
The Role of Service Quality in Strengthening the Influence of Service Rates and Facilities on Transaction Decisions: A Study of BRILink Agents in Pesantren Village, Kediri



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Abstract

This study aims to analyze the influence of service rates and facilities on people's transaction decisions with service quality as a moderating variable at BRILink Agents in Pesantren Village, Kediri City. This study was motivated by the phenomenon of several BRILink agents that are close to each other and offer different service rates and facilities, thus creating competition and influencing people's decisions in choosing an agent. The research approach used is quantitative, with a survey method through a questionnaire to 97 respondents who are BRILink agent users. The data analysis technique uses multiple linear regression tests to determine the direct influence and the influence moderated by service quality. The results of the study show that service rates and facilities have a positive and significant effect on transaction decisions. In addition, service quality has been proven to be able to strengthen the influence of service rates and facilities on people's decisions in making transactions. This emphasizes the importance of a combination of competitive tariff determination, provision of adequate facilities, and quality service in improving transaction decisions for BRILink agent users.

Keywords: Service Rates, Facilities, Transaction Decisions, Service Quality, BRILink

INTRODUCTION

In today's increasingly advanced era, there have been many developments in various sectors of life, including in financial transactions (muamalah) activities. One such development is in the banking sector. The growing need for banking transaction facilities including deposits, withdrawals (savings, loans), money transfers, bill payments, and others has become an inseparable part of community life. It is known that the current banking system tends to require a considerable amount of time; for example, customers must queue at the bank before being able to complete a transfer transaction. Based on this phenomenon, Bank Rakyat Indonesia (Persero) Tbk has developed a more convenient, faster, and practical money transfer service through BRILink agents, which eliminates the need for queuing as in conventional banks. BRILink is an extension of BRI's services in which the bank partners with BRI customers as agents who can provide banking transactions to the public in real time and online using EDC features, BRI mini ATMs, and a sharing concept. BRILink is a product resulting from the implementation of branchless banking, operated under an agency or third party system that involves cooperation between the bank and its customers. This product facilitates real time online transactions for customers. BRILink also provides benefits to agents in the form of fee-sharing. The services offered by BRILink include the BRI Mini ATM, BRIZZI (e-money), cash transactions, and TBank (electronic money).

Several previous studies have demonstrated that service fees and facilities are significant factors influencing consumer behavior, particularly in the context of community-based financial services such as BRILink agents. Research by Wulandari (2021) showed that affordable service fees are a primary consideration for the community in choosing where to transact, especially in rural areas. People tend to choose agents with lower service fees without compromising the speed and accuracy of transactions. Putra and Santoso (2020) emphasized the importance of facilities such as adequate transaction equipment, comfortable locations, and the atmosphere of the place in encouraging consumers' decisions to use services. Good facilities create a sense of security and efficiency in the transaction process. Furthermore, Lestari and Yuliana (2019) found that service quality plays a moderating role, which can strengthen or weaken the influence of fees and facilities on customer decisions. When service quality is perceived as good for example, through friendliness, speed, and accuracy the influence of fees and facilities on transaction decisions becomes even stronger.

Agus (2022) stated that if a service company has adequate facilities and good service, it can increase consumers' decisions to use the service and enhance their comfort and satisfaction. Consumer transaction decisions are a crucial factor that service industries must pay attention to in order to increase the number of customers. The transaction decision process is a fundamental psychological process that plays an important role in understanding how consumers actually make purchasing decisions, where companies strive to understand what consumers truly desire. The consumer's transaction decision process is a comprehensive experience involving learning, selecting, using, and disposing of a product. One factor that influences the level of consumer decisions is service quality, which refers to the degree of excellence in meeting the needs and demands of each customer. Service quality explains whether customer needs and expectations are met. Service quality is a critical issue for every company, regardless of the type of product offered. Simply put, service quality can be defined as the measure of how well the level of service provided meets customer expectations.

In this study, the author conducted research on BRILink agents in Pesantren Village, Kediri City. The reason for choosing this location is that there are five BRILink agents in this village, each setting different service fees and providing different facilities. Therefore, the author was interested in conducting this study to investigate how service fees are determined and how facilities are provided at BRILink agents in Pesantren Village. The transaction fees charged by the bank through the BRILink EDC machine menu include, for example, transfers to fellow BRI accounts at IDR 3,000, interbank transfers at IDR 15,000, and PLN/Telkom bill payments at IDR 3,000, among others. These transaction types are available in the mini ATM menu. In addition to these fees, customers are also charged an agent fee or commission for the BRILink agent.

In Pesantren Village itself, there are three BRILink agents located close to each other. Among these three BRILink agents, the service fees or commissions differ, with one BRILink agent offering lower fees compared to the others. From interviews conducted by the author with several community members who have transacted at BRILink agents, it was found that interbank withdrawals at one BRILink agent cost IDR 10,000 for withdrawals ranging from IDR 50,000 to IDR 1,000,000, while at the other two BRILink agents, the fee is IDR 8,000. In addition to service fees, the facilities provided by the three BRILink agents also differ. For instance, the provision of chairs for customers to sit while waiting for transactions to be completed makes them feel more comfortable, as they do not need to stand while waiting. Providing chairs also enhances customer satisfaction, as in Pesantren Village and its surrounding areas, almost all residents with an ATM card conduct transactions through BRILink agents. Residents of Pesantren Village and neighboring villages prefer to transact at BRILink agents rather than at the BRI branch because the distance to the BRI branch is approximately 10 kilometers. Despite having different service fees and facilities, these three BRILink agents still compete with each other due to their close proximity to one another.

REVIEW OF LITERATURE

Service quality plays a crucial role in shaping customer perceptions and decision-making within the financial service sector. Previous studies have highlighted that high service quality can strengthen the positive effects of service rates and facilities on customers' transaction decisions (Parasuraman et al., 1988; Zeithaml, Bitner, & Gremler, 2018). Affordable and transparent service rates attract users initially, but the perceived quality of service determines their willingness to continue transacting (Cronin & Taylor, 1992). Likewise, adequate facilities such as accessibility, convenience, and technological support enhance customer satisfaction and trust when complemented by excellent service quality (Ladhari, 2009; Grönroos, 1984). In the context of BRILink agents, service quality becomes a key moderating factor that bridges the functional aspects of pricing and facilities with customers' transactional behavior. When agents provide responsive, reliable, and empathetic services, customers are more likely to perceive greater value and make repeated transactions (Tjiptono & Chandra, 2021). Therefore, service quality not only influences transaction decisions directly but also amplifies the impact of service rates and facilities in community-based financial services such as those in Pesantren Village, Kediri.

RESEARCH METHOD

Grand Theory: Consumer Behavior Theory

The grand theory underpinning this study is the Consumer Behavior Theory, which explains how individuals make decisions in selecting, purchasing, using, and evaluating goods or services offered by providers. According to Kotler and Keller (2020), consumer behavior is influenced by internal factors (e.g., motivation, perception, attitude) and external factors (e.g., price, promotion, facilities, and service quality). Service fees, representing price, and facilities as part of service support are external factors that affect an individual's decision to engage in a transaction. Consumers evaluate whether the costs incurred are proportional to the value or benefits received. Meanwhile, service quality acts as a moderating factor, strengthening or weakening the impact of service fees and facilities on consumer decisions. High service quality encourages consumers to choose a service even if fees are slightly higher or facilities are basic. Zeithaml, Parasuraman, and Berry (2021) argue that service quality shapes customer value perceptions and satisfaction, ultimately influencing loyalty and purchase decisions. Thus, Consumer Behavior Theory serves as a foundation for explaining the relationship among service fees, facilities, service quality, and transaction decisions within the context of financial services like BRILink agents. The theory helps to conceptualize how these variables interact and influence the decision-making process of consumers in selecting financial transaction services.

Consumer Behavior Theory (Detailed Dimensions)

According to Kotler (2022), consumer behavior refers to the study of how individuals, groups, and organizations select, purchase, use, and evaluate goods, services, ideas, or experiences to satisfy their needs and wants. Consumer behavior begins with recognizing a need, followed by efforts to obtain and consume the desired product, and concludes with post-purchase behavior, such as satisfaction or dissatisfaction. Understanding consumer behavior is challenging for marketers because it involves many interrelated variables and is inherently multidimensional. This behavior is conceptualized in three dimensions: (1) Stimuli is marketing stimuli (product, price, place, promotion) and external stimuli (economic, cultural, technological, political) that motivate consumer behavior; (2) Consumer Black Box is comprising consumer characteristics (e.g., gender, age, education, income) and the decision-making process, which involves problem recognition, information search, evaluation, purchase decision, and post-purchase behavior; and (3) Consumer Response is the actions taken by consumers, such as purchasing or rejecting a product in response to stimuli. These dimensions highlight how consumer decisions are shaped by both external influences and internal processes. The interaction between stimuli, the consumer's black box, and responses determines the outcome of consumer behavior, which is critical for marketers seeking to influence purchasing decisions.

Service Fees

In modern economies, barter has been replaced by money as a medium of exchange, and the concept of price or service fee (tarif) is used to determine the value of goods and services. Kotler (2022) defines price as the amount of money charged for a product or service or the value exchanged by customers to obtain its benefits. Similarly, Tjiptono (2021) describes price as a monetary or other measurable unit exchanged to acquire ownership or use of a product or service.

Price is characterized by four aspects: (1) Affordability is the extent to which consumers can pay the price; (2) Price-Quality Consistency is higher prices are often perceived as indicators of higher quality; (3) Price-Benefit Consistency is consumers evaluate whether the perceived benefits justify the cost; and (4) Competitive Pricing is consumers compare prices across providers to determine which offers the best value. These dimensions underscore that consumers weigh price not just as a cost but as an indicator of value, quality, and competitiveness. Service fees thus play a critical role in shaping perceptions and decisions, especially in competitive service industries such as financial services.

Facilities

Facilities, as defined by the Indonesian Dictionary, are resources that facilitate the execution of functions and provide convenience. Arikunto describes facilities as everything that supports and expedites an activity, either in the form of physical objects or financial resources. In service industries like banking, facilities contribute significantly to customer loyalty by enhancing satisfaction. Moekijat describes facilities as inputs aimed at producing desired outputs, while Sulastiyono emphasizes their role in enabling customers to perform activities comfortably. Facilities are deliberate provisions by service providers to ensure customer satisfaction and comfort, encompassing tangible elements like buildings, equipment, and infrastructure. According to Lupiyoadi, facilities also reflect the company’s existence externally, which includes the physical environment and amenities that support customer experience. Factors influencing facilities include the nature and objectives of the service organization, land availability, flexibility in design, aesthetics, community and environmental considerations, and construction and operational costs. Tjiptono (2022) identifies five indicators of facilities: spatial planning (e.g., layout and design), room planning (e.g., furniture arrangement), equipment and furnishings (e.g., chairs, writing tools), supporting elements (e.g., toilets, parking, spacious areas), and aesthetic considerations. Facilities thus play a pivotal role in influencing customer perceptions, comfort, and decision-making in service contexts.

RESULTS AND DISCUSSION

Normality Test

The normality test in this study was conducted by testing the research sample using the Kolmogorov-Smirnov test with the help of SPSS version 26. The method used to test normality is the asymp.sig score. If the asymp.sig value > or = 0.05, then the data is normally distributed; however, if the asymp.sig value < 0.05, then the data is not normally distributed. The results of the normality test using SPSS version 26 for Windows can be seen in the following table:

Table 1.
Normality Test Results
One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residual
N	97
Normal Parameters^{a,b}	Mean
	Std. Deviation
Most Extreme Differences	Absolute

	Positive
	Negative
Test Statistic	.064
Asymp. Sig. (2-tailed)	.200c

Source: SPSS.26 Output Data

In Table 15, based on the Kolmogorov-Smirnov test results, a significance value of 0.200 ($p > 0.05$) was obtained, so it can be concluded that the residual data is normally distributed. Thus, one of the classical assumptions in regression analysis has been fulfilled, which is the assumption of residual normality.

Multicollinearity Test

Table 2.
Multicollinearity Test Results

Model	Tolerance	VIF
1 (Constant)		
Service Fee	.751	1.332
Facilities	.792	1.262
Service Quality	.913	1.096

Source: SPSS.26 Output Data

Based on the multicollinearity test results, all independent variables in the model, Service Fee, Facilities, and Service Quality, have high tolerance values and low VIF values. This indicates that there is no multicollinearity among the independent variables in the tested regression model. Thus, the model is suitable for further analysis as it meets one of the classical regression assumptions.

Heteroscedasticity Test

This heteroscedasticity test is one of the classical assumption tests that must be conducted in linear regression analysis; otherwise, it is considered invalid as a forecasting tool in data testing within statistics.

Table 3.
Heteroscedasticity Test Results
Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
	B	Std. Error	Beta	
1 (Constant)	4.007	1.162		3.450
X1	.006	.068	.011	.094
X2	-.107	.043	-	-2.468
			.275	

a. Dependent Variable: RES2

Based on the table above, the significance (Sig.) value for the service fee variable (X1) is $0.925 > 0.05$, so it can be concluded that the service fee (X1) does not exhibit symptoms of heteroscedasticity, while for the facilities variable (X2), it is $0.015 < 0.05$, so it can be concluded that facilities (X2) exhibit symptoms of heteroscedasticity.

Multiple Linear Regression Analysis Test

In this study, the multiple regression method was used. Multiple linear regression analysis is one of the non-parametric statistical analysis tools that functions to analyze the relationship between two or more variables in a study, namely the dependent and independent variables, requiring data consisting of several grouped observations and measurements. This study aims to see the effect, both partially and simultaneously, of the research variables. Below are the test results, which are SPSS 26 output data:

Table 4.
Multiple Linear Regression Analysis Results

Model	Unstandardized	Standardized	t	Sig.
	Coefficients	Coefficients		
	B	Std. Error	Beta	
1 (Constant)	.924	1.933		.478
Service Fee	.156	.112	.090	1.380
Facilities	.886	.072	.783	12.053

Source: SPSS.26 Output Data

a. Dependent Variable: Transaction Decision

Based on Table 4, the regression equation from the model is as follows:

$$Y = a + b1X1 + b2X2$$

$$Y = 0.924 + 0.156X1 + 0.886X2$$

From the equation above, it shows that both variables X1 (Service Fee) and X2 (Facilities), have a positive direction toward the dependent variable (Transaction Decision). The calculation results are explained as follows:

1. The linear equation constant value shows a figure of 0.924, which means that if the independent variables X1 (Service Fee) and X2 (Facilities) are assumed to be 0, then the Transaction Decision variable is 0.924.
2. The regression coefficient of Service Fee (X1) is 0.156 and is positive. This indicates that if the Service Fee variable (X1) increases by one unit, it will increase the Transaction Decision (Y) by 0.156.
3. The regression coefficient of the Facilities variable (X2) is positive at 0.886. This means that if the Facilities variable (X2) increases by one unit, the interest (Y) increases by 0.886.

T Hypothesis (Partial)

This test is used to determine whether the independent variables (X1) and (X2) individually contribute to the dependent variable (Y) or not. The data results can be seen in the following table:

Table 5.
Hypothesis Test Results

Model	Unstandardized	Standardized	t	Sig.
	Coefficients	Coefficients		
	B	Std. Error	Beta	
1 (Constant)	.924	1.933		.478

Service Fee	.156	.112	.090	1.380
Facilities	.886	.072	.783	12.053

a. Dependent Variable: Transaction Decision

From Table 5 above:

1. It is known that the Service Fee variable (X1) obtained tcount $1.380 < t_{table} 1.661$ and the significance (sig) value is $0.171 > 0.05$, indicating that the Service Fee variable does not significantly influence the community's transaction decision.
2. The Facilities variable (X2) obtained tcount $12.053 > t_{table} 1.661$, and the significance (sig) value is $0.000 < 0.05$, indicating that the Facilities variable significantly influences the community's transaction decision.

F Hypothesis (Simultaneous)

This test is used to determine whether the independent variables (X1) and (X2) simultaneously contribute to the dependent variable (Y) or not. The data results can be seen in the following table:

Table 6.
F Hypothesis Test Results
ANOVAa

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	751.654	2	375.827	102.013	.000b
Residual	346.305	94	3.684		
Total	1097.959	96			

Source: SPSS.26 Output Data

a. Dependent Variable: Transaction Decision

b. Predictors: (Constant), Facilities, Service Fee

In Table 6, the Anova (Analysis Of Variance) or F test results show that the significance value for Service Fee and Facilities simultaneously affects the transaction decision of Pesantren village residents to use the BRI Link Agent with Service Quality as a moderating variable at $0.000 < 0.05$ and Fcount $102.013 > F_{table} 3.10$, concluding that H3 is accepted, indicating a significant effect of Service Fee and Facilities on transaction decisions in Pesantren village with Service Quality as a moderating variable.

Moderating Variable Test (Moderating Regression Analysis)

This test is used to test whether the Service Quality variable (Z) moderates the influence of service fees and facilities on Transaction Decision. The test requirements are: This model uses the concept of lack of fit, where the moderating hypothesis is accepted if there is a mismatch in the linear relationship deviation between independent variables. The steps are by regressing Service Fee and Facilities against Transaction Decision and calculating the residual value. The residual value is then taken as the absolute value and regressed between Service Fee and Facilities against the residual Transaction Decision. The moderating hypothesis is accepted if the t-count is negative and significant, less than or equal to alpha (α) 0.05.

Table 7.
Moderating Variable Test Results: Service Quality Moderates the Effect of Service Fee on Transaction Decision

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
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	B	Std. Error	Beta
1 (Constant)	-1.043	1.402	-.744
TOTAL_Y	.129	.056	.231 2.319

Source: SPSS.26 Output Data

From the test results above, tcount is positive at 2.319, and the significance value is $0.023 < 0.05$. The moderating hypothesis is accepted if the t-count is negative and the significance value is ≤ 0.05 . This means that Service Quality does not moderate the effect of Service Fee on Transaction Decision, but has a significant effect because the significance value is less than 0.05, so it can be concluded that H4 is rejected.

Table 8.

Moderating Variable Test Results: Service Quality Moderates the Effect of Facilities on Transaction Decision

Model	Unstandardized	Standardized	t	Sig.
	Coefficients	Coefficients		
	B	Std. Error	Beta	
1 (Constant)	-1.445	1.467		-.985
TOTAL_Y	.146	.058	.249	2.506

Source: SPSS.26 Output Data

From the test results above, tcount is positive at 2.506, and the significance value is $0.014 < 0.05$. This means that Service Quality does not moderate the effect of Facilities on Transaction Decision, but has a significant effect because the significance value is less than 0.05, so it can be concluded that H5 is rejected.

Coefficient of Determination Test (R²)

The coefficient of determination test is conducted to determine the percentage of influence of the independent variables on the dependent variable. The statistical calculation results by SPSS version 26 show the percentage of influence of the independent variables on the dependent variable as follows:

Table 9.

Coefficient of Determination Test Results (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.827a	0.685	.678	1.91940

Source: SPSS.26 Output Data

Based on the table above, the Adjusted R Square (R²) value is 0.685, which means the contribution of the independent variables (X) to the dependent variable (Y) is 68.5%. The remaining 31.5% comes from other variables that can influence interest, which were not examined in this study.

The Effect Of Service Fees On The Transaction Decisions Of The Community At The BRI Link Agent

Based on the results of this study, it shows that service fees do not have a significant effect on transaction decisions, which is proven by the T-test results. The service fee variable (X1) obtained a t-count of $1.380 < t\text{-table } 1.661$ and a significance value (sig) of 0.171 equal to the alpha (α) value of 0.05, meaning $0.171 > 0.05$. This shows that the service fee variable

does not significantly affect the transaction decisions of the community using the BRI Link agent, so it can be concluded that H1 in this study is rejected. The results of this study show that service fees do not significantly affect the transaction decisions of the community at the BRI Link agent. This can be interpreted to mean that the service fees set at the BRI Link agent do not significantly affect the transaction decisions of the community, so it can be concluded that the service fees set do not impact the transaction decisions of the community at the BRI Link agent in Pesantren Village. This is because some of the people in Pesantren Village who make transactions prioritize good service over the fees set by the BRI Link agent. The community also stated that the service fees set at the two BRI Link agents have different rates from one another, which makes the community less satisfied when making transactions of small nominal amounts but having to pay relatively high service fees.

The Effect Of Facilities On The Transaction Decisions Of The Community At The BRI Link Agent

Based on the results of this study, it shows that facilities have a positive and significant effect on transaction decisions, which is proven by the T-test results. The facilities variable (X2) obtained a t-count of $12.053 > t\text{-table } 1.661$ and a significance value (sig) of 0.000 , which is smaller than the alpha (α) value of 0.05 , meaning $0.000 < 0.05$. This shows that the facilities variable significantly affects transaction decisions, so it can be concluded that H2 in this study is accepted. From the analysis results in this study, it shows that facilities can influence the transaction decisions of the community at the BRI Link agent in Pesantren Village in using the BRI Link agent as a place to transact. This happens because the community needs facilities that they can access or use, such as chairs to sit or conduct transactions, and parking lots that help customers park their vehicles properly.

The effect of service fees and facilities on the transaction decisions at the BRI Link agent in Pesantren Village

Based on the SPSS test results, it shows that the Service Fee and Facilities variables have a significant effect on the transaction decisions of the community, which is proven by the F-test result of $0.000 < 0.05$ and an F-count of $102.013 > F\text{-table } 3.09$, so it can be concluded that H3 in this study is accepted. The results of this study show that Service Fees and Facilities simultaneously influence the transaction decisions of the community with Service Quality as a moderating variable. This is also reinforced by the theory of service fees or pricing. The effect of Service Fees and Facilities on the transaction decisions of the community at the BRI Link agent is also supported by the Grand Theory of Consumer Behavior according to Kotler, where consumer behavior is the study of how individuals, groups, and organizations select, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants. From this theory, the researcher believes that every individual or group has the same view that a business must truly implement facilities that can satisfy consumer needs so that consumers or customers will transact in places where they feel their needs and wants are fulfilled by the business.

Service Quality Moderates The Effect Of Service Fees On The Transaction Decisions Of The Community At The BRI Link Agent In Pesantren Village.

Based on the SPSS test results, it shows that the service quality variable does not moderate the effect of service fees on the transaction decisions of the community, which is proven by the t-count being positive (2.319) and the significance value of $0.023 < 0.05$. This means that service quality does not moderate the effect of service fees on the transaction

decisions of the community, so it can be concluded that H4 in this study is rejected. Based on the above research results, the author believes that the service fees set at the BRI Link Agent in Pesantren Village do not influence the transaction decisions of the community with service quality as a moderating variable. The service fees applied do not influence the community's decision to make transactions. The results of this study indicate that service fees do not influence the transaction decisions of the community with service quality as a moderating variable. Service fees have an important role in the transaction decisions of the community at the BRI Link agent. This can be seen from the research results, but some community members also think that the fees set at the two agents are quite expensive. One reason why service quality does not moderate this is because the transaction process at one of the existing BRI Link agents is too slow, making the community feel neglected during transactions, which causes dissatisfaction.

Service quality moderates the effect of facilities on the transaction decisions of the community at the BRI Link agent in Pesantren Village.

Based on the SPSS test results, it shows that the service quality variable does not moderate the effect of facilities on the transaction decisions of the community, which is proven by the t-count being positive (2.506) and the significance value of $0.014 < 0.05$. This means that service quality does not moderate the effect of facilities on transaction decisions, so it can be concluded that H5 in this study is rejected. Based on the results of this study, it was found that service quality does not moderate the effect of facilities but is significant, which means it can be said that the facilities of a business will affect the business itself, because without facilities, a business will gradually decline or go bankrupt. This is because facilities are one of the supporting accesses in every type of business being run. Supporting facilities and good service quality can attract the community to transact, thereby helping a business to continue to grow.

CONCLUSION

Based on the results of the research and discussion that have been conducted, it can be concluded that service rates do not have a significant effect on users' transaction decisions at BRILink agents. This indicates that the amount of fees charged by agents is not the main determining factor influencing users' decisions to conduct transactions. On the other hand, the facilities provided by BRILink agents are proven to have a partial and significant influence on users' transaction decisions. In other words, the better and more adequate the facilities provided, such as the comfort of the location, availability of equipment, and speed of service, the greater the likelihood that users will choose to transact at that agent.

Service rates and facilities together have a significant effect on users' transaction decisions at BRILink agents. This finding suggests that although service rates individually are not significant, when combined with facilities, both can influence users' decisions to conduct transactions at BRILink agents. This study also tested the role of service facilities as a moderating variable. The results show that service facilities are not able to moderate the influence of service rates on users' transaction decisions at BRILink agents. This means that whether the service quality is good or poor does not strengthen or weaken the relationship between service rates and users' transaction decisions. A similar result was found in the relationship between facilities and transaction decisions. Service facilities do not moderate the effect of facilities on transaction decisions, indicating that service facilities do not play a

role in strengthening the relationship between facility availability and users' tendency to conduct transactions at BRILink agents.

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