Included but Unheard: Communication, Trust, and Financial Exclusion in Rural Indonesia

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Abstract

Financial inclusion in emerging economies depends not only on the expansion of financial services but on the communicative processes through which communities engage with those services meaningfully. In Indonesia, rural populations continue to face barriers to formal financial participation despite measurable improvements in financial literacy, a divergence that points to a failure of participatory communication rather than information provision alone. This study examines BRILink, Bank Rakyat Indonesia's branchless banking programme, as a communication system through which financial inclusion is constructed, negotiated, and constrained in Pujon Village, East Java. Using a qualitative approach, in-depth interviews and field observations were conducted with BRILink agents and customers. Analysis through a Communication for Development (C4D) lens, drawing on van de Fliert's participatory communication framework and Dutta's Culture-Centered Approach, produced three themes: agent-mediated trust and the social construction of financial inclusion; communicative dilemmas in agent-customer relationships; and institutional communication gaps driving agent self-directed learning. Findings reveal that BRILink succeeds as a service delivery mechanism but reproduces communicative exclusion by treating agents as transaction processors rather than communication intermediaries and by structuring community relationships as unidirectional dissemination rather than dialogue. We argue that sustainable financial inclusion requires institutions to invest in participatory communication as its foundation.

Keywords: financial inclusion, participatory communication, communication for development, branchless banking, agent-mediated communication.

INTRODUCTION

Financial inclusion has become one of the most critical economic priorities, particularly for developing countries. Access to formal financial services is well established as a contributor to poverty alleviation, income inequality reduction, and banking stability (Park & Mercado, 2018; Ahamed & Mallick, 2019; Cicchiello et al., 2021). However, financial inclusion can only serve its function when it is communicated effectively. Scholars in the field of Communication for Development (C4D) argue that genuine inclusion requires not merely the expansion of services and infrastructure, but the design of inclusive communication processes that connect institutions with the communities they aim to serve (Thomas & van de Fliert, 2014). This communicative dimension encompasses questions of who participates in information flows, who is heard, and who remains excluded from formal institutions (Kampumure, 2020).

Indonesia illustrates both the progress and the persistent difficulty of achieving financial inclusion at scale. Over the past decade, the country has recorded notable gains: according to the 2022 National Survey on Financial Literacy and Inclusion (SNLIK), the financial inclusion index rose from 76.19% to 85.10% between 2019 and 2022 (Otoritas Jasa Keuangan, 2022). Yet the 2024 SNLIK survey reveals a significant reversal, with the inclusion index falling to 75.02%, a 10.8% decline from 2022, even as the financial literacy index climbed to 65.43% (Otoritas Jasa Keuangan, 2024). This divergence between rising literacy and declining inclusion is itself a communicative phenomenon: it suggests that transmitting financial knowledge to populations does not translate into meaningful participation in the formal financial system. The gap points to a failure not of information provision, but of the dialogic and relational conditions that make participation possible.

A notable disparity persists between urban and rural areas. The financial literacy index stands at 69.71% in urban regions compared to 59.25% in rural areas, while the inclusion index reaches 78.41% in urban areas against only 70.13% in rural areas (The World Bank, n.d.). Approximately 97.7 million Indonesians, representing 48% of the adult population, remain unbanked (The World Bank, n.d.; DBS Bank, 2024). The barriers sustaining this exclusion are multiple: geographic isolation across an archipelago of over 17,000 islands, the concentration of 62.55% of bank branches and ATMs on Java alone (Miller et al., 2024; World Economic Forum, 2024), limited incomes and digital literacy (Amanda, 2023), and deeply rooted cultural mistrust of formal financial institutions. Critically, these barriers are not only logistical but also communicative. Rural communities are frequently excluded from the dialogue through which financial services are designed and delivered, leaving their needs, knowledge, and preferences unheard by formal institutions (Ozili, 2020; Bukari et al., 2023). Financial exclusion in rural Indonesia is therefore sustained as much by the absence of two-way communication as by the absence of bank branches.

To address these challenges, Indonesian regulators and policymakers introduced the LAKU PANDAI initiative (Layanan Keuangan Tanpa Kantor Dalam Rangka Keuangan Inklusif), which extends banking services beyond traditional branch infrastructure through

BRILink, launched by Bank Rakyat Indonesia (BRI) in 2012. BRILink deploys local agents to deliver real-time banking services through BRI's electronic data capture (EDC) system under a fee-sharing model. By 2023, BRILink had over 666,000 agents covering nearly 80% of Indonesia's villages (BRILink, n.d.), rising to 1,022,000 agents nationwide in 2024, with agent earnings nearly doubling (Sunandar, 2024). Beyond reducing transaction costs and improving physical accessibility, these agents function not merely as transaction processors but as communication intermediaries: trusted local figures who translate institutional services into the language, norms, and relational fabric of their communities (Lyman et al., 2008; Agwu, 2021).

Despite BRILink's impressive operational scale, a critical gap remains: the program has been designed and implemented primarily as a service delivery mechanism, with limited attention to the communicative and participatory dimensions of financial inclusion. Van de Fliert (2010) argues that genuine participation in development requires communities to function not merely as recipients of services but as active dialogue partners, and that sustainable outcomes depend on creating two-way communication flows between institutions and the communities they serve. In BRILink's case, this gap is visible in how agents are trained in transaction procedures but not in facilitating community dialogue or financial literacy; how customers receive services but have little voice in shaping them; and how BRI as an institution communicates to agents and communities but rarely communicates with them. The widening gap between financial literacy and inclusion in Indonesia thus reflects a structural failure of participatory communication, not simply a failure of service delivery.

This study addresses that gap by examining BRILink through a C4D lens, focusing on Pujon Village, East Java, as a case of a rural community that has branchless banking agents yet continues to experience financial exclusion. The local economy centres on small-scale agriculture and dairy farming, characterised by low financial literacy and reliance on informal financial services (Oxford Policy Management, 2017; Febrianto et al., 2023). Using a qualitative approach, this study explores how BRILink agents function as communication intermediaries and how the communicative practices between agents, customers, and BRI shape the quality and sustainability of financial inclusion in this rural context.

LITERATURE REVIEW

Financial Inclusion and the Communicative Limits of Access-Oriented Frameworks

Financial inclusion is broadly understood as the process of ensuring that individuals and businesses have access to appropriate, affordable, and effective financial services (The World Bank, 2022; Sarma & Pais, 2011). In Indonesia, the Financial Services Authority (OJK) operationalises this as the availability of financial products and services aligned with the needs and capacity of the population, with the goal of enhancing societal well-being (Otoritas Jasa Keuangan dan Badan Pusat Statistik, 2025). These definitions reflect a predominantly access-oriented conception of inclusion that measures progress through service availability and the proportion of the population reached. Research consistently affirms the developmental significance of this access: financial inclusion is linked to poverty reduction, lower income inequality, and enhanced banking stability in developing economies (Park & Mercado, 2018; Lee et al., 2023; Mhlanga, 2021; Ahamed & Mallick, 2019; Cicchiello et al., 2021).

However, the access-oriented framing has attracted growing scholarly critique. Ozili (2020) argues that access metrics alone obscure whether individuals are meaningfully engaging with financial services or merely nominally included. Sarma and Pais (2011) extend this critique by proposing a multidimensional framework that distinguishes between accessibility, availability, and usage, revealing how physical access does not guarantee genuine participation. Inclusion must also account for both formal and informal financial practices if it is to address the multidimensional nature of poverty, rather than simply expanding formal service reach (Bukari et al., 2023). A person can therefore be technically included, within reach of a service point, while remaining excluded from the conditions that make that inclusion meaningful, including financial literacy, cultural trust, and the capacity to make informed autonomous decisions about financial products.

These gaps are most acute in rural contexts. Klapper et al. (2025) identify persistent demographic exclusion along lines of gender, geography, and age as the defining challenge of contemporary financial inclusion, while Anakpo et al. (2023) document how the absence of pragmatic digital policy, unreliable infrastructure, and weak consumer protection leave rural populations structurally marginalised even where digital financial tools nominally exist. Agwu (2021) adds that rural communities face compounding barriers of language, limited educational readiness, and infrastructural deficits that render technology-driven inclusion initiatives ineffective without accompanying support structures. Critically, financial exclusion in rural areas is sustained by information asymmetry between institutions and communities, by the absence of two-way dialogue in service design, and by a fundamental failure to engage rural populations as active participants rather than passive recipients of financial services (Ozili, 2020; Rakibuzzaman & Akash, 2019). It is this communicative dimension of exclusion that access-oriented frameworks cannot adequately address, and that the present study seeks to examine.

Branchless Banking and Agent-mediated communication

Branchless banking has emerged as a globally influential strategy for extending financial services beyond the physical infrastructure of formal banking. It operates through alternative delivery channels including mobile platforms, digital applications, and community-based agents, to reach populations that conventional banking cannot serve cost-effectively (Lyman et al., 2008; Mohamed & Elgammal, 2023). The approach has demonstrated measurable gains: branchless banking reduces infrastructure costs, lowers transaction barriers for low-income populations, and has been shown to improve financial access in underserved communities across multiple national contexts (Mutarindwa et al., 2024; Palaon et al., 2020; Rachmawati et al., 2020). In Indonesia specifically, agent-based branchless banking has created dual benefits, expanding financial access for rural communities while simultaneously generating income for local small business owners who serve as agents (Palaon et al., 2020).

However, the dominant framing of branchless banking in existing literature remains largely operational: agents are studied as delivery mechanisms, and success is measured through transaction volumes, cost efficiency, and geographic reach. This framing obscures the communicative work that underpins the model's effectiveness. Lyman et al. (2008) argue that agents function not merely as transaction processors but as trust brokers, relational figures who mediate between formal institutions and communities with historically rooted mistrust of conventional banking. Agwu (2021) extends this point, demonstrating that local agents exert disproportionate influence on community uptake of financial services precisely because they offer personalised communication and relational depth that no institutional channel can replicate. Osman et al. (2024) further show that when agent-based trust is established, transaction costs cease to be a significant barrier to customer engagement, underscoring how the quality of the agent-customer communicative relationship shapes inclusion outcomes more powerfully than structural factors alone.

Despite these insights, the literature has not fully theorised what agents actually do communicatively, how they navigate tensions between institutional directives and community needs, or what happens when the communicative infrastructure supporting agents is inadequate. The quality of agent-mediated communication shapes not only whether communities can access financial services, but whether they can engage with those services meaningfully, on their own terms, and in ways that strengthen rather than extend their dependence on formal institutions. It is this gap that the present study addresses.

Communication for Development as an Analytical Framework

Communication for Development (C4D) provides the theoretical framework through which this study analyses BRILink's role in financial inclusion. C4D is defined as the systematic design and use of participatory communication processes, approaches, and media to share information and build mutual understanding among all stakeholders in a development process, with the goal of enabling communities to influence the decisions and programmes intended to serve them (Thomas & van de Fliert, 2014). Crucially, C4D is not concerned merely with the dissemination of information to target populations but with the creation of genuine two-way communicative relationships through which communities become active participants in development rather than passive recipients of it (van de Fliert, 2010).

Central to this framework is van de Fliert's (2010) distinction between participation in communication and participatory communication. Participation in communication refers to the involvement of communities in the delivery of predetermined programmes as beneficiaries or informants, or in the present context, as customers of a service. Participatory communication, by contrast, requires communities to be genuine dialogue partners: empowered to determine their own needs, shape the design of initiatives, raise concerns through institutional channels, and influence outcomes in ways that reflect their own priorities (van de Fliert, 2010; Thomas & van de Fliert, 2014). A programme may succeed in bringing communities into contact with formal financial services while failing entirely to create the conditions for participatory communication through which those services are shaped by, accountable to, and sustainable within community realities.

A C4D lens also foregrounds the role of communication intermediaries, individuals positioned between formal institutions and communities who translate, mediate, and facilitate dialogue across those boundaries. In rural development contexts, van de Fliert (2010) argues that such intermediaries are indispensable precisely because formal institutions lack the relational embeddedness, local knowledge, and cultural credibility to communicate effectively with marginalised communities. However, their effectiveness depends critically on whether they are equipped with the communicative competencies required for their role, and whether institutional structures support rather than undermine their communicative agency. Drawing on van de Fliert et al.'s (2010) study of participatory communication in rural Eastern Indonesia, a pattern emerges in which development workers compensate for inadequate institutional communication through informal, self-directed learning, reflecting not individual resourcefulness but institutional failure to invest in genuine communication capacity.

Complementing C4D, Dutta's Culture-Centered Approach (CCA) (2008; 2011) provides a framework for examining how structure, culture, and agency interact within marginalised communities to shape communicative participation. In Dutta's model, structure refers to the institutional rules and practices that constrain or enable access to resources; culture constitutes the local contexts in which meanings are continuously negotiated; and agency is the capacity of community members to enact choices within and against those structural constraints. Applied to BRILink, this framework exposes a tension running through the study's findings: BRI's institutional structure shapes what agents are permitted and equipped to communicate; community cultural dynamics including trust networks, peer influence, and local norms shape how services are adopted and understood; and agents exercise improvised communicative agency to negotiate the gap between these two levels, largely without institutional recognition or support. Together, these frameworks position branchless banking not merely as a financial service delivery model but as a communication system in which genuine, sustainable financial inclusion depends on the quality of communicative relationships enabled at every level: between BRI and its agents, between agents and their communities, and between the formal financial system and the rural populations it seeks to serve.

METHODOLOGY

This study employed a qualitative exploratory approach to investigate how communicative practices between BRILink agents, customers, and the parent institution BRI shape financial inclusion outcomes in Pujon Village, East Java, Indonesia. Pujon Village was selected as the research site through purposive sampling on the basis of three criteria:

its status as a rural community with active BRILink agent coverage, its persistent experience of financial exclusion despite that coverage, and its socioeconomic profile centred on small-scale agriculture and dairy farming with documented low financial literacy (Oxford Policy Management, 2017; Febrianto et al., 2023). This combination makes Pujon a theoretically productive site for examining the communicative gap between service availability and meaningful financial participation.

Data were collected through in-depth interviews and field observations with BRILink agents and customers, selected through a combination of purposive and snowball sampling techniques. A total of 13 participants took part in the study, comprising both agents and customers representing a range of demographic backgrounds and service usage patterns. All interviews were audio-recorded and transcribed verbatim. Field observations were conducted concurrently, with detailed field notes taken to capture contextual details including the physical settings of agent operations, the nature of agent-customer interactions, and communicative dynamics that interviews alone could not fully capture. These field notes served both as a complementary data source and as a means of triangulating interview accounts.

The research team divided analytical responsibilities across phases. The first author conducted all interviews and field observations. The third author transcribed the interview recordings. The second author carried out the initial phase of inductive thematic analysis and drafted the manuscript. The first and third authors subsequently undertook a second phase of thematic analysis to refine and consolidate the emerging themes. All authors collectively completed the manuscript. Transcripts were analysed using NVivo 15 software to systematically identify, organise, and interpret recurring themes across the data. The analytical process was guided by the C4D framework, with particular attention to communicative roles, relational dynamics, institutional structures, and the conditions shaping agent and community agency.

RESULTS

The analysis of interview data and field observations produced three themes that collectively illuminate how financial inclusion is communicatively constructed, negotiated, and constrained within the BRILink network in Pujon Village. Rather than treating inclusion as a product of service availability alone, the findings reveal it as an outcome of communicative processes operating at multiple levels: between agents and their communities, between agents and BRI as the parent institution, and within community social networks themselves. The three themes are: (1) agent-mediated trust and the social construction of financial inclusion, (2) communicative dilemmas in agent-customer relationships, and (3) institutional communication gaps and agent self-directed learning.

1. Agent-Mediated Trust and the Social Construction of Branchless Banking

This theme examines how financial inclusion in Pujon is achieved not merely through the physical availability of banking services, but through communicative processes of trust-building, social influence, and relational embeddedness. Participants consistently described BRILink as improving access to banking services, yet their accounts reveal that accessibility alone does not explain adoption. Rather, engagement with BRILink is facilitated through trusted social networks and the communicative role played by local agents who bridge the gap between formal financial institutions and rural communities.

Participants frequently described how BRILink reduced logistical barriers associated with conventional banking, framing this reduction in explicitly communicative terms of convenience and relationship. Customer F4 reflected on the inefficiencies of traditional banking:

> *"BRILink is helping the conventional bank. There's a long waiting line if you need to do something in a conventional bank… BRILink helps us because we no longer need to wait in line."*

Similarly, customer M1 emphasised how agent-mediated services simplified interactions that would otherwise require navigating formal institutional protocols:

> *"Sometimes, things are more complex to manage at the brick-and-mortar BRI. For example, I need to bring my ID card if I want to do a Rp 5 million transfer. Thanks to BRILink, I just need to go to my agent to do that."*

These accounts point to agents as translators of institutional complexity, reducing the communicative distance between formal banking systems and rural customers unfamiliar with their requirements. Agent F4 further contextualised this role within Pujon's infrastructural reality:

> *"We only have one branch of BRI in our village, and people in my village used to wait for hours just to withdraw some cash. Let alone those who live far from the bank."*

Critically, participants revealed that the decision to use BRILink was shaped less by direct institutional communication from BRI than by existing community communication networks. Information about BRILink circulated primarily through peer channels and social relationships. Agent F4 recalled how initial awareness emerged:

> *"Initially, I knew about BRILink from a WhatsApp message, saying someone from BRI would visit our faith-based community to introduce it."*

Customer F4 described how adoption subsequently spread through peer influence rather than institutional outreach:

> *"After one person agreed to be a BRILink user, another two or three people did the same. Most of my neighbours and friends use BRILink."*

These accounts illustrate that trust in BRILink was socially constructed through everyday interpersonal communication rather than through formal institutional channels. Customers assessed the legitimacy and usefulness of BRILink through the experiences of neighbours, relatives, and trusted community members, pointing to community communication as the primary mechanism through which financial services became socially acceptable and meaningful.

Beyond facilitating transactions, agents became embedded in local financial practices in ways that extended well beyond their formal operational roles. Agent F2 described the relational depth of these interactions:

> *"No matter how small the loan you have, the agents can help you keep it on track. Even your whole family may know about your current loan amount."*

This statement reveals how agents operate within existing social relationships that carry significant communicative weight, including accountability, community visibility, and interpersonal trust. Their role involves not only processing financial services but sustaining ongoing relational engagement that functions as an informal support structure. Agent M1 articulated how awareness of these community communication needs motivated his decision to become a BRILink agent:

> *"People in our village certainly need BRILink. They have loans to pay, and they must do it while waiting in a long line."*

Despite these relational strengths, participants identified communicative and infrastructural constraints that limited BRILink's effectiveness. Connectivity failures disrupted service continuity and undermined customer confidence. Agent F1 noted: "Sometimes, the system says, 'out of network coverage,' meaning there's no mobile connection." Transactional errors further generated communicative breakdowns between agents and customers. Customer M1 explained: "Although I already have proof of the transaction, recipients might say the payment hasn't come through. This causes arguments between us." These breakdowns reveal how infrastructural failures carry communicative consequences, eroding the relational trust that agents work to build through sustained interpersonal engagement.

2. Communicative Dilemmas in Agent-Customer Relationships

The second theme examines the communicative labour that BRILink agents perform in managing agent-customer relationships, and the dilemmas that arise when institutional role definitions fail to account for the relational complexity of their actual communicative work. Agents in Pujon consistently described navigating tensions between their defined function as transaction processors and the broader communicative expectations placed on them by customers and community norms.

Agents came from diverse professional backgrounds, which shaped their starting communicative competencies and required deliberate adaptation to customer-facing roles. Agent F1 reflected on this transition:

> *"I had experience working in an IT department. People say IT professionals are rigid because we interact with machines. I started to learn to be communicative."*

Despite this adaptation, F1 also described a reluctance to extend communicative engagement into financial advice, revealing how agents self-regulate the boundaries of their intermediary role under conditions of institutional ambiguity:

> *"I'm reluctant to give any financial advice to my customers. They might not want to return to me, and I'll lose customers."*

This tension illustrates a communicative dilemma at the heart of the agent role: agents are positioned as trusted local intermediaries but are given no institutional guidance on how to manage the communicative expectations that trust generates. The absence of clear role definition leaves agents to negotiate these boundaries individually, producing inconsistent communicative practices across the network.

Customer expectations of relational warmth and personalised communication emerged as significant factors shaping service quality. Customer M1 described the communicative impact of an unpleasant interaction: "I smiled at the agent, but the service I got was rude." In response to such expectations, agents frequently extended their communicative roles beyond transactional functions. Agent F1 recounted:

> *"One customer came to top up an e-wallet for a transfer, and we discovered they didn't have an account. I helped them set it up, which took time. Customers don't care about the steps involved; they just want the agent to get things done."*

Agent F3 described a similar experience of managing communicative friction arising from policy misunderstandings:

"I calmly explained that the fee wasn't set by BRILink or me but by the government. We are only a platform for payment. She left annoyed, but I did my best to explain."

These accounts reveal agents performing what can be understood, drawing on Dutta's (2008) Culture-Centered Approach, as communicative agency within structural constraints: exercising individual relational skill and judgment to manage community expectations that BRI's institutional communication has not addressed. Agents become de facto communicators of institutional policy, translating rules and procedures into terms that are legible and acceptable within community cultural norms, without having been equipped or recognised by BRI to do so.

The temporal dimension of agent-customer communication introduced further dilemmas. The flexibility of BRILink services, particularly their availability outside standard banking hours, was experienced by agents as both a relational asset and a communicative burden. Agent F1 described the pressure this generated:

"Sometimes, there are customers who come twice to me. They even wake me up in the middle of the night to get BRILink service—like topping up my mobile balance or buying an electricity token. I often reply to their texts, 'I'm too scared to go to my counter by myself. Can it wait until morning?'"

Agent F3 noted the structural absence of boundaries: "Agents don't have holidays, including Saturdays and Sundays." The emotional and relational toll of operating without institutional guidance on service boundaries points to a significant gap in BRI's communicative support for its agent network, representing a critical failure in the programme's communication architecture.

3. Institutional Communication Gaps and Agent Self-Directed Learning

The third theme reveals how inadequate institutional communication from BRI leaves agents without the knowledge, guidance, or support structures necessary to fulfil their communicative and operational roles effectively. Agents responded to these gaps through self-directed, informal learning, a pattern that reflects not individual resourcefulness but a systemic failure of institutional investment in communication capacity, consistent with the pattern identified by van de Fliert et al. (2010) in comparable rural development contexts in Indonesia.

A central concern raised by agents was the superficial nature of initial training provided by BRI. Agent F1 described the communicative inadequacy of the onboarding process:

"Their staff came to my community to explain what BRILink is, how it could replace ATMs and banks. But it's superficial. I needed to do my own research

> *on how to do things as an agent. Once, I thought I had to ask the customers themselves. BRI does not realise that the actual situation requires more training and education for us, the agents.”*

This account illustrates how BRI's communication with its agents operates in a top-down, one-directional mode: information is transmitted to agents at the point of enrolment without creating the ongoing dialogue through which agents could raise operational questions, share community-level feedback, or receive contextually relevant guidance. The result is a communicative vacuum that agents fill through personal initiative. Agent F3 reported a comparatively more positive experience: "BRILink staff taught me how to do transactions, which button to press on the EDC. As long as the instruction was clear, I'd be able to follow and understand." The discrepancy between these accounts highlights inconsistency in BRI's institutional communication practices, suggesting that the quality of agent preparation varies significantly depending on individual BRI staff rather than on any systematic communication framework.

Transactional errors generated further communicative breakdowns between agents, customers, and BRI. Agent F4 described the consequences of inadequate institutional support in error resolution:

> *"I helped manage the refund of a customer with BRI, but it took about two months with extensive paperwork. Ultimately, I still got the complaints, not BRI."*

Agent F1 articulated the communicative burden this placed on individual agents:

> *"One transfer gives us a commission of about Rp 3,500 (22 cents). But agents always get the blame for mistransfers. Since then, I keep track of my customers' mobile phone numbers and bank accounts in my notebook."*

These accounts illustrate how agents recognise the need for financial literacy communication within their communities but lack the institutional backing, training, or mandate to act on that recognition. Drawing on van de Fliert's (2010) framework, agents in Pujon occupy an intermediary position that demands communicative competencies well beyond transaction processing, yet BRI's institutional communication architecture neither acknowledges nor supports these demands. The result is a network of agents who are simultaneously over-relied upon as community communicators and under-supported as institutional representatives, producing a fragile and unsustainable communication system at the very interface where financial inclusion is made or unmade.

DISCUSSION

The discussion is organised around three interconnected arguments: that BRILink achieves service access without participatory communication; that agents function as structurally constrained communication intermediaries whose effectiveness depends on self-generated communicative capacity; and that the systematic absence of voice mechanisms for both agents and communities constitute the programme's most critical and underrecognised inclusion gap. It is noted that BRILink operates within the framework of Indonesia's National Strategy on Financial Literacy and Inclusion (SNLIK), which articulates financial inclusion in terms of measurability, affordability, targeting, and sustainability (Otoritas Jasa Keuangan, 2024). While these principles provide a useful policy context, this discussion argues that they are insufficient as an analytical framework for understanding the communicative dynamics through which inclusion might be achieved.

Access without Participatory Communication

The first theme demonstrates that BRILink has measurably expanded financial access in Pujon. Participants described how the programme removed longstanding logistical barriers: reduced queuing times at conventional branches, simplified procedural requirements such as identity verification for transfers, and extended service availability beyond bank operating hours. Customers across demographic groups such as farmers, housewives, students, merchants, reported using BRILink for withdrawals, deposits, e-wallet top-ups, loan repayments, and insurance payments. By any access-oriented measure, these are significant gains. However, read through van de Fliert's (2010) framework, the findings reveal a more complex picture: BRILink has achieved participation in communication — the involvement of communities in the receipt and use of services — but has not achieved participatory communication, which requires communities to be active dialogue partners in the design, governance, and continuous improvement of those services.

This distinction is most clearly evidenced by the adoption patterns described in the findings. BRILink's uptake in Pujon was not driven by BRI's formal communication channels as it was driven by community-generated communication processes: word-of-mouth referrals, WhatsApp messages circulating within faith-based communities, and the social proof of watching neighbours adopt the service. As Agent F4 recounted, initial awareness came through a WhatsApp message announcing a BRI visit to a community group; adoption spread thereafter through peer networks, with customers noting that after one person joined, two or three more followed. This organic, community-driven diffusion process reflects a pattern that Thomas and van de Fliert (2014) identify as characteristic of development programmes that achieve participation in communication without achieving participatory communication: communities are reached and may even adopt the service, but they do so as beneficiaries of a predetermined design rather than as dialogue partners who shaped it. The Pujon data illustrates this precisely: BRI's institutional communication was insufficient to drive adoption, and communities generated their own communication networks to compensate. This should not be read uncritically as a success story; it demonstrates that financial inclusion in Pujon was achieved despite, not because of, BRI's communication design.

Further evidence of this communicative gap lies in the findings on service fees. Multiple participants expressed frustration with administrative costs, with Customer F4 stating that fees are "too high," while Agent F3 voiced concern that rising fees would drive customers away. These are not merely operational complaints — they reveal that the communities most dependent on BRILink have no formal channel through which to contest or influence fee structures. Thomas and van de Fliert (2014) argue that genuine participatory communication must be embedded in the design stage of development initiatives, not introduced as an afterthought once services are operational. BRILink's fee structure, like its service architecture more broadly, was determined institutionally and communicated downward to agents and communities. There is no reverse channel. This is the precise condition that van de Fliert (2010) identifies as the defining limitation of development programmes that achieve coverage without achieving dialogue — programmes that, however efficient in terms of service delivery, foreclose the community communication through which genuine financial inclusion would be defined, contested, and shaped by those it is intended to serve.

Agents as Structurally Constrained Communication Intermediaries

The second and third themes are most productively analysed together through Dutta's (2008; 2011) culture-centered approach, which theorises development communication as the product of interactions among structure, culture, and agency. In the BRILink context, structure refers to BRI's institutional architecture: its training model, commission system, EDC-based service design, error resolution procedures, and the absence of formal escalation channels for operational or ethical concerns. Culture refers to the social fabric of Pujon: the trust networks, relational accountability norms, the communal knowledge of neighbours' financial circumstances, the expectation of round-the-clock availability from known community members. Agency refers to what agents actually do within and against these structural conditions. The data reveals a consistent and troubling pattern: the communicative demands placed on agents by their structural and cultural positioning are substantially greater than what the institutional structure equips or acknowledges.

The cultural dimension of Pujon shapes agent roles in ways that extend well beyond transactional service delivery. The relational accountability described by Agent F2 — that agents help customers keep loan repayments on track, and that a customer's entire family may know the status of their loan — reflects not a formal programme design but a cultural norm of communal financial oversight. Agents are absorbed into this norm whether or not they are prepared for it. The relational expectations of the community transform the agent role from transaction processor into trusted financial interlocutor: a figure who must navigate the personal, relational, and reputational dimensions of money management within a tight-knit social environment. This is precisely the function that van de Fliert (2010) assigns to communication intermediaries in rural development contexts —

figures whose embeddedness in community culture gives them communicative authority that formal institutions cannot replicate. What the data reveals, however, is that BRI deploys agents in this intermediary role without theorising or resourcing it as such.

The findings from Theme 2 document in granular detail how agents generate communicative capacity through personal initiative rather than institutional preparation. Agent F1's reflection, transitioning from an IT background required actively learning to be communicative, is not an incidental detail but a structural finding: BRI's training did not address communication as a component of the agent role. Agents independently develop the relational skills, boundary management strategies, and explanatory repertoires that their role demands. Agent F3's account of calmly absorbing a customer's anger over government-set fees, clearly explaining that BRILink is only the platform, not the fee-setter, while the customer left annoyed, illustrates a sophisticated communicative act of institutional translation: the agent mediated between an opaque government policy and a frustrated community member, protecting the relationship and the institution simultaneously, without any guidance or recognition from BRI. Agent F1's willingness to help a customer establish an entirely new e-wallet account, an unreimbursed service that extended well beyond the expected transaction scope, reflects a similar pattern of communicative labour that exceeds institutional expectations but is necessary to sustain community trust. Dutta (2008) frames this kind of self-generated agency as the response of marginalised actors to structures that fail to serve them — a finding that, in this context, applies not only to communities but to the agents who are supposed to serve them.

The temporal dimension of agents' communicative labour further illuminates the structural gap. Agent F1's account of being woken in the middle of the night to process a mobile balance top-up, feeling unsafe going to their counter alone while Agent F3's observation that agents have no holidays including weekends, reveals a service availability model that depends entirely on agents' personal time, safety, and willingness to absorb the costs of community accessibility. This is not incidental to BRILink's value proposition as Agent F4 notes, the ability to transact at any hour is precisely what distinguishes BRILink from conventional banking for merchants and farmers whose income flows do not respect business hours. The structural problem is that this differentiated accessibility is produced by agents' uncompensated personal availability rather than by an institutional design that recognises, supports, and fairly distributes that burden. Dutta's (2011) concept of structure as the system that constrains access to resources is directly applicable: BRI's institutional structure extracts communicative and temporal resources from agents while providing minimal reciprocal support.

The Absent Voice: Institutional Communication Failure and Its Consequences

The third theme surfaces the most critical communicative failure in the BRILink system: the systematic absence of voice mechanisms at every level of its operation. This finding is read here through Thomas and van de Fliert's (2014) concept of communication rights — the right of communities and frontline development actors to have their voices heard, their concerns addressed, and their knowledge integrated into the institutions and programmes that affect their lives — and through Dutta's (2011) concept of voice infrastructure, the institutional structures that enable or foreclose the expression and reception of community voice. BRILink, as currently designed, systematically forecloses voice at two levels simultaneously: the agent–BRI relationship, and the community–institution relationship.

At the agent–BRI level, the training gap described in Theme 3 is not merely a capacity problem — it is a communication structure problem. Agent F1's account is the most explicit: BRI's initial orientation was superficial, focused on what BRILink is rather than how to operate as an agent in practice. F1 was compelled to conduct independent research, and at one point considered asking customers themselves for guidance. Critically, F1 adds: "BRI does not realise that the actual situation requires more training and education for us, the agents." This is not simply a complaint about training quality — it is a statement about the absence of a feedback mechanism through which agents can communicate operational realities back to the institution. BRI does not realise, because there is no channel through which agents can tell it. Van de Fliert, Jamal, and Christiana (2010) describes this pattern precisely: development workers compensate for inadequate institutional support through informal self-directed learning, a dynamic that appears to reflect agent ingenuity but in fact reflects institutional communication failure. The inconsistency between agents' training experiences illustrated by Agent F3 reporting a satisfactory technical introduction while F1 received almost none further confirms that BRI communicates to agents inconsistently and without a systematic mechanism for assessing whether that communication has achieved its purpose.

The error resolution findings sharpen this critique further. Agent F4's account of spending two months managing a customer refund with BRI, involving extensive paperwork and ultimately absorbing all customer complaints despite BRI's institutional role in the error, reveals an accountability architecture in which institutional errors are communicated downward to agents while there is no upward channel through which agents can communicate systemic problems to BRI. Agent F1's compensatory practice of maintaining a personal notebook of customer account numbers and phone numbers — an individual workaround for the absence of institutional error prevention — represents a further instance of agent agency deployed to fill structural gaps. Earning approximately Rp 3,500 per transfer while bearing full reputational responsibility for mistransfers, F1's situation epitomises the structural asymmetry that Dutta (2008) identifies: the institution extracts value from the agent's labour and community relationships while the agent absorbs the costs of institutional inadequacy.

Perhaps the most theoretically significant finding concerns the ethical dilemmas agents navigate in isolation. Agent F1's account of repeatedly processing top-ups for a young man clearly engaged in gambling — feeling "terrified" but continuing to serve him out of financial dependency on customer retention — is a profound illustration of what the absence of voice infrastructure produces at the human level. The agent is aware of a harmful practice, experiences genuine moral distress about it, and has no institutional channel through which to raise it, seek guidance, or advocate for a policy response.

Similarly, Agent M2's reflection on customers misusing loans for non-essential spending, and their sense of personal responsibility for providing financial education they are not trained or resourced to deliver, reflects the same structural isolation. Thomas and van de Fliert (2014) argue that communication for development must raise awareness of structural contexts and create opportunities for collective action toward change. In BRILink's architecture, agents who identify structural problems — predatory gambling facilitated through the platform, loan misuse, the absence of financial literacy support — have no legitimate communicative avenue for that awareness to reach the institution or generate change. The result is not merely operational inefficiency but a communicative injustice: agents who bear the relational and moral costs of serving marginalised communities are denied the voice through which those costs could become visible, addressable, and shared.

Toward Genuine Participatory Communication in Branchless Banking

Taken together, these three arguments produce a finding that has implications beyond BRILink: financial inclusion programmes that are designed as service delivery systems, without a participatory communication architecture, reproduce communicative exclusion at the very levels they are intended to address. Communities gain access to transactions but not to dialogue. Agents gain a role but not a voice. The institution gains reach but not the feedback through which that reach could be improved, sustained, or made genuinely responsive to the communities it serves. This is not a failure of intent, acknowledging that BRILink's contribution to financial access in Pujon is real and valued by participants, but a failure of communication design, one that is endemic to development programmes that measure success in terms of coverage rather than communicative participation.

What would a participatory communication architecture for branchless banking look like? Drawing on van de Fliert's (2010) insistence that sustainability requires genuine two-way dialogue and Thomas and van de Fliert's (2014) argument that participatory communication must be embedded at the design stage of development initiatives rather than retrofitted once services are operational, at minimum it would require: structured channels for agents to communicate operational realities, ethical concerns, and community needs back to BRI; community consultation mechanisms through which residents can influence service design, fee structures, and the scope of agent roles; training that equips agents not merely with technical transaction skills but with the communicative competencies required for their intermediary function, including how to facilitate financial literacy dialogue, manage ethical dilemmas, and represent community concerns to the institution; and institutional accountability mechanisms that recognise agents as stakeholders in the programme's communicative success rather than as a delivery infrastructure whose personal and relational costs are invisible. These are not additional features of a working system but they are the communicative foundations without which branchless banking cannot achieve the participatory financial inclusion that its design promises but its architecture denies.

The relevance of this argument is particularly acute in rural contexts, where the structural barriers to financial inclusion like geographic isolation, limited digital infrastructure, low financial literacy, and deep-rooted mistrust of formal institutions cannot be overcome by conventional banking channels (Agwu, 2021; Anakpo et al., 2023). The findings from Pujon demonstrate that branchless banking agents, when embedded in their communities, possess precisely the communicative assets that formal institutions lack: relational credibility, cultural familiarity, and sustained interpersonal presence. Lyman et al. (2008) identified agents as trust brokers who mediate between formal financial systems and communities with historically rooted scepticism of conventional banking; Agwu (2021) further established that it is agents' personalised, relationally embedded communication that determines whether rural communities engage with formal financial services meaningfully. The Pujon findings corroborate and extend this: adoption was driven not by BRI's institutional outreach but by agents' integration into community trust networks, and financial engagement deepened through ongoing relational interaction rather than one-off transactional contact. This positions the BRILink agent not merely as a delivery mechanism for financial inclusion but as its primary communicative facilitator in rural areas — a function that, if institutionally recognised and supported through participatory communication practices, holds substantive potential for bridging the gap between nominal and meaningful financial inclusion in contexts where formal institutions have historically been unable to reach.

CONCLUSION

This study set out to examine how BRILink, as a branchless banking initiative, contributes to financial inclusion in Pujon Village, East Java, through the lens of Communication for Development. The findings reveal that BRILink's achievements in expanding access to formal financial services are real but incomplete, and that the gap between access and meaningful inclusion is fundamentally communicative in nature. Three interconnected communicative failures characterise BRILink's current architecture: the absence of two-way dialogue between BRI and its agents, the absence of participatory channels through which community needs can inform institutional decisions, and the structural under-resourcing of agents as communication intermediaries despite their centrality to the programme's community-level effectiveness.

The study argues that financial inclusion cannot be achieved through service delivery alone. Drawing on van de Fliert's (2010) distinction between participation in communication and participatory communication, and Dutta's (2008) Culture-Centered Approach, the analysis demonstrates that BRILink currently positions communities as recipients of financial services rather than as active dialogue partners in their design. Agents exercise improvised communicative agency to fill the gaps left by inadequate institutional communication, doing so without recognition, training, or support from BRI. The community communication networks that actually drive adoption in Pujon, built through peer relationships, faith-based channels, and local trust, operate entirely outside BRI's communication architecture and are therefore fragile, unscalable, and unreciprocated by the institution that depends on them.

These findings carry concrete implications for policy and practice. BRI and other branchless banking institutions should invest in agents as trained communication intermediaries equipped with financial literacy communication skills, ethical guidance frameworks, and ongoing institutional support. Two-way feedback channels between agents and BRI should be established to ensure that community-level knowledge informs institutional decisions. Community engagement should be embedded at the design stage of financial inclusion initiatives, drawing on the cultural and relational structures already present in communities like Pujon as genuine partners in programme co-design.

Ultimately, this study contributes to a growing body of literature that calls for communication to be treated not as a supporting function of financial inclusion but as its very foundation. The distance between Indonesia's financial literacy gains and its declining inclusion index is not a distance of geography or technology. It is a distance of dialogue, and closing it requires institutions like BRI to reconceive their relationship with rural communities as a communicative relationship, built on genuine participation, sustained by two-way exchange, and grounded in the relational realities of the communities they seek to serve.

LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

This study makes a contribution to understanding the communicative dimensions of financial inclusion in rural Indonesia, but several limitations must be acknowledged. First, the data are drawn exclusively from Pujon Village, a community whose socioeconomic profile, centred on small-scale agriculture and dairy farming, may not be representative of other rural areas in Indonesia with different infrastructural conditions, cultural dynamics, or patterns of financial service engagement. The findings therefore cannot be generalised across the diverse rural landscape of the Indonesian archipelago, and should be understood as a theoretically productive case study rather than a comprehensive account of branchless banking communication in Indonesia.

Second, while this study reframes the analysis of BRILink through a C4D lens, the data could be further enriched by applying empowerment communication perspectives that foreground the political dimensions of communicative exclusion, particularly the ways in which marginalised communities are systematically prevented from exercising communicative agency within development programmes. The present study documents the absence of participatory communication in BRILink but does not fully examine the power relations that produce and maintain that absence. A more explicitly critical communication framework would deepen the analysis of why institutional structures resist participatory redesign even when the evidence for its necessity is clear.

Third, the qualitative design of the study, while appropriate for exploring communicative processes and relational dynamics, does not allow for an assessment of the scale or distribution of the patterns identified across BRILink's broader agent network. The inconsistency in training quality documented between agents suggests that communicative practices vary significantly across the network, a variation that qualitative methods in a single site cannot fully capture.

Future research could address these limitations in several directions. Comparative studies examining branchless banking communication across multiple rural sites in Indonesia, including areas with different levels of digital infrastructure, cultural composition, and economic activity, would enable identification of context-specific communicative challenges and transferable good practices. Research that applies empowerment communication theory to agent-community relationships would provide deeper insight into how structural power asymmetries between formal financial institutions and rural communities shape the conditions for participatory inclusion. Longitudinal studies tracking the communicative development of agent roles over time could illuminate whether and how agents evolve from transaction processors into genuine financial literacy communicators, and what institutional conditions support or hinder that evolution. Finally, research that centres the voices of community members, particularly those who remain unbanked despite the presence of BRILink agents, would address a gap in the present study by examining financial exclusion from the perspective of those most affected by the communicative failures this study has identified.

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