

Influence Product and Quality Service to Income on Agent Brilink with Moderation System Distribution Profit Study on BRILink Agents in Bone Bolango Regency

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Abstract: Study This aiming For analyze the influence of product and service quality on income at brilink agents moderating the profit sharing system study at brilink agents in bone bolango district. This study uses quantitative methods. Data were collected through questionnaires. Those selected as research samples based on the *Propostionate stratified random sampling technique* were carried out with dividing the population/strata proportionally and randomly. The sampling technique with Proportionate Stratified Random Sampling was carried out by collecting data on the number of BRILink agents in Bone Bolango Regency from each unit which was then determined by the number of samples needed for each unit using *the Statistical Package for the Social Sciences (spss)* The results of the study indicate that product and service quality have a positive effect on BRILink agent income. In addition, the profit sharing system has been shown to strengthen the influence of both variables on agent income.

Keywords: Product , Quality Services , Revenue , System Distribution Benefits , BRILink

1. Introduction

Income is Wrong One indicator the main thing that reflects success a entity business , good in scale small and also big . In context modern economy , income No only become tool measuring performance but also become base in taking decision strategic . According to Kotler and Keller (2020), income influenced by ability entity business in offer appropriate product , providing service quality , and apply supporting system efficiency as well as transparency . In the service sector, especially the financial sector, revenue is the main measure of operational effectiveness.

One of the growing business models in the financial sector is agent-based services. This system allows banks to reach the wider community through agent partners spread across various regions, including remote areas. The success of an agent-based system, such as BRILink, is highly dependent on the agent's ability to attract customers, offer relevant products, provide quality services, and have a fair profit-sharing system. With the increasing number of agents, the challenge of maintaining stable income is increasing, so a strategic approach is needed to optimize the potential of each agent.

Revenue is the main result of BRILink agent operational activities, which include financial transactions such as money transfers, bill payments, credit purchases, and account openings. In the context of BRILink agents, revenue comes from commissions per transaction and additional incentives based on the number and type of services used by customers. According to research by Chandra & Santoso, (2021) revenue in service-based businesses is influenced by transaction volume, customer loyalty, and marketing effectiveness.

In Indonesia, the growth in the number of BRILink agents in recent years has been quite significant, in line with efforts to increase financial inclusion. The increasing number of agents shows that this service is well received by the community. However, this growth also raises new challenges, such as competition between agents in attracting customers and increasing transactions. The following is data on the growth of BRILink agents in Gorontalo Province during the period 2021-2024:

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No	Year	Amount Agent Brilink
1.	2021	2.291
2.	2022	2.324
3.	2023	2,500
4.	2024	2,700

The data above show improvement amount agent BRILink from 2,291 on 2021 to 2,700 in 2024, reflecting growth by 18% in four year last. Growth This impact direct on improvement access service finance to society. However, according to study Purwati et al., (2024) growth amount agents also improve competition inter-agent, which can influence income individual agent. If No balanced with strategy improvement Power compete.

Agent-based financial services such as BRILink have become one of the significant financial inclusion strategies in Indonesia, especially in reaching people in remote areas that are difficult to reach by conventional banking networks (Yulianti & Suwiryono, 2022). BRILink agent income, which comes from commissions for every financial transaction such as transfers, payments, and credit purchases, is an important indicator of their operational success (Chandra & Santoso, 2021). Amid the growth in the number of agents from 2,291 in 2021 to 2,700 in 2024 in Gorontalo Province (Gopos.id, 2024), competition has emerged between agents which has an impact on individual income.

Previous studies have shown that relevant products (Isnanto & Saputro, 2024), service quality (Juliana, 2024; Sisrahmayanti & Muslikh, 2022), and incentive systems (Yulianti & Suwiryono, 2022) play a role in shaping agent financial performance. However, not many have studied how these three factors interact in a complete model. The approach used in this study is based on the Profit-Sharing Theory by Giddings (1887), which emphasizes the importance of profit sharing as a motivator for improving performance in a results-based work system.

The main problem to be answered in this study is how the product and service quality affect the income of BRILink agents, and to what extent the profit sharing system moderates this relationship. The increasing number of agents results in a thinner distribution of transaction volume (Srivastava et al., 2022), while the penalty system for agents who do not reach the minimum transaction target of 200 per month adds pressure (Yasir et al., 2021). Therefore, a strategic approach that considers the synergy between products, service quality, and incentive systems is crucial.

The main contributions of this study are: (1) offering a moderation model of the profit sharing system in the relationship between products and services and income; (2) providing empirical evidence in the local context (Bone Bolango Regency); and (3) providing practical recommendations for improving the performance of BRILink agents. The structure of this article begins with an introduction, followed by a review of previous theories and research, methodology, results and discussion, and conclusions and policy implications.

1. Literature Review

This study is based on *the Profit-Sharing Theory* first proposed by Giddings (1887). This theory emphasizes that profit sharing based on performance contribution can create greater incentives than a fixed wage system. In the context of BRILink agents, this theory explains that when agents receive income proportional to their performance through a commission system, the motivation to increase productivity also increases significantly.

Several previous studies have examined the factors that influence BRILink agent income. Polapa et al. (2024) found that the products offered have a positive and significant effect on agent income, especially if the products are in accordance with customer needs and are easily accessible. These results are supported by research by Wijaya et al. (2022) which highlights that product variation increases the number of transactions. On the other hand, research by Suyanti (2021) notes that products affect income, but service quality does not have a direct effect.

Research on the influence of service quality also shows mixed results. Juliana (2024) found that service quality, such as speed, friendliness, and accuracy of information,

has a positive effect on BRILink agent income. This was reaffirmed by Sari & Budiman (2020), who stated that service quality plays an important role in increasing loyalty and transaction volume. However, studies by Herlina (2021) and Maulana et al. (2021) show that service quality does not always have a significant impact on income if it is not accompanied by other factors such as customer satisfaction and trust.

The research gap lies in the lack of studies that examine the role of *the profit sharing system* as a moderating variable. This study attempts to fill this gap by examining how the incentive system can strengthen the influence of product and service quality on agent income. Initial findings indicate that the profit sharing system acts as a *quasi-moderator* that not only moderates the relationship but also has a direct influence on income. In other words, a fair and transparent system in sharing profits can motivate agents to provide better service and maximize the use of BRILink products.

Thus, this literature review shows the importance of examining the interaction between product variables, service quality, and profit sharing system in one comprehensive model. This study contributes to the literature by introducing a moderation approach that has not been widely explored in the context of agent-based financial services such as BRILink.

3. Method

This study uses a quantitative approach with an associative design. The aim is to test the influence of independent variables, namely *products* (X_1) and *service quality* (X_2) on *BRILink agent income* (Y), with *the profit sharing system* (Z) as a moderating variable. Data analysis was carried out statistically to test the relationship between variables, including the moderating effect.

3.1 Population and Sample

The population of this study was all BRILink agents operating in Bone Bolango Regency, Gorontalo, totaling 122 agents spread across four unit areas: Bone Pantai, Kabila, Suwawa, and Tapa. The sampling technique used **Proportionate Stratified Random Sampling**, with the Slovin formula at a 10% error rate. The number of samples obtained was 55 agents, which were distributed proportionally to each unit area.

3.2 Research Variables and Instruments

There are three types of variables in this study:

Independent variables : Product (X_1) and Service Quality (X_2)

Dependent variable : BRILink Agent Income (Y)

Moderating variable : Profit Sharing System (Z)

Data collection was carried out using a questionnaire with a Likert scale (1–5). The instrument was compiled based on indicators from each variable that had been operationally defined.

3.3 Data Analysis Techniques

Data analysis was carried out with the help of SPSS software, using the following stages:

1. Test the validity and reliability of the instrument.
2. Classical assumption tests (normality, multicollinearity, heteroscedasticity).
3. Multiple linear regression analysis.
4. Moderated Regression Analysis (MRA) test to test the moderation effect.

4. Results And discussion

a. Analysis Multiple Linear Regression

Analysis multiple linear regression used For evaluate influence variable free in study this , namely product , quality services , and system distribution benefits , against variable bound , namely income . However, because this study also considers moderating variables, the analysis will be conducted using *path analysis* . *Path analysis* allows for the identification and measurement of

Results Analysis Coefficient Track

1. Coefficient Model I Line

Tabel 4.15 Hasil Uji Analisis Koefisien Jalur Model I

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,833	,535		1,557	,000
	PRODUK (X1)	,048	,150	,744	3,204	,009
	KUALITAS LAYANAN (X2)	,395	,140	,892	2,829	,007

a. Dependent Variable: PENDAPATAN (Y)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,963 ^a	,956	,981	,8401790367

a. Predictors: (Constant), KUALITAS LAYANAN (X2), PRODUK (X1)

Results Analysis

- 1) Based on the regression output of Model I shown on table *Coefficients* , obtained mark significance For variable X1 (Product) is 0.009 and X2 (Quality) is 0.009. Service) of 0.007. Because second mark significance the more small from level significance 0.05 , then can concluded that variable Product And Quality Service influential significant to variable Income .
- 2) Next , the value coefficient determination (R Square) listed in table *Model Summary* of 0.956 indicates that variable Product And Quality Service in a way simultaneous capable explain variation on variable Income by 95.6%. The rest as much as 4.4 % is explained by other variables outside the research model This . As for the magnitude mark error or $e_1 = \sqrt{1 - 0.956} = 0.2098$.

Tabel 4.17 Hasil Uji Analisis Koefisien Jalur Model II

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,770	,559		3,167	,003
	PRODUK (X1)	,085	,157	,909	3,406	,000
	KUALITAS LAYANAN (X2)	,292	,146	,834	2,835	,001

a. Dependent Variable: SISTEM PEMBAGIAN KEUNTUNGAN (Z)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,941 ^a	,958	,938	,8778553323

a. Predictors: (Constant), KUALITAS LAYANAN (X2), PRODUK (X1)

Results Analysis

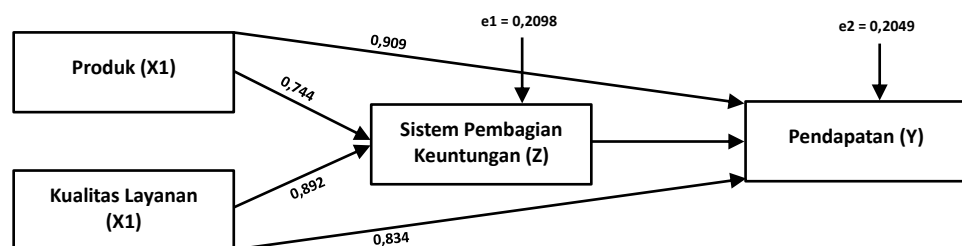
- 1) Referring to on the regression output of Model II on part *Coefficients* , obtained mark significance For variable X1 (Product) is 0.000 and X2 (Quality) is 0.000. Service) of 0.001. Both mark the more small from 0.05 , so that can concluded that Product And Quality Service in a way significant influence variable System Distribution Profit .
- 2) R Square value in table *Model Summary* of 0.958 indicates that by 95.8% variation from variable System Distribution Profit can explained by variable Product And Quality

Services . As for the rest as much as 4.2 % is explained by other factors that are not entered in the model. The error value (e_2) in this model is obtained from the calculation: $e_2 = \sqrt{1 - 0.958} = 0.2049$.

Based on the analysis results obtained from the Path Coefficient of Model I and Path Coefficient of Model II, a structural model diagram can be compiled that describes the relationship between variables in this study. This model explains the direct influence of independent variables, namely Product (X1) and Service Quality (X2), on the dependent variable Income (Y) and also on the moderating variable, namely the Profit Sharing System (Z). Furthermore, the moderating variable (Z) also plays a role in mediating the influence of X1 and X2 on Y. This structural model diagram is the basis for understanding the direction and magnitude of the influence of each variable in path analysis . analysis). Here is the structural model:

b. Testing Hypothesis

Partial Hypothesis Test (t-Test)



Gambar 4.7 Model Struktur Path Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,833	,535		1,557	,000
	PRODUK (X1)	,048	,150	,744	3,204	,009
	KUALITAS LAYANAN (X2)	,395	,140	,892	2,829	,007

a. Dependent Variable: PENDAPATAN (Y)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,770	,559		3,167	,003
	PRODUK (X1)	,085	,157	,909	3,406	,000
	KUALITAS LAYANAN (X2)	,292	,146	,834	2,835	,001

a. Dependent Variable: SISTEM PEMBAGIAN KEUNTUNGAN (Z)

The table above is used to see the t-value and significance value (p-value) of the statistical test results. The t-value is used to determine whether there is a significant difference or influence in the analysis carried out. Meanwhile, the t table is obtained from the t distribution with a certain degree of freedom (in this case $df = 55$). Based on the t distribution, at a significance level of 5% (0.05) for a two-tailed test, the t table value is 2.004.

The t-test results show that the Product variable (X1) has a significant influence on BRILink Agent Income, with a significance value of $0.009 < 0.05$ and a t-count of $3.204 > t$ -table of 2.004. Likewise, the Service Quality variable (X2) shows a significant influence with a significance value of 0.007 and a t-count of 2.829.

Simultaneously, the F-test results show that Product and Service Quality have a significant effect on BRILink Agent Income. The F-count value of 19.257 with a significance of 0.000 and an R² value of 0.553 indicates that 55.3% of the variation in Income is explained by the two variables.

Moderation testing uses the interaction model of Product \times Profit Sharing System and Service Quality \times Profit Sharing System. The test results show that the interaction of both variables with the profit sharing system is significant (t-count of each > 2 , sig. < 0.05), indicating that the profit sharing system strengthens the relationship between X1, X2, and Y.

Simultaneous Hypothesis Testing (F Test)

Simultaneous test or F test is used to determine whether all independent variables together (simultaneously) have a significant influence on the dependent variable. In the context of this study, the F test is conducted to test the simultaneous influence of Product (X₁) and Service Quality (X₂) on BRILink Agent Income (Y), both directly and through the moderating variable, namely the Profit Sharing System (Z).

The test is done by looking at the significance value and the calculated F value resulting from the regression analysis. If the significance value is less than 0.05 and the calculated F is greater than the F table, then it can be concluded that simultaneously, the independent variables have a significant effect on the dependent variable.

To simultaneously test the influence of independent variables (Product and Service Quality) and moderator variables (Profit Sharing System) on the dependent variable (BRILink Agent Income), a moderated regression model is used. This model combines the direct influence and interaction between independent and moderator variables.

5. Discussion

Influence Product to Income Agent BRILink

Product (X1) has a significant influence on BRILink Agent Income, indicated by the indicator with the highest average value, namely "Complete and detailed transaction history" (mean 4.38), which emphasizes the importance of transparency and access to information for customers. All product indicators received a "Very Good" rating with a mean above 4.00, although the "Balance information is updated in real time" indicator recorded the lowest mean (4.24), indicating the need to improve the balance update system. These results are supported by studies by Suyanti (2021) and Juliana (2024) which show that the convenience and completeness of BRILink products encourage increased transactions and agent income.

Influence Quality Service to Income Agent BRILink

Based on results data analysis, it is known that quality service influential positive And significant to income agent BRILink. This is show that the more tall quality services provided by agent, then the more the potential is also great improvement income that can be earned obtained. Quality responsive, empathetic and friendly service professional become factor important in build trust And loyalty customers, which has an impact direct on frequency and transaction volume.

Influence Product And Quality Service to Income Agent BRILink

Based on Based on results data analysis, it is known that combination between product And quality service influential positive And significant to income agent BRILink. This is show that income agent No only influenced by quality products offered, but also very depends on How product the packed And delivered through excellent service.

The Effect of Profit Sharing System in Moderating Product Influence on BRILink Agent Income

Based on the results of data analysis, it is known that the profit sharing system plays an important role in strengthening the influence of products on BRILink agent income in a positive and significant way. This shows that the availability of diverse and relevant products is not enough to encourage increased income if it is not accompanied by a fair and transparent incentive system.

The Effect of Profit Sharing System in Moderating the Effect of Service Quality on BRILink Agent Income

Based on the results of data analysis, it was found that the profit sharing system plays an important role in strengthening the influence of service quality on BRILink agent income positively and significantly. This shows that good service quality alone is not

enough to encourage increased agent income if it is not accompanied by a fair and transparent incentive system.

Influence System Distribution Profit in Moderating Influence Product And Quality Service to Income Agent BRILink

Based on results data analysis , found that system distribution profit play a role important in to moderate influence product And quality service to income agent BRILink in a way positive And significant . This is show that although products offered And quality services provided is optimal, its influence to income agent will more strong If accompanied with system fair incentives And transparent . When agent feel that his contribution valued through distribution the right profit , they will more motivated For give service best , which on Finally impact positive to income they .

6. Conclusion

Based on results research , the conclusions that can be drawn taken is as following :

1. Product influential positive And significant to income agent BRILink .
2. Quality service influential positive And significant to income agent BRILink .
3. Product And quality service influential positive And significant to income agent BRILink .
4. The profit sharing system has a positive and significant effect in moderating the influence of products on BRILink agent income. The moderation that occurs is *quasi* moderation, because the profit sharing system not only strengthens the relationship between products and income, but also has a direct effect on the income itself.
5. The profit sharing system has a positive and significant effect in moderating the influence of service quality on BRILink agent income. This moderation is classified as *quasi* moderation, because in addition to functioning as a moderator, the profit sharing system also directly affects income.
6. Simultaneously, products, service quality, and profit sharing systems have a positive and significant effect on BRILink agent income. This reinforces that the profit sharing system acts as a *quasi moderator* , because it plays a dual role: as a moderator in the relationship between independent and dependent variables, and as a variable that has a direct effect on income.

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