



## **DIGITAL SHARIA INSURANCE INNOVATION: A CASE STUDY OF KITABISA INSURANCE PLATFORM AND ITS IMPACT ON FINANCIAL INCLUSION IN INDONESIA**

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### **ABSTRACT**

*This study aims to analyze the application of sharia principles and technological innovation in the business model of Kitabisa Insurance, a digital insurance platform based on mutual cooperation. This study explores how this platform improves financial inclusion through affordable, transparent, and solidarity-based services. Using a qualitative method based on case studies, data was collected through interviews, observations, and documentation. The results of the study show that Kitabisa Insurance has succeeded in answering the challenge of low penetration of sharia insurance in Indonesia by expanding accessibility and increasing financial literacy in the community. The technological innovations implemented make it easier for users to register, contribute, and claim, while building trust through data transparency. This study contributes to the development of digital-based sharia insurance services.*

**Keyword: Sharia Insurance, Fintech, Financial Inclusion, Technology**

### **I. INTRODUCTION**

The history of Kitabisa Insurance began in 2011, when it was still called Amanahjiwa Giri Artha Sharia Life Insurance or better known as AJS Amanah Githa. Amanah Githa is an insurance company owned by the Perhutani Pension Fund specializing in life insurance and tourism insurance in National Parks managed by Perhutani. Starting in 2023, ownership of the AJS Amanah Githa company was transferred to Kitabisa.com, which was previously a digital platform specializing in fundraising or crowdfunding, has acquired this company and rebranded AJS Amanah Githa as Kitabisa Insurance with its Saling Jaga product.

In its development, Kitabisa Insurance has become one of the innovations in the sharia financial sector in Indonesia which is designed to answer the challenge of low sharia insurance penetration. As part of an initiative developed from the Kitabisa.com donation platform, Kitabisa Insurance adopts a mutual cooperation

(*tabarru'*) approach to create insurance services that are easily accessible, transparent and in accordance with Islamic principles.

According to DSN-MUI Fatwa No. 21/DSN-MUI/X/2001 (Nasional, 2001) is defined as an effort to protect and help each other among a number of people through investment in the form of assets and/or *tabarru'* which provides a return pattern to face certain risks. From the OJK regulation side, sharia insurance is regulated in POJK Number 69/POJK.05/2016 to number 73/POJK.05/2016 (Otoritas Jasa Keuangan, 2024). In this regulation, several differences between conventional insurance and sharia insurance are the existence of a Sharia Supervisory Board (DPS), the distribution of underwriting surplus and the separation of *tabarru'* funds.

The *tabarru'* principle is the core of the Kitabisa Insurance business model. According to Az-Zuhaili (2007), *tabarru'* is an agreement (contract) that is mutually helpful (*ta'awun*) based on the *ridha* (willingness) of the giver to the recipient. In sharia insurance, funds received from participants contributions based on *tabarru'*, funds received from participants contributions based on *tabarru'* are used to cover losses of other participants in accordance with the principle of mutual assistance.

In the context of sharia insurance, *tabarru'* refers to an agreement to provide funds voluntarily from participants for the purpose of helping fellow members in facing risks. Funds provided by insurance participants are managed collectively by the insurance company to finance claims from members in need. This is in line with the spirit of mutual assistance (*ta'awun*) and social solidarity which are the main foundations of sharia finance. This principle also ensures that insurance services are free from elements of *riba*, *gharar* (uncertainty) and *maysir* (speculation), which are prohibited in Islamic law. Although sharia insurance has great potential, the penetration rate in Indonesia is still very low. This low penetration is caused by various factors, such as minimal financial literacy, limited access, and stigma against insurance fund management. So, this is where digital technology plays an important role.

Based on the theory of disruptive innovation proposed by Christensen (1997), technology can create new services that are simpler, more efficient, and more affordable, so that they can reach previously unserved segments of society. From the use of technology, process automation will be created, increasing the scale and reach of the business and increasing user independence.

Kitabisa Insurance utilizes this technology through a mobile-based application that simplifies the registration process, contribution payments, and claims. By eliminating geographical barriers and providing a new experience in insurance, this platform opens up opportunities for people who have not been touched by life insurance to participate in insurance services. The transparency offered through technology also builds trust, because users can monitor the use of funds in real-time.

This study aims to explore how Kitabisa Insurance applies the *tabarru'* principle in its digital business model, the role of technology in increasing service accessibility, and its impact on financial literacy and inclusion in the community. With a qualitative approach based on case studies, this study is expected to contribute to the development of digital-based sharia insurance services that are more inclusive and sustainable.

## II. LITERATURE REVIEW

### A. Sharia Insurance

Sharia insurance is an insurance system whose operations and principles are based on Islamic law (Sharia). The main objective of sharia insurance is to provide protection against unexpected risks with the basic principle of mutual assistance and mutual help between participants. Funds collected from participants are managed in accordance with sharia principles, namely avoiding elements of *riba* (interest), *maisir* (gambling), and *gharar* (excessive uncertainty). Therefore, the operational activities of sharia insurance must ensure that all transactions and products offered are free from elements that are forbidden in Islam (Nasrullah et al., 2025).

The main difference between sharia insurance and conventional insurance lies in the purpose of collecting funds and their management. In conventional insurance, participants pay premiums collected to cover the risks faced, and the insurance company seeks to generate profits from these funds by investing in instruments that contain elements of *riba* (interest). Meanwhile, in sharia insurance, the funds collected are donations used to help each other in facing risks and are managed in accordance with sharia principles, which avoid the practices of usury, *maisir*, and *gharar* (Afrianty et al., 2019). Sharia insurance has several basic principles that distinguish it from conventional insurance. Some important principles in sharia insurance include:

1. Ta'awun: The concept of mutual assistance between insurance participants which aims to provide benefits to all parties involved.
2. Tabarru': The concept of donations from participants to form funds used to help other participants who experience disasters.
3. Mudarabah: Management of insurance funds by insurance companies is carried out on the principle of profit sharing between participants and the company, in accordance with the previously agreed ratio.
4. Halal Investment: The funds collected can only be invested in sectors that are in accordance with sharia principles, namely avoiding sectors that contain haram elements such as alcohol, gambling, and industries related to pornography (Hamid & Mulyani, 2018).

Sharia insurance is an alternative that is in accordance with Islamic principles in dealing with unexpected risks. With the principles of mutual assistance, transparency, and fund management in accordance with sharia law, sharia insurance has great potential to develop in Indonesia. However, to realize this potential, sharia insurance companies need to overcome various challenges such as public education and competition with conventional insurance.

### B. Financial Technology

Fintech (Financial Technology) refers to innovations that combine technology with financial services to facilitate financial transactions, accelerate business processes, and provide more inclusive and efficient financial solutions. Fintech does not only focus on digital payments, but also includes various aspects

of other financial services such as peer-to-peer (P2P) lending, crowdfunding, digital banking, digital insurance (insurtech), and technology-based investment management (Josyula & Expert, 2021). Along with the development of the internet and mobile devices, fintech has become one of the sectors that has experienced rapid growth in recent years. Some of the main characteristics that distinguish fintech from traditional financial systems include:

1. **Innovation in Business Models:** Fintech often changes the traditional way of transacting finance by offering faster, more transparent, and technology-based solutions.
2. **Accessibility and inclusivity:** Fintech provides access to individuals or businesses that were previously underserved by traditional financial institutions, such as the unbanked or micro, small, and medium enterprises (MSMEs) that have difficulty obtaining financing.
3. **Automation and Big Data:** Leveraging advanced algorithms and big data analytics to improve operational efficiency and make faster and more accurate decisions in financial services.
4. **Decentralization:** Fintech tends to reduce dependence on central financial institutions and introduce the concept of decentralized financial services (blockchain and cryptocurrency) (Puschmann & Leifer, 2020).

The future of fintech is very bright with the continued development of technologies such as blockchain, artificial intelligence (AI), and the Internet of Things (IoT). In the future, we can expect more innovations in technology-based financial services, which can increase financial inclusion, reduce operational costs, and provide more personalized solutions for consumers. Governments and regulators in various countries are also increasingly recognizing the importance of fintech and are starting to create policies to support its innovation and growth.

Fintech is a rapidly growing sector and has a major impact on the global financial industry. With the ability to provide faster, cheaper, and more inclusive solutions, fintech provides many benefits to consumers and businesses. However, challenges related to regulation, security, and trust still need to be faced. As a highly innovative sector, fintech is expected to continue to grow by bringing significant changes in the way people access and use financial services.

### **C. Financial Inclusion**

Financial inclusion is a condition in which all levels of society, both individuals and small and medium enterprises (SMEs), have adequate access to affordable and quality financial services. These financial services include access to savings, loans, insurance, and payment services. The goal of financial inclusion is to ensure that all individuals, especially those in vulnerable or unbanked groups, can participate in the formal financial system that will support their economic well-being (Demirguc-Kunt et al., 2018).

Financial inclusion is very important in the context of economic development because it can help reduce poverty, increase social mobility, and encourage more inclusive economic growth. By increasing access to financial products and services, individuals and businesses can more easily manage their

finances, plan for the future, and obtain financing for economic activities (Sarma, 2008).

Technology, especially related to fintech (financial technology), has played an important role in driving financial inclusion. The use of technology allows financial institutions to provide more efficient, cheaper, and more accessible services, both in big cities and in remote areas. Some examples of technologies that play a role in financial inclusion include:

1. **Mobile Banking and Digital Wallets:** Mobile banking applications and digital wallets allow users to make financial transactions, such as payments, money transfers, and purchases without having to visit a bank branch.
2. **Peer-to-Peer Lending (P2P):** Peer-to-peer lending platforms allow unbanked individuals or SMEs to gain access to financing. These services also offer more competitive interest rates and a simpler application process.
3. **Blockchain and Cryptocurrency:** Blockchain technology enables transparency and security of financial transactions, while cryptocurrencies provide an alternative for those who do not have access to traditional banking services (Rabbani, 2022).

Financial inclusion is key to driving more inclusive and sustainable economic development. Although much progress has been made, there are still challenges to be faced in increasing people's access to financial services. The role of technology in expanding access, as well as supportive government policies, is critical in creating an effective financial inclusion ecosystem. With better financial inclusion, it is hoped that more people can enjoy greater economic benefits, reduce poverty, and strengthen economic resilience.

### III. RESEARCH METHODOLOGY

This study uses a qualitative method with a case study approach. Qualitative research types are descriptive in nature and tend to use analysis. The process and meaning are more emphasized in this type of research with a theoretical basis used as a guide so that the focus of this research is in accordance with the facts on the ground (Ramdhan, 2021). Data were collected through:

1. **In-depth interviews:** Conducted with Kitabisa Insurance management, platform users and sharia insurance experts.
2. **Direct observation:** Involves observation of application features, transparency of fund management and claims process.
3. **Documentation:** Analyzing internal reports, publications and promotional materials related to Kitabisa Insurance.

Data analysis was conducted thematically to identify patterns and relationships between the application of technology, sharia principles and their impact on financial inclusion.

### IV. RESEARCH RESULT

Kitabisa Insurance adopts two main principles in sharia, namely *tabarru'* and *wakalah bil ujah*. Funds collected from participants are used to help members who

file claims for risks experienced. Meanwhile, operational costs are managed transparently through a digital system with the *wakalah bil ujah* contract.

There is no element of usury in the management of funds in Kitabisa Insurance products. If there is a shortage of funds, the company will not charge interest to participants, but by taking Reserve funds (if there is an underwriting surplus) or borrowing funds from Kitabisa's core business. And this implementation is in accordance with sharia principles.

This model provides a fairer alternative compared to conventional systems which are often considered to contain elements of *riba* and *gharar* which tend to only benefit insurance companies.

#### **A. Solutions to the Challenges of Concerns and Bad Stigma about Insurance**

Currently, Sharia Life Insurance is not considered important and is not in great demand by the wider community due to limited financial literacy insights, misinformation about its sharia compliance, and the many negative stigmas about the complexity of filing claims.

To address these concerns and stigmas, Kitabisa Insurance is trying to educate the public by creating programs related to financial literacy and inclusion such as the SalingJaga Ibu Berdaya event in several major cities in Indonesia, with the hope that mothers' financial knowledge can increase and can have a positive impact on their family's finances. Several other events are created by combining sports with sharia insurance product materials and humanitarian issues, such as; Dieng Run, Run for Humanity and Run to Smile which were held in February 2025 in Surabaya. These activities and events aim for the company to be in direct contact with the community, introducing and directly providing a deeper understanding of caring for each other through Kitabisa Insurance.

In carrying out its operational activities, Kitabisa Insurance always consults and is directly supervised by the Sharia Supervisory Board which ensures that all Kitabisa Insurance operations are in line with applicable Sharia regulations and DSN Fatwas. Kitabisa Insurance separates *tabarru'* funds from operational funds with a financial system that is regulated in such a way. So, even if there is a case where the *tabarru'* funds run out, there will be no claim rejection case. Kitabisa Insurance will be loaned funds from the core business to cover the rights of its participants.

The process of managing contribution funds deposited by insurance participants is also carried out transparently. Participants can monitor the use of funds directly, such as how much funds are available for claims and who has been helped through the Saling Jaga product through the Kitabisa application. This builds trust among users, while strengthening a sense of social solidarity, in accordance with the spirit of mutual cooperation which is the core of the Saling Jaga product service.

In addition, to increase trust related to the concept of *ta'awun* or helping each other in goodness, Kitabisa Insurance provides value added services such as managing corpses to death documents. This is intended to provide a sense of

security to participants that in addition to compensation/policy claims, Kitabisa Insurance also insures that its participants who pass away will be properly taken care of. For rural communities, associations like this may be commonly implemented, so the point is in the compensation section for family/heirs. Meanwhile, for urban communities or migrants who are far from family, services like this are quite crucial.

Geographical barriers also provide their own challenges in digital technology such as Internet Networks in remote areas and the level of understanding of rural communities. Based on these limitations, Kitabisa Insurance, which is in the large Kitabisa.com Ecosystem, can provide solutions by involving Kitabisa resources and programs spread throughout Indonesia. The program scheme is arranged in such a way that it can be used for socialization and education of financial literacy, to claim management. After that, Kitabisa Insurance also developed online customer service as per the Good, Simple, Advanced principle, to help provide easy information and services to prospective participants and participants who have joined as insurance members, as a means of information related to ongoing events and promotions.

#### **B. The Role of Technology in Increasing Accessibility**

Digital technology is at the heart of Kitabisa Insurance. Kitabisa Insurance uses the BASIC principle or Baik, *Simpel*, dan *Canggih*. **Baik**, in principle Kitabisa Insurance emphasizes the principle of mutual assistance between members. **Simpel**, in principle Kitabisa Insurance facilitates prospective members to be able to join easily, then also be able to apply for assistance easily digitally. The last principle is **Canggih**, offering efficiency and transparency through the use of applications.

The Kitabisa application develops mobile-based digitalization that allows participant registration, contribution/policy payments, to the claim process to be carried out easily and quickly. There is no complicated form filling mechanism to register for membership, policy delivery is done digitally so that participants can receive policies quickly, to the digital claim process which is very helpful and makes it easier for participants to make claims.

This digitalization technology is expected to eliminate geographical barriers, which are often obstacles to accessing conventional insurance services, especially in remote areas.

### C. How To Register For Insurance Via Application

**Asuransi Kitabisa**  
Memuncikan semangat tolong-menolong pada asuransi ❤️

**SalingJaga Keluarga**  
Sajikan santunan setiap usia untuk orang tersayang bersama pejuang keluarga ternyala se-Indonesia.

**Manfaat Santunan SalingJaga Keluarga**

- ✓ Santunan Rp50 juta-Rp2 miliar untuk keluargamu saat kamu berutang.
- ✓ Santunan dapat digunakan untuk memenuhi kebutuhan keluarga setelah kamu tutup usia.
- ✓ Layanan tambahan gratis berupa pengurusan jenazah dan asistensi pengurusan santunan khusus wilayah Jabodetabek dan Bandung.

Kontribusi mulai dari **Rp60.000/tahun**

**Daftar sekarang**

1. Persiapan Kesehatan 2. Data Diri 3. Informasi

Sebelum kita saling jaga, aku perlu tahu kondisimu.

Jenis kelamin: ☐ Laki-laki ☐ Perempuan

Tinggi badan:  Contoh: 170 cm  cm Berat badan:  Contoh: 70 kg  kg

Apakah kamu merokok? ☐ Ya ☐ Tidak

Dalam 5 tahun terakhir, apakah kamu pernah terdiagnosa penyakit kritis?

**Lanjut**

Selangkah lagi untuk melindungi keluarga tersayangmu

nama:  GIPAY

**Detail pembayaran**

Pertahunan	Rp2.926.000
Pertahunan tetap	Taman
Admin basic	Rp27.583
<b>Total Pembayaran</b>	<b>Rp2.953.583</b>

**Selesaikan pembayaran**

1. Klik salingjaga.com 2. Klik: Daftar Sekarang 3. Isi data diri dan riwayat kesehatan kamu 4. Pilih santunan dan masukkan kode voucher SALINGJAGAMUDIK

5. Isi data Ahli Waris 6. Klik: Setuju 7. Pilih opsi pembayaran dan selesaikan pembayaran 8. Selamat! Kamu berhasil mendaftar!

The claims process, which was previously known to be complicated and bureaucratic, is now simplified through automation. The digital system ensures that claims submitted are verified quickly, and funds can be disbursed in a short

time and accurately. This innovation not only improves operational efficiency but also user satisfaction.

#### **D. Compliance with Sharia Regulations and Concepts**

The *Wakalah bil Ujah* and *Tabarru'* contracts in Kitabisa Insurance products have several legal bases including national regulations, Islamic law and sharia economic principles. According to National Regulations, Kitabisa Insurance is officially registered and supervised by the OJK as stipulated in Law No. 21 of 2011, OJK is responsible for supervising all insurance companies, including sharia-based insurance, to ensure compliance with laws and regulations and good governance. Kitabisa Insurance is also under the supervision of the Sharia Supervisory Board (DPS) which conducts routine inspections and periodic product reviews to ensure that all operational activities and products offered are in accordance with sharia principles.

According to Islamic law, Kitabisa Sharia Insurance applies a legal basis based on the word of Allah SWT regarding; Prohibition of Usury and the Principle of Fair Muamalah (QS. Al-Baqarah verse 275), the Principle of Helping One Another in Goodness/ *ta'awun* (QS. Al-Ma'idah verse 2), the Principle of Amanah in Wakalah (QS. An-Nisa verse 58) and the Obligation of Transparency in Contracts (QS. Al-Baqarah verse 282).

Regarding the *Wakalah bil Ujah* Contract in Sharia Insurance, regulated in Fatwa Number 52/DSN-MUI/III/2006, it is explained that the insurance company only acts as a representative, not the owner of the funds. Kitabisa Insurance applies this in its operational activities and products, by not mixing funds for Compensation/*tabarru'* and operational funds. *Tabarru'* funds are only used to provide assistance to participants, not for the company's profit.

Premiums/contributions paid by participants include collective funds that will be allocated for claim funds (*tabarru'*), as assistance to participants/heirs who are experiencing disasters and operational costs (*ujrah*). It is called *Ujroh* or Wages, because these funds are used by managers (companies) as compensation for insurance program management services such as administration costs, marketing, fund management, system development and other customer services. Contributions paid by participants cannot be withdrawn by participants because they are a form of donation/mutual cooperation contributions. Insurance benefits on the SalingJaga product depend on the type of premium and protection benefits chosen by the participant. This benefit is a form of insurance protection benefits with the principle of *tabarru'* (mutual assistance) and is in line with the DSN-MUI Fatwa.

#### **E. Impact on Financial Literacy and Inclusion**

The platform used by Kitabisa Insurance has a significant impact on financial literacy and inclusion in the community. The educational features provided in the application help users understand the concept of sharia insurance, including the importance of risk management and solidarity in finance.

Based on the results of interviews and surveys, the majority of users stated that they better understand the benefits of sharia insurance after using this platform. In addition, the low contribution fee makes this service affordable for middle to low-income people, who previously had difficulty accessing insurance services.

In terms of financial inclusion, Kitabisa Insurance has succeeded in reaching community groups that are not served by conventional insurance. By utilizing digital technology, this platform opens access for individuals in remote areas without the need for expensive physical infrastructure. The transparency of funds presented in the Kitabisa application also provides participants with confidence and a sense of security regarding the trustworthiness and suitability of Kitabisa Insurance with sharia principles.

The success of Kitabisa Insurance shows how technology can be used to address the main challenges in the sharia financial sector, namely low penetration and public trust. The transparency presented through the application increases user trust, while low operational costs allow this platform to remain sustainable without burdening participants.

However, challenges such as increasing public awareness that is still skeptical of insurance must continue to be fought for. In addition, there needs to be closer collaboration with other Islamic financial institutions to expand the reach of services.

## V. CLOSURE

Kitabisa Insurance has successfully integrated sharia principles and digital technology to create an inclusive and transparent insurance service. With a solidarity-based approach, this platform not only addresses the challenge of low penetration of sharia insurance in Indonesia but also increases financial literacy and inclusion in the community and reaches geographical barriers in Indonesia.

The results of this study indicate that digital technology plays an important role in democratizing financial access, while still ensuring the implementation of sharia principles, services remain fair and ethical.

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