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AN ANALYSIS OF THE IMPACT OF DIGITALIZATION AND PROFIT SHARING ON THE FINANCIAL PERFORMANCE OF BRILINK AGENTS AT PT SYAUQIA BERKAH MAKMUR

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Abstract:
This research is based on the importance of operational efficiency and incentive schemes in supporting the financial performance of BRILink agents as part of the micro digital financial services ecosystem. This study aims to analyze the influence of digitalization and profit sharing on agents' financial performance, both partially and simultaneously. Theoretical concepts discussed include digital transformation, incentive theory, and financial performance based on the balanced scorecard perspective. A quantitative approach with a survey method was used, involving 40 BRILink agents under PT. Syauqia Berkah Makmur. Data were analyzed using multiple linear regression with SPSS version 27. The results indicate that both digitalization and profit sharing have a positive and significant impact on financial performance, either partially or jointly. The coefficient of determination shows that the two variables explain 46.1% of the variation in financial performance. This research concludes that combining technology utilization and a fair profit-sharing system is an effective strategy to improve agent performance.

Keywords: Digitalization, Profit Sharing, Financial Performance, BRI link

INTRODUCTION

In recent decades, the rise of digital technology has significantly reshaped various sectors, particularly financial services. This transformation has altered consumer behavior and the business models of financial institutions. Schwab (2016), in The Fourth Industrial Revolution, emphasized that digital disruption has accelerated innovation in banking systems, including the emergence of branchless banking, a key enabler of financial inclusion in developing countries like Indonesia.

To expand financial outreach, the Indonesian government and financial institutions have launched initiatives that bring banking services closer to unbanked communities. One successful example is BRILink, a branchless banking program operated by PT Bank Rakyat Indonesia (Persero) Tbk. This program leverages local agents as service points in rural and remote areas, making banking more accessible. As shown in Table 1, BRILink has grown rapidly in both agent numbers and transaction volume.

Table 1. Growth of BRILink Agents and Transaction Volume in Indonesia

Year	Total BRILink Agents	Transaction Volume (IDR Trillion)
2015	50,259	120
2018	283,160	512.7
2020	460,775	843.2
2022	627,509	1,167.50
2024	1,060,000	1,583

Source: Annual Reports of PT. Bank Rakyat Indonesia (2015–2024)

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However, this growth comes with new challenges. The rise of mobile banking and e-wallet platforms such as DANA, OVO, ShopeePay, and GoPay offers consumers more flexible, low-cost alternatives. According to Statista and Bank Indonesia (2024), the number of e-wallet users surged from 13.7 million in 2015 to over 137 million in 2024 (Table 2), shifting financial activity away from traditional agents.

Table 2. Growth of E-Wallet Users in Indonesia (2015–2024)

Year	E-Wallet Users (Million)
2015	13.7
2018	36.5
2020	77.8
2022	108.6
2024	137.2

Source: Statista, OJK, and Bank Indonesia (2024)

This digital migration has affected BRILink agents, including PT. Syauqia Berkah Makmur, a micro-scale fintech enterprise operating as a BRILink agent. Despite facing pressure from digital competitors, the company's financial performance showed significant improvement between 2022 and 2024, driven by strategic digitalization and service diversification (Table 3).

Table 3. Revenue Breakdown of PT. Syauqia Berkah Makmur (2022–2024)

Service Component	2022 (IDR)	2023 (IDR)	2024 (IDR)	Key Change
Deposit/Transfer Fees	204,666,594	157,471,304	214,560,628	Fluctuated
Account Opening Fees	60,000	2,250,000	3,650,000	Grew 60× from 2022
PPOB – E-Wallet	0	0	21,179,000	Newly introduced
PPOB – PLN	0	0	755,279	Newly introduced
Product Sales Profit	6,533,013	11,744,071	34,101,16	Increased by 421% from 2022

Source: Internal Financial Reports, PT. Syauqia Berkah Makmur (2022–2024)

The total revenue of the company increased from IDR 150 million in 2022 to over IDR 1.5 billion in 2024, a 10× increase (Table 4). This dramatic rise can be attributed to the adoption of digital services, including PPOB integration and product diversification.

Table 4. Total Revenue of PT. Syauqia Berkah Makmur (2022–2024)

Year	Revenue (IDR)	Growth
2022	150,582,471	Baseline (Pre-digitalization)
2023	426,052,034	183%
2024	1,525,979,351	258%

Source: Internal Financial Reports, PT. Syauqia Berkah Makmur (2022–2024)

Despite this impressive growth, operating losses were still recorded in 2022–2024. However, losses shrank by nearly 50% from 2023 to 2024, indicating improved cost management and efficiency, thanks to digital tools (Table 5).

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Table 5. Net Profit / Loss of PT. Syauqia Berkah Makmur (2022–2024)

Year	Net Profit / Loss (IDR)	Explanation
2022	-908,964	Minor losses
2023	-524,550,876	Heavy losses due to expansion
2024	-261,132,771	Reduced losses, signs of recovery

Source: Internal Financial Reports, PT. Syauqia Berkah Makmur (2022–2024)

These findings suggest that digitalization and a well-designed profit-sharing scheme are key to enhancing agent performance. As Gitman (2015) stated, performance-based incentives such as profit sharing can significantly boost employee motivation and outcomes. Similarly, Laudon & Traver (2020) emphasized that digitalization improves productivity and reduces transaction costs in financial services.

Nevertheless, few academic studies have explored how digitalization and profit sharing directly affect the financial performance of BRILink agents. Most existing research focuses on the impact of digital innovation on mainstream banking institutions, not their agent networks. This gap is significant, especially considering the pivotal role of agents in Indonesia's National Strategy for Financial Inclusion (2020). For agents like PT. Syauqia Berkah Makmur, the ability to sustain financial viability through digital tools and equitable compensation schemes is vital not only for business success but also for the broader goal of community-level financial empowerment.

This research, therefore, seeks to analyze the effect of digitalization and profit-sharing mechanisms on the financial performance of BRILink agents under PT. Syauqia Berkah Makmur. Using financial reports from 2022 to 2024, this study explores how the adoption of digital services and improvements in revenue-sharing structures influence income, operational efficiency, and overall financial sustainability. Ultimately, the study aims to provide actionable insights for BRILink management, fintech agent operators, and policymakers seeking to strengthen the resilience of agent-based financial services in an increasingly digital economy.

METHODS

This study employs a quantitative explanatory research design, aiming to examine the effect of digitalization and profit sharing on the financial performance of BRILink agents under PT. Syauqia Berkah Makmur. The quantitative approach is chosen to allow for systematic measurement, statistical testing, and generalization of results across the population.

The population in this research comprises all BRILink agents officially registered under PT. Syauqia Berkah Makmur, which operates primarily in Jabodetabek and surrounding areas. Given the relatively small and manageable size of the population—only 40 active agents—this study adopts a total population sampling technique, using the entire population as the sample. It ensures comprehensive representation without the need for sampling error estimation.

The study involves three main variables:

1) Digitalization (X1), measured through indicators such as the use of digital transaction systems, integration of PPOB services, and system efficiency;
2) Profit Sharing (X2), measured by the fairness, transparency, and adequacy of the profit-sharing mechanism perceived by agents;
3) Financial Performance (Y), measured using a multi-dimensional approach based on the Balanced Scorecard, covering financial, customer, internal business process, and learning and growth perspectives.

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Data collection was conducted using a structured questionnaire, designed with Likert-scale items (ranging from 1 = strongly disagree to 5 = strongly agree) to capture respondents' perceptions on each variable. The instrument underwent validity and reliability testing, with item-total correlation values exceeding 0.30 and Cronbach's Alpha coefficients for all variables surpassing 0.70, indicating high internal consistency and reliability.

The collected data were analyzed using SPSS version 26. The analysis included descriptive statistics, classical assumption tests (normality, multicollinearity, and heteroscedasticity), and multiple linear regression analysis to test the hypotheses. The regression model used in this study is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Where Y represents financial performance, X1 is digitalization, X2 is profit sharing, α is the intercept, β1 and β2 are the coefficients, and ϵ is the error term. Hypothesis testing was conducted using the t-test (to test partial effects), the F-test (to test simultaneous effects), and the coefficient of determination (R^2) to evaluate the model's explanatory power.

RESULT AND DISCUSSION

Respondent Description. Gender and business age are important demographic characteristics that can influence how BRILink agents manage their operations. Based on the data, the majority of respondents in this study are female, totaling 24 individuals (60%), while 16 respondents (40%) are male. It indicates that women play a dominant role in operating BRILink agent businesses under PT. Syauqia Berkah Makmur. Such a trend reflects the active involvement of women in digital economic activities and financial services at the community level.

Table 6. Frequency Distribution of Respondents by Gender

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	16	40.00%	40.00%	40.00%
Female	24	60.00%	60.00%	100.00%
Total	**40**	**100.00%**	**100.00%**	

Source: Data Processed

In terms of business age, most respondents have operated for 23–40 months, accounting for 12 respondents (30%), followed by those with business durations of 59–76 months, totaling 7 respondents (17.5%). Meanwhile, only 1 respondent (2.5%) reported a business age of 95–112 months. This variation shows that BRILink agents under PT. Syauqia Berkah Makmur consists of business actors with diverse levels of experience, which can influence how they implement digitalization and profit-sharing systems in their daily operations.

Table 7. Frequency Distribution of Respondents by Business Age

Business Age (Months)	Frequency	Percent	Valid Percent	Cumulative Percent
5–22	6	15.00%	15.00%	15.00%
23–40	12	30.00%	30.00%	45.00%
41–58	4	10.00%	10.00%	55.00%
59–76	7	17.50%	17.50%	72.50%
77–94	5	12.50%	12.50%	85.00%
95–112	1	2.50%	2.50%	87.50%

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113–130	5	12.50%	12.50%	100.00%
Total	**40**	**100.00%**	**100.00%**	

Source: Data Processed

Variable Description. This study involves three main variables: Digitalization (X1), Profit Sharing (X2), and Financial Performance (Y) of BRILink agents. The descriptive statistics provide an overview of the respondents' perceptions of each variable, based on the distribution of answers to Likert-scale questions.

The Digitalization variable reflects the level of technological adoption by BRILink agents, such as system integration, digital tools usage, and electronic transaction handling. Based on the results, the majority of respondents rated digitalization at a "high" level, with 20 respondents (50%) falling into this category. It indicates that most agents have adopted digital systems effectively in their daily business operations, suggesting a positive correlation between digital usage and efficiency gains.

Table 8. Frequency Distribution of Digitalization Variable (X1)

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Very Low	0	0.00%	0.00%	0.00%
Low	1	2.50%	2.50%	2.50%
Moderate	10	25.00%	25.00%	27.50%
High	20	50.00%	50.00%	77.50%
Very High	9	22.50%	22.50%	100.00%
Total	**40**	**100.00%**	**100.00%**	

Source: Data Processed

The Profit-Sharing variable captures the agents' perceptions of the fairness and clarity of the revenue-sharing mechanism with PT. Syauqia Berkah Makmur. The results show that 21 respondents (52.5%) rated it as "high," indicating that most agents feel the current profit-sharing scheme supports their motivation and income sustainability. It aligns with theories that fair incentives can improve performance and retention.

Table 9. Frequency Distribution of Profit-Sharing Variable (X2)

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Very Low	0	0.00%	0.00%	0.00%
Low	2	5.00%	5.00%	5.00%
Moderate	7	17.50%	17.50%	22.50%
High	21	52.50%	52.50%	75.00%
Very High	10	25.00%	25.00%	100.00%
Total	**40**	**100.00%**	**100.00%**	

Source: Data Processed

The dependent variable, Financial Performance (Y), is measured based on indicators such as transaction volume, net income, and service efficiency. The descriptive results reveal that the financial performance is generally perceived as favorable, with 22 respondents (55%) rating it as "high." Many agents are experiencing strong financial outcomes, possibly due to improved digital systems and a fair profit-sharing model.

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Table 10. Frequency Distribution of Financial Performance Variable (Y)

Category	Frequency	Percent	Valid Percent	Cumulative Percent
Very Low	0	0.00%	0.00%	0.00%
Low	1	2.50%	2.50%	2.50%
Moderate	7	17.50%	17.50%	20.00%
High	22	55.00%	55.00%	75.00%
Very High	10	25.00%	25.00%	100.00%
Total	**40**	**100.00%**	**100.00%**	

Source: Data Processed

Instrument Validity and Reliability Test. Before conducting further analysis, a validity and reliability test was carried out to ensure that the research instrument used was both accurate and consistent in measuring the variables. The instrument test covered the three main variables in the study: Digitalization (X1), Profit Sharing (X2), and Financial Performance (Y). Each variable was measured through several statement items assessed using a 5-point Likert scale.

The validity test was conducted using the Pearson correlation method between each item score and the total score of the variable. A statement item is considered valid if the correlation coefficient (r-count) exceeds the r-table value at a significance level of 5%. With a total of 40 respondents, the r-table value was 0.312. The results showed that all statement items across the three variables had r-count values greater than 0.312 and significance values (Sig. 2-tailed) less than 0.05, indicating that all items were valid and appropriate for use in further analysis.

Table 11. Validity Test

Item	R-count	Probability	Conclusion
Digitalization 1	0.720	0.000	Valid
Digitalization 2	0.712	0.000	Valid
Digitalization 3	0.744	0.000	Valid
Digitalization 4	0.770	0.000	Valid
Digitalization 5	0.728	0.000	Valid
Digitalization 6	0.793	0.000	Valid
Digitalization 7	0.745	0.000	Valid
Digitalization 8	0.726	0.000	Valid
Digitalization 9	0.793	0.000	Valid
Digitalization 10	0.796	0.000	Valid
Profit Sharing 1	0.880	0.000	Valid
Profit Sharing 2	0.923	0.000	Valid
Profit Sharing 3	0.862	0.000	Valid
Profit Sharing 4	0.843	0.000	Valid
Profit Sharing 5	0.805	0.000	Valid
Profit Sharing 6	0.697	0.000	Valid
Profit Sharing 7	0.880	0.000	Valid
Profit Sharing 8	0.788	0.000	Valid
Profit Sharing 9	0.847	0.000	Valid
Profit Sharing 10	0.915	0.000	Valid
Financial Performance 1	0.773	0.000	Valid
Financial Performance 2	0.764	0.000	Valid
Financial Performance 3	0.768	0.000	Valid
Financial Performance 4	0.773	0.000	Valid

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Financial Performance 5	0.745	0.000	Valid
Financial Performance 6	0.791	0.000	Valid
Financial Performance 7	0.764	0.000	Valid
Financial Performance 8	0.766	0.000	Valid
Financial Performance 9	0.734	0.000	Valid
Financial Performance 10	0.739	0.000	Valid
Financial Performance 11	0.749	0.000	Valid
Financial Performance 12	0.736	0.000	Valid
Financial Performance 13	0.792	0.000	Valid
Financial Performance 14	0.773	0.000	Valid
Financial Performance 15	0.757	0.000	Valid
Financial Performance 16	0.782	0.000	Valid
Financial Performance 17	0.754	0.000	Valid
Financial Performance 18	0.785	0.000	Valid
Financial Performance 19	0.702	0.000	Valid
Financial Performance 20	0.742	0.000	Valid
Financial Performance 21	0.777	0.000	Valid
Financial Performance 22	0.749	0.000	Valid
Financial Performance 23	0.737	0.000	Valid
Financial Performance 24	0.721	0.000	Valid
Financial Performance 25	0.757	0.000	Valid
Financial Performance 26	0.783	0.000	Valid
Financial Performance 27	0.766	0.000	Valid
Financial Performance 28	0.764	0.000	Valid
Financial Performance 29	0.769	0.000	Valid
Financial Performance 30	0.794	0.000	Valid

Source: Data Processed

To complement the validity test, a reliability test was conducted using Cronbach's Alpha to measure internal consistency. A variable is considered reliable if the Cronbach's Alpha value exceeds 0.70. The results of the reliability test showed that all three variables met this requirement, with Cronbach's Alpha values as follows:

Table 12. Reliability Test

Variable	Cronbach's Alpha	Criteria	Conclusion
Digitalization (X1)	0.821	> 0.60	Reliable
Profit Sharing (X2)	0.791	> 0.60	Reliable
Financial Performance (Y)	0.844	> 0.60	Reliable

Source: Data Processed

The results confirm that the questionnaire used in this study is both valid and reliable. All items on the digitalization, profit sharing, and financial performance variables were proven to measure what they were intended to consistently, and the results can therefore be used as the basis for subsequent statistical testing, including regression analysis and hypothesis testing.

Classical Assumption Test. To ensure the reliability of the regression analysis, a classical assumption test was conducted. It includes four tests: normality, multicollinearity, heteroscedasticity, and autocorrelation. These tests are essential to confirm that the data meet the assumptions required for the use of Ordinary Least Squares (OLS) regression.

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The normality test was performed using the Kolmogorov-Smirnov method to evaluate whether the residuals were normally distributed. The test result is presented in the Table below.

Table 13. Normality Test

			Unstandardized Residual
N			40
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		14.03835058
Most Extreme Differences	Absolute		.125
	Positive		.111
	Negative		-.125
Test Statistic			.125
Asymp. Sig. (2-tailed)[c]			.120
Monte Carlo Sig. (2-tailed)[d]	Sig.		.118
	99% Confidence Interval	Lower Bound	.110
		Upper Bound	.126

Source: Data Processed

The result shows a significance value of 0.944, which is greater than 0.05. It indicates that the residuals are normally distributed and the normality assumption has been fulfilled.

The next test is the multicollinearity test. To detect multicollinearity, the Variance Inflation Factor (VIF) and Tolerance values were examined. Table 14 displays the result of this test.

Table 14. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	42.439	14.659		2.895	.006		
	X1	1.116	.502	.380	2.222	.032	.499	2.006
	X2	.865	.417	.354	2.072	.045	.499	2.006

a. Dependent Variable: Y

Source: Data Processed

The Tolerance values for both independent variables are above 0.10, and the VIF values are below 10, indicating no symptoms of multicollinearity. It means that each independent variable contributes uniquely to explaining the dependent variable.

The heteroscedasticity test was conducted using the Glejser method by regressing the absolute value of the residuals against the independent variables.

Table 15. Shows the result of the test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	1.721	9.558		.180	.858
	X1	-.191	.327	-.131	-.582	.564
	X2	.413	.272	.341	1.518	.138

b. Dependent Variable: Abs_RES

Source: Data Processed

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Since all significance values are greater than 0.05, it can be concluded that there is no indication of heteroscedasticity in the regression model. The residuals have constant variance.

Hypothesis Tests. Hypothesis testing was conducted using multiple linear regression to examine the influence of Digitalization (X1) and Profit Sharing (X2) on Financial Performance (Y) of BRILink agents. The tests performed include the regression analysis, partial test (t-test), simultaneous test (F-test), and coefficient of determination (R^2). The result of the multiple linear regression analysis is shown in the table below.

Table 16. Multiple Regression Analysis Output

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig
		B	Std. Error	Beta		
1	(Constant)	42.439	14.659		2.895	.006
	X1	1.116	.502	.380	2.222	.032
	X2	.865	.417	.354	2.072	.045

The regression equation is:

$$Y = 42.439 + 1.116X_1 + 0.865X_2 + e$$

The results of the partial test (t-test) show that both independent variables, digitalization (X_1) and profit sharing (X_2), have a significant positive effect on the financial performance (Y) of BRILink agents at PT. Syauqia Berkah Makmur. The digitalization variable (X_1) has a regression coefficient of 1.116 with a t-value of 2.222 and a significance level of 0.032 ($p < 0.05$). It indicates that every one-unit increase in digitalization results in an average increase of 1.116 units in financial performance, holding other factors constant, and the effect is statistically significant. Similarly, the profit-sharing variable (X_2) shows a regression coefficient of 0.865, a t-value of 2.072, and a significance level of 0.045 ($p < 0.05$), meaning that an improvement in profit-sharing mechanisms is associated with a 0.865-unit increase in financial performance. These results confirm that both variables positively and significantly contribute to enhancing financial outcomes. In practical terms, this suggests that greater adoption of digital tools and a more attractive profit-sharing system can motivate agents, improve operational efficiency, and strengthen income growth—supporting the acceptance of both research hypotheses (H_1 and H_2).

To examine whether both independent variables jointly affect the dependent variable, the F-test was performed. The result is shown below.

Table 17. F-Test Result (ANOVA)

ANOVA[a]						
Model		Sum of Squares	df	Mean Squares	F	Sig.
1	Regression	6564.064	2	3282.032	15.800	.000[b]
	Residual	7685.936	37	207.728		
	Total	14250.000	39			

a. Dependent Variable: Y
b. predictors: (Constant), X1, X2

Source: Data Processed

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The significance value of 0.000 (< 0.05) and the F-count of 15.800 show that Digitalization and Profit Sharing simultaneously have a significant influence on financial performance.

The R^2 value measures how well the independent variables explain the variation in the dependent variable.

Table 18. Coefficient of Determination

Model	R	R-Square	Adjusted R-Square	Std. Error of the Estimate
1	.679[a]	.461	.431	14.41277

a. predictors: (Constant), X1, X2

Source: Data Processed

The R Square value of 0.461 indicates that Digitalization and Profit Sharing can explain 46.1% of the variation in Financial Performance, while the remaining 53.9% is attributed to other factors not examined in this study. The model thus has moderate predictive ability.

The findings of this study confirm that digitalization has a significant positive influence on the financial performance of BRILink agents at PT. Syauqia Berkah Makmur. The regression analysis shows a coefficient of 1.116 with a significance level of 0.032 ($p < 0.05$), meaning that each one-point increase in the digitalization score raises financial performance by 1.116 points, assuming other variables remain constant. These findings imply that investments in digital capabilities—such as mobile transactions, digital reporting, and service automation—play a strategic role in enhancing operational efficiency and financial outcomes. As supported by Lantip & Daljono (2023), digitalization contributes to competitive advantage and financial performance. It is echoed in the study by Noor & Ahmadi (2025), which found that digital tools simplify financial recording and support efficiency for small businesses.

In practical terms, agents reported the highest digitalization rating for the statement "I feel digital transaction management is more efficient than manual methods" (score: 174, very high category), while the lowest score (129) related to EDC machine reliability. BRILink agents generally experience the benefits of digitalization, especially in transaction efficiency and financial reporting. These benefits directly translate into improved financial performance, as captured through higher income, smoother cash flows, and more stable profit margins. The findings also indicate that digital tools are no longer optional but essential to maintaining competitiveness in the evolving fintech environment.

The study also finds that profit sharing significantly influences financial performance, with a regression coefficient of 0.865 and a significance level of 0.045 ($p < 0.05$). It implies that each one-point increase in the profit-sharing score results in a 0.865-point increase in financial performance. Questionnaire responses support this, with all items scoring in the "High" category. The highest score (167) came from the statement "The amount of profit sharing motivates me to increase transactions." These results reflect agents' perception that the profit-sharing system is fair, transparent, and motivating, which reinforces its effectiveness as a financial incentive.

It aligns with Pulungan's (2023) research, which found that the Profit Sharing Ratio (PSR) significantly impacts the financial performance of Islamic banking in Indonesia, with t-statistics of 4.745 > 1.690 and a significance level of 0.000 < 0.05. Similarly, Putri (2022) found that profit-sharing mechanisms can improve profitability by reducing risk and increasing efficiency in Islamic banks. These findings demonstrate that well-structured profit-sharing schemes not only increase agent loyalty and motivation but also create a sustainable framework for performance growth in financial intermediaries such as BRILink agents.

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Furthermore, the simultaneous effect of digitalization and profit sharing—proven through the F-test (F = 15.800, Sig. = 0.000)—emphasizes that both factors collectively enhance agents' financial performance. It suggests that PT. Syauqia Berkah Makmur cannot rely solely on one variable; instead, it must ensure both technological transformation and incentive structures evolve in tandem. As Bappenas (2021) highlighted, digital tools improve service speed, transparency, and decision-making, while fair profit-sharing systems encourage agents to maximize performance based on measurable returns.

In conclusion, the synergy between digital transformation and profit-sharing schemes creates a powerful framework for improving financial performance among BRILink agents. The findings confirm the conclusions of Putri (2022) and Pulungan (2023), who emphasized that innovation and equitable incentives are critical to enhancing profitability within Islamic and microfinance institutions. These insights suggest that PT. Syauqia Berkah Makmur should maintain a dual-focus strategy: invest in digital systems and continuously evaluate and improve profit-sharing models. It will enable the company to remain competitive and resilient in the face of growing fintech disruption.

CONCLUSION

This research concludes that both digitalization and profit-sharing significantly contribute to the financial performance of BRILink agents at PT. Syauqia Berkah Makmur. The findings from the multiple regression and partial t-tests demonstrate that the digitalization variable has a positive and significant influence on financial performance, evidenced by a regression coefficient of 1.116 and a significance level of 0.032 ($p < 0.05$). It indicates that the more advanced and effectively implemented the digital tools—such as BRILink Mobile, EDC, and digital reporting systems—the greater the improvement in financial indicators like profitability, operational efficiency, and income stability experienced by the agents. The questionnaire results reinforce this, showing high respondent ratings for statements about transaction efficiency and digital capability, signaling a successful digital adoption among the agents.

Similarly, profit sharing was found to have a significant positive effect on the financial performance of the agents, as shown by the regression coefficient of 0.865 and a significance level of 0.045. The incentive scheme has proven to be motivating, fair, and directly linked to performance outcomes. Respondents agreed that the amount of profit sharing motivated them to increase transactions, which supports the conclusion that financial incentives aligned with transactional performance foster better results. These findings support previous research showing that profit-sharing systems contribute not only to increased financial returns but also to agent loyalty and transparency in business operations.

Furthermore, the simultaneous effect of digitalization and profit sharing was confirmed through the F-test, which resulted in an F-value of 15.800 with a significance of 0.000 ($p < 0.05$). It proves that these two variables together have a significant influence on financial performance. The coefficient of determination (R^2) was 0.434, meaning that 43.4% of the variance in financial performance can be explained by digitalization and profit sharing, while the remaining 56.6% is influenced by other external or internal factors not included in this model. These results highlight that a strategic combination of technological advancement and equitable incentive systems is essential for boosting financial outcomes, especially in small-scale fintech operations such as BRILink agency networks.

In the context of PT. Syauqia Berkah Makmur, the findings underscore the need for management to focus not only on adopting digital tools but also on sustaining motivation through

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transparent and fair profit-sharing mechanisms. The implications of this research affirm that both internal agent capacity and external system support from BRI must evolve hand-in-hand. As digital financial services continue to grow in relevance and reach, especially in underserved areas, synergy between system capability and human motivation will determine the long-term viability and success of BRILink as a micro-financial ecosystem.

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