniques: interviews, observation, and documentation. Interviews were conducted directly with BRllink agents to gather information regarding the tariff-setting mechanism. Observations were conducted by observing transaction activities, service flows, and the operational conditions of BRllink agents in Tegalsari Village. Documentation was obtained through photographs, field notes, and theoretical literature and journals relevant to Sharia accounting and the BRllink agent administration system. In addition, the researcher conducted a literature review to strengthen the analysis, drawing on books, journals, and prior research on Sharia accounting principles and service tariff-setting practices. The following is Table 1. Research Informants.

Table 1 Research Informants

No	Informant Name	Position	How Long Have You Been a BRllink Agent?
1	SR	BRllink Agent Owner	5 years
2	AP	BRllink Agent Owner	3 years
3	M	BRllink Agent Owner	1.5 years

To ensure data validity, this study utilized triangulation of sources, techniques, and concepts. Furthermore, theoretical triangulation, grounded in Islamic accounting principles, was used to assess whether BRllink agent operations comply with Islamic accounting regulations.

Data analysis techniques using data reduction, data presentation, and drawing conclusions. Miles & Huberman (1994) state several stages of data analysis using a qualitative approach, namely: 1) Data reduction to simplify, focus, and organize raw data obtained from the field. In this study, data from interviews, observations, and documentation were selected and adapted to the research needs, and information irrelevant to the research was removed. 2) Data presentation is the process of organizing the reduced data into a systematic form so that conclusions can be drawn. In this study, the data are presented as a description of interview results with BRllink agent research informants and an explanation of the observations. 3) Drawing conclusions based on the presentation of data from interviews, observations, and supporting documents regarding the BRllink agent administration system.

RESULTS AND DISCUSSION

Technological developments in the current digital era have transformed almost all human activities, including financial transactions. Money no longer exists solely in physical form; people are increasingly choosing to use electronic or digital money, as it is considered more practical, effective, and faster. With digital money, transactions can be conducted anytime, anywhere, using only a mobile phone and an internet connection. Furthermore, electronic money is considered more secure because it uses encryption and allows users to monitor income and expenses through transaction features in mobile banking applications. This convenience has driven the increasing use of BRllink agent services by the public. In Tegalsari Village, there are several BRllink agents used to meet daily transaction needs. However, a problem arises: the difference in administration fees among agents. Therefore, this study aims to uncover the reasons for the differences in BRllink agent service fees in Tegalsari Village.

The research was conducted on three BRllink agents through interviews, observation, and documentation, with a focus on questions regarding the basis for determining service rates, types of transactions available, the amount of fees charged, agent profits, steps when income does not meet targets, the concept of sharing fees with BRI, and the impact of BRllink's existence on the community.

Based on interviews with BRllink agent 1, the available transaction types include cash withdrawals, transfers within BRI accounts and between banks, top-ups for e-wallets such as Gopay, Shopeepay, OVO, and Dana, BPJS payments, electricity bills, and KAI tickets. Administrative fees vary depending on the transaction amount. For example, cash withdrawals of IDR 10,000–IDR 999,000 are charged IDR 3,000, IDR 1,000,000–IDR 1,999,000 are charged IDR 5,000, and IDR 2,000,000–IDR 2,999,000 are charged IDR 6,000. Transfers within BRI accounts are charged IDR 5,000; transfers between other banks are charged IDR 10,000; and top-ups for various e-wallets are charged IDR 5,000. If revenue does not reach the target, the agent conducts an internal evaluation to improve service quality. The community feels the positive impact in the form of easier access to withdrawing money without having to go all the way to BRI Genteng Bank.

Interviews with BRllink agent 2 revealed that transaction fees are determined by operational costs, such as electricity, rent, employee salaries, business materials, transportation, and the desired profit target. Available transactions include transfers, cash deposits, cash withdrawals, electricity, PDAM, BPJS payments, token and phone credit purchases, loan deposits, and top-ups for various e-wallets. Administrative fees are determined by the type of transaction; for example, transfers within BRI accounts are charged Rp3,000; interbank transfers are charged Rp6,000; cash withdrawals using ATM cards are charged Rp5,000–Rp10,000; and cardless withdrawals are charged Rp3,000. Cash deposits under Rp5,000,000 are charged Rp5,000–Rp10,000, while deposits above this amount are charged Rp10,000. If an agent's income does not meet the target, they will be subject to a penalty in the form of a commission deduction. The fee-sharing concept between BRI and agents means that each transaction generates a certain fee for the agent, for example, Rp1,500 for transfers within BRI accounts, Rp6,000 for interbank transfers, and Rp1,500 for electricity bills. All fees include 10% VAT. The presence of the BRllink agent 2 is very helpful to the community, as they can conduct various transactions without going to a bank office.

Interviews with BRllink agent 3 indicate that service fees are determined by the type and nominal amount of the transaction, as well as the distance to the nearest BRI office. The transaction services provided are quite diverse, including cash in & out, cash deposits, cash withdrawals, mobile phone credit top-ups, merchant shopping, loan deposits, savings deposits, mobile banking registration, internet banking registration, account information, and various other non-cash transactions. Administrative fees vary, such as cash deposits, which are charged Rp5,000–Rp10,000 depending on the nominal amount, cash withdrawals, which are charged Rp10,000–Rp15,000, mobile phone credit top-ups, which are Rp1,000–Rp3,000, and merchant

transaction fees, which are adjusted based on an agreement between the agent and the merchant. Cash facilities such as loan deposits and savings accounts incur a fee of Rp5,000–Rp10,000, and registration services for mobile and internet banking are generally free of charge for BRI customers. Agent profits are unpredictable each month because they depend on transaction volume, commissions, and operational costs. If revenue does not meet the target, agents improve service and offer discounts to customers. The community experiences significant benefits because BRllink agents also help provide education regarding digital transactions, especially for residents who are not yet accustomed to using technology. Table 2 summarizes the rate comparison between the three agents.

Table 2. The Rate Comparison Between the Three Agents

Transaction Type	Agent I	Agent II	Agent III
Cash withdrawal	Rp3,000 – Rp6,000 (depending on the nominal)	Rp5,000 – Rp10,000 (with card), Rp3,000 (without card)	Rp10,000 – Rp15,000
Transfers between BRI accounts	Rp. 5,000	Rp. 3,000	Not mentioned
Interbank transfer	Rp. 10,000	Rp. 6,000	Not mentioned
Cash deposit	Not mentioned	Rp. 5,000 – >Rp. 10,000 (depending on the nominal)	Rp. 5,000 – Rp. 10,000
Top Up E-wallet	Rp. 5,000	Not mentioned	Not mentioned
Reload phone credit	Not mentioned	Not mentioned	Rp1,000 – Rp3,000
Payments (BPJS/Electricity/etc.)	Yes (rates not specified)	Yes (fee ±Rp. 1,500 from the system)	Yes (rates not specified)
MBanking/IBanking Registration	Not mentioned	Not mentioned	Free
Merchant Transactions	Not mentioned	Not mentioned	As agreed

Based on the results of the research conducted, namely interviews, observation, and documentation on the determination of BRllink agent service fees in Tegalsari Village, which will be examined for their compliance with Sharia economic law and the behavior of several BRllink agents studied, the research findings indicate that several BRllink agents set transaction fees based on the following factors:

First, the transaction rates at the three BRllink agents differ because each agent incurs different operational costs. These costs include electricity, monthly rental costs for business premises, monthly employee salaries, customer transaction volume, transportation costs, and the profit targets each BRllink agent aims to achieve, all of which vary. Second, the different BRllink agent service rates in Tegalsari Village reflect the markups each agent aims to achieve. Markup is defined as the amount of rupiah added to a product's cost to achieve its selling price (Drs. Basu Swastha). Markup is a method used to increase profits by increasing the price of a product or service. Each BRllink agent has a target set by BRI. Generally, each agent is targeted to achieve at least 200 transactions per month. This target influences the differences in service rates among BRllink agents in Tegalsari Village. Third, the differences in administrative fees among BRllink

agents are influenced by their distance from the BRI bank, ATMs, and other BRllink agents. BRllink agents farther from BRI branch offices will incur higher transportation and logistics costs, and the distance between the BRllink agent and the BRI branch office also affects service speed and efficiency. This influences the differences in admin fees incurred by each BRllink agent service in Tegalsari Village. The aim is to ensure agents reach their targets while maintaining the community's comfort with paying for each transaction made with BRllink agents.

One of BRllink's most prominent aspects is its flexibility in setting pricing rates for customers. This flexibility results from a 50:50 fee-sharing arrangement between BRI and BRllink agents. This encourages agents to increase transaction volume to generate greater profits. However, BRllink agents' freedom to set pricing rates is not without limitations, as they must comply with BRI's regulations to ensure fair and transparent pricing for the public.

The main focus of BRllink agents is to provide services to the surrounding community, making it easier to conduct various transactions without going to the bank. In this case, BRllink agents can handle various types of transactions at BRI bank branches. BRllink agents provide facilities such as smart payments (money deposits, cash withdrawals, top-ups, and merchant shopping) and cash facilities (loans, savings deposits, and cash withdrawals). In addition, BRllink also provides mobile banking registration, internet banking registration, account information, transfers, and cash deposits. These various types of transactions are very helpful for the community, especially in remote or rural areas such as Tegalsari village.

Furthermore, BRllink agents in Tegalsari village have the right to set transaction rates based on several factors, including operational costs such as electricity, employee salaries, and rent. These operational costs are a very important factor to be used as a basis for determining BRllink agent service rates and through determining these service rates, BRllink agents can take advantage of transactions made by the public, in addition to the determination of BRllink agent transaction rates is also due to agents located further from banks or ATMs will get higher rates to compensate for greater operational costs and as a reward for the ease of access provided to the public.

In setting BRllink agent service rates, they also consider internal policies and marketing strategy factors; for example, agents set lower rates to attract new users to BRllink services, or conversely set higher rates for additional services or certain privileges provided to the public. Although BRllink agents have the flexibility to set rates, they must also adhere to consumer protection requirements regulated by Bank Indonesia, including the obligation to set reasonable, transparent rates for the public and to maintain clear cost guidelines accessible to the general public.

To serve the community, various BRllinks in Tegalsari Village set transaction service rates based on adjustments to the type of transaction, the transaction value, or the additional services provided. Awareness of the importance of balancing business profits with fairness for the community remains key to determining appropriate and sustainable rates in the long term.

Based on the explanations above, this practice is in accordance with the 3 principles of Islamic accounting, namely al-'adl, tawazun, and transparency (Zamrizal et al., 2025; Kamal et al., 2025; The primary principle of Islamic business is that fair pricing reflects a commitment to comprehensive justice and is generally defined as pricing that neither oppresses nor unfairly benefits any party, namely BRllink agents and customers. In the context of this research, the principle of al-'Adl (Justice) has been met because there is an implicit agreement between the agent and the customer, namely that the customer is free to choose an agent, there is no indication of fraud or usury, and there is no practice of imposing tariffs on the customer. In this case, the principle of al-'Adl is met because there is fairness in tariff setting, it does not harm either party, and it does not contain elements of exploitation. Another principle is tawazun, which emphasizes a balance between the interests of the service provider (agent) and the service user (customer).

The principle of *tawazun* is reflected in this practice because agents not only pursue profit but also consider the community's purchasing power. However, the inequality in tariffs among agents indicates that this balance is not fully standardized but rather varies by agent. This is because agents set tariffs that vary by service type and transaction amount. Some agents also adjust tariffs to account for operational costs (electricity, rent, transportation to the bank), and tariffs differ between agents, but they remain within the bounds of local market fairness. The final principle is transparency, which requires open information regarding tariffs, fees, and transaction mechanisms. Some agents communicate rates directly to customers during transactions, but not all agents have a written or displayed rate list. Fee information is often only communicated verbally. This practice demonstrates that transparency is suboptimal, as the lack of written information can create ambiguity and lead to discrepancies among customers.

This practice is also in accordance with the principles of sharia accounting for *mudharabah* and *ijarah* contracts. The *mudharabah* contract is a partnership contract in finance, where the capital owner hands over his assets to another party to be managed and shares the profits (Sulubara, 2024). So the *mudharabah* contract applied is a cooperation agreement between 2 parties, namely the capital owner (*shahibul mal*) and the capital manager (*mudharib*) (Wulandari et al., 2025) (Husna et al., 2025). In its implementation, BRI transfers some of its funds to BRllink agents, who act as BRI bank service providers in remote villages or areas that are difficult for traditional branches to reach, and the capital or shareholders of BRI are entitled to a certain share of the profits obtained by BRllink agents. In accordance with the agreement, the BRllink agent also has the right to the profits obtained as compensation for capital management services (Gojali et al., 2022).

The importance of the *mudharabah* contract in profit sharing lies in the fact that, based on a predetermined mutual agreement, the *shahibul maal* (BRI) bears the risk of the funds provided. The *mudharib* (BRllink agent), as the capital manager, does not bear the risk of investment losses, provided they are not due to negligence. Based on this principle, BRI motivates BRllink agents to manage their funds effectively to maximize profits. The *mudharabah* principle is fulfilled in this activity through profit sharing, with the fee split between the agent and the bank according to the *mudharabah* ratio. There is risk sharing and a cooperation agreement between BRI and the agent.

The determination of BRllink agent service rates in Tegalsari Village is in accordance with the principles of Islamic economic law and is in line with the *ijarah* contract (a contract for the transfer of usufructuary rights over goods/services in exchange for a fee, without transfer of ownership) (Zahra & Nurdiansyah, 2022) (Syahputra et al., 2023). This is proven by the agent providing transaction services (transfers, cash withdrawals), the customer paying the service fee, and the customer agreeing to the fee before the transaction. The transaction object already includes the pillars and conditions of *ijarah* in every transaction carried out by the agent. BRllink customers are considered legitimate under Islamic economic law because the profits obtained are a profit-sharing process for services agreed upon by both parties, namely BRI Bank and BRllink agents. The determination of BRllink agent transaction rates is considered legitimate even though it is not set by BRI bank because it uses a wage system with pre-agreed profit-sharing provisions.

CONCLUSION

Based on research on the determination of service fees for BRllink agents in Tegalsari Village, it can be concluded that the presence of BRllink agents plays a crucial role in meeting the community's daily financial transaction needs, particularly due to limited access to bank offices and ATMs. However, this study found that the lack of standard rates causes each agent to apply different administration fees for the same type of transaction. These rates are generally based on each agent's operational considerations, such as electricity and internet costs, rental space, transaction risks, and profit targets. This inequality in rates ultimately causes unrest and confusion

in the community because some rates are considered excessively high and unreasonable. From a Sharia accounting perspective, most BRILink agent tariff-setting practices in Tegalsari Village do not fully reflect the principles of justice, transparency, and fairness. In practice, the community has no alternative but to use the nearest agent, even if the fees are higher, thus creating an imbalance of benefits and the potential for *ghabn fahisy* (price differences that are detrimental to one party). Therefore, efforts are needed to increase tariff transparency and implement sharia accounting principles to ensure that service transactions between agents and the community are fair, proportional, and do not disadvantage either party.

The academic contribution of this research is to develop the concept of Sharia accounting in the context of digital financial services and branchless banking and to serve as an empirical reference for further research examining agent-based financial practices from a Sharia perspective. This research provides practical contributions to regulators, such as the Financial Services Authority (OJK), by encouraging the development of regulations that accommodate Sharia principles in digital financial services and agents, and strengthening consumer protection by ensuring service rates align with the principles of justice (*al-'adl*) and benefit (*maslahah*). BRILink agents contribute by providing an understanding of tariff setting in accordance with Sharia contracts, such as *ujrah* (fee-based service). The contribution to society is by providing education on fair service rates that align with Sharia principles.

This research still has a number of limitations that need to be considered, including:

1. The research subjects only included three BRILink agents, so they were not able to represent the diversity of tariff-setting practices across a wider area.
2. The focus of the study is only on the agent's point of view, so that the views and experiences of the community as service users have not been explored in depth.
3. The analysis conducted is limited to the Sharia accounting aspect and has not touched on BRI's internal managerial factors or official policies related to agent tariff regulations.

Based on the limitations of this research, some suggestions for further research include:

1. Increase the number of informants by involving not only BRILink agents, but also service users, so that the comparison of perceptions between the two parties can be analyzed more deeply and comprehensively.
2. Expanding the research location to more than one village, even to several villages or sub-districts, in order to identify differences in tariff-setting patterns based on region.
3. Examining regulatory aspects, forms of cooperation, and BRI policies related to determining agent rates, so that the resulting analysis can provide a more complete picture covering operational, managerial, and Sharia aspects.
4. Applying mixed-method research methods by combining qualitative and quantitative data to produce more objective findings and have higher empirical strength.

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