

ABSTRACT

The banking industry, especially agent-based distribution models such as BRILink, has undergone significant transformation in facing the challenges of globalization and technology, with BRILink playing an important role in increasing financial inclusion in remote areas, although there are still challenges related to transaction costs and negative perceptions of the role of agents as middlemen. Although BRILink contributes to access to banking services in remote areas, there are challenges in terms of cost efficiency and negative perceptions of agents as middlemen, which affect customer satisfaction and loyalty as well as the performance of the agents themselves. This study was conducted with the aim of seeing what factors can affect middleman performance and the role of knowledge sharing in its dynamics. A total of 593 BRILink Agents in the Semarang Region were asked to fill out a research questionnaire. The test results showed that self-perception and work motivation have a positive effect on middleman performance, work motivation affects knowledge sharing, but self-perception has a negative effect on knowledge sharing, while knowledge sharing itself does not affect performance.

Keywords: *BRILink Agent, Middleman Performance, Self-Perception, Knowledge Sharing, Work Motivation*

