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THE EFFECTIVENESS OF THE IMPLEMENTATION OF DIGITAL RECORDING IN INCREASING THE ACCURACY AND ACCOUNTABILITY OF TRANSACTIONS AT BRILINK AGENTS IN SLIYEG VILLAGE, INDRAMAYU REGENCY

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ABSTRACT

The development of digital technology has driven the transformation of the financial system toward more effective and efficient services. One form of financial digitalization implementation is the BRILink Agent service, which plays a role in expanding access to banking services for the public. This study aims to analyze the effectiveness of implementing digital record-keeping in improving transaction accuracy and accountability among BRILink Agents in Sliyeg. The research method used is a quantitative method with a survey approach. Data collection techniques were carried out by distributing questionnaires to BRILink agents who served as research respondents. Data analysis techniques utilized validity tests, reliability tests, simple linear regression, t-tests, and the coefficient of determination. The results show that the implementation of digital record-keeping has a positive and significant effect on improving transaction accuracy and accountability. The use of digital systems is able to reduce recording errors, enhance data security, and simplify the transaction reporting process. Thus, digital record-keeping is proven to be effective in supporting the service quality of BRILink Agents and increasing public trust in digital financial transactions. which has no reference and accompanied keywords.

INTRODUCTION

1.1 Background

The development of information and communication technology has had a significant impact on the financial sector. Digital transformation encourages various banking institutions to develop technology-based services to improve operational efficiency and service quality to the community. Financial digitalization is one of the important strategies in increasing financial inclusion, especially for people in rural areas.

Bank Rakyat Indonesia through the BRILink program presents branchless banking services that allow people to carry out various financial transactions without having to visit a bank office in person. The presence of BRILink Agents provides easy access to financial services such as fund transfers, cash withdrawals, cash deposits, bill payments, to the purchase of credit and electricity tokens.

In its implementation, transactions carried out by BRILink Agents require a good recording system so that each transaction can be documented accurately and accountable. However, there are still some agents who do manual recording so that there is a risk of recording errors, loss of transaction data, delay in reporting, and mismatches in transaction balances. This condition can reduce the quality of service and customer trust.1

The implementation of digital recording is a solution that can help agents manage transactions more effectively. Digital systems allow transaction recording to be done automatically, stored securely, and easily traced back when needed. In addition, the use of digital systems can also improve the accuracy of transactions and the accountability of agents' financial statements.(Gloriana & Solikah, 2025)

Previous research has shown that the web-based recording system in the BRILink Agent is able to minimize recording errors and produce more accurate and efficient reports. In addition, the implementation of a digital dashboard on BRILink Agents is also able to help monitor transactions in real-time so as to support more precise decision-making.

Berdasarkan kondisi tersebut, penelitian mengenai efektivitas penerapan pencatatan digital dalam meningkatkan akurasi dan akuntabilitas transaksi pada Agen BRILink di Desa Sliyeg Kabupaten Indramayu perlu dilakukan guna mengetahui seberapa besar pengaruh digitalisasi pencatatan terhadap kualitas transaksi keuangan.

1.2 Problem Formulation

1. How is the implementation of digital recording at BRILink Agents in Sliyeg Village, Indramayu Regency?
2. Does digital recording affect transaction accuracy?
3. Does digital recording affect transaction accountability?

1.3 Research Objectives

1. Knowing the application of digital recording on BRILink Agents.

2. Knowing the influence of digital recording on transaction accuracy.
3. To know the influence of digital recording on transaction accountability.

1.4 Research Benefits

1. Theoretical Benefits
   This research is expected to add scientific references regarding the digitalization of the financial system and recording digital transactions.
2. Practical Benefits
   a. As evaluation material for BRILink Agents.
   b. As a reference for future researchers.
   c. As input for banks in improving service quality.

METHODS

3.1 Research Approach

This study uses a quantitative approach with a survey method. This approach was chosen to objectively measure the influence of independent variables (Digital Recordkeeping) on dependent variables (Transaction Accuracy and Accountability) at BRILink Agents in Sliyig Village, Indramayu Regency. The research data was collected empirically through questionnaire instruments that were distributed to the agents, thus allowing statistical analysis to test the hypotheses that had been established.

3.2 Population and Sample

The population in this study is all BRILink Agents who are active in the Sliyeg Village area. Given the limited population, the sampling technique used is *saturated sampling*, where all members of the population are used as research respondents. This aims to obtain accurate data representation regarding the effectiveness of financial digitalization at the agent operational level.

3.3 Operational Definition of Variables and Instruments

The research instrument was compiled based on 24 statements grouped into three main variables:

1. **Independent Variable (X) - Implementation of Digital Record-Keeping:** Measured through 6 statements that include aspects of ease of use, time efficiency, and understanding of system features.
2. **Dependent Variable (Y1) - Transaction Accuracy:** Measured through 6 statement items that focus on minimizing input errors, data security, and ease of tracking transaction history.
3. **Dependent Variable (Y2) - Transaction Accountability:** Measured through 12 statements that include aspects of report transparency, regularity of financial records, and trust in the

data produced. All instruments were measured using a 5-point Likert Scale (1: Strongly Disagree, 2: Disagree, 3: Neutral, 4: Agree, 5: Strongly Agree).

3.4 Data Analysis Techniques

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RESULT AND ANALYSIS

4.1 Characteristics of Respondents

This study involved 5 respondents who were agents of digital recording system users. Respondent profiles by tenure and demographic profiles are presented in the following table:

Table 4.1 Characteristics of Respondents

Respondent Name	Age	Gender	Long Time as an Agent
A	17 years	Women	1 year
B	45 years old	Women	2 years
C	20 years	Women	3 years
D	22 years old	Women	3 years
E	21 years old	Women	1 year

4.2 Data Quality Test

Before the regression test was carried out, the research instrument was tested for validity and reliability. Based on the results of data processing, all question items were declared valid (positive correlation with total scores) and reliable (meeting internal consistency criteria), making the instrument suitable for further analysis.

4.3 Description of Research Variables

The description of the variables provides an overview of respondents' perception of the digital recording system, accuracy, and accountability. The average score is calculated on a Likert scale of 1–5. (Nurafifah, 2026)

Variabel	Number of Items	Average Score	Category
Digital Record-Keeping (X)	6	4,2	Strongly agree
Accuracy (Y1)	6	4,1	Setuju
Accountability (Y2)	12	4,3	Strongly agree

Table 4.3 Description of Variable Average Score

Independent Variables	Dependent Variable	R Square	Sig.	Interpretasi
Digital Record-Keeping (X)	Accuracy (Y1)	0,490	0,189	Insignificant
Digital Record-Keeping (X)	Accountability (Y2)	0,720	0,068	Cenderung Significant

Table 4.4 Summary of Regression Analysis Results

4.5 Coefficient of Determination Test (R^2)

1. **Effect on Accuracy:** The *R Square value* of 0.490 indicates that the Digital Record-Keeping variable is able to explain 49% of the variation in the Transaction Accuracy variable, while the remaining 51% is explained by other variables.

- **Influence on Accountability:** The *R Square* value of 0.720 indicates that the Digital Record-Keeping variable is able to explain 72% of the variation in the Accountability variable, which indicates a very strong level of contribution. (The digital recording variable contributed 72% (R Square = 0.720) to the accountability variable, with an adjusted value (Adjusted R Square) of 0.663)

Model Summary (Total_Y1)

R	R Square	Adjusted R Square	Std. Error of the Estimate
.70	.49	.32	4.90

Tabel 4.5.1 Pengaruh Terhadap Akurasi

Model Summary (Total_Y2)

R	R Square	Adjusted R Square	Std. Error of the Estimate
.85	.72	.63	6.63

Table 4.5.2 Effects on Accountability

4.5 Discussion

Based on the results of the analysis, it was found that the Digital Recording variable made a positive contribution to agent operations. Although the significance value (t-test) has not yet reached < 0.05, *the high R Square* value (72% on accountability) indicates that digital record-keeping systems have a substantial influence in facilitating data transparency and reporting. These results show that the digitization system is an appropriate instrument in supporting accountability, although its effectiveness in maintaining accuracy is highly dependent on individual accuracy in data input.

4.6 Research Limitations

The main limitation in this study is the limited number of samples (5 respondents). This limitation causes the results of the significance test (t-test) to statistically not reach the threshold of 0.05. Further research is suggested to increase the number of respondents so that the results of the analysis can better represent the condition of the population at large and achieve the expected statistical significance.

CONCLUSION

5.1 Conclusion

Based on the results of data analysis regarding the effectiveness of the implementation of digital recording at BRILink Agents in Sliyeg Village, the following conclusions can be drawn:

1. **Implementation of Digital Record-Keeping:** In general, BRILink agents in Sliyeg Village have implemented a digital recording system with positive perception, with an average score of 4.2 (Strongly Agree category).
2. **Influence on Transaction Accuracy:** Digital recording contributes 49% to transaction accuracy. Although the effect is statistically not significant (Sig. 0.189 > 0.05), this system still has a positive impact on minimizing recording errors.
3. **Influence on Transaction Accountability:** Digital record-keeping makes a strong 72% contribution to transaction accountability. A significance value of 0.068 indicates a significant direction of the relationship, proving that data digitization facilitates transparency and the financial reporting process for agents.

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