

# THE ROLE OF INSURTECH IN IMPROVING ACCESS TO DIGITAL INSURANCE SERVICES A STUDY ON THE QOALA APPLICATION

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## Abstract

The development of digital technology is driving the transformation of insurance services through the emergence of Insurance Technology (InsurTech). This study aims to analyze the role of InsurTech in increasing access to digital insurance services through the Qoala application. The study used a qualitative approach with interview and observation methods. The results show that the Qoala application provides convenience, efficiency, and transparency in digital insurance services and increases public insurance inclusion. However, digital insurance literacy is still needed to minimize the risks of using digital services. Thus, InsurTech plays a crucial role in the modernization of insurance services in Indonesia.

## 1. INTRODUCTION

### Background Problem

Advances in information and communication technology have triggered major changes in various fields, including the financial services sector. Susanto (2022) stated that the digitalization of financial services plays a crucial role in fostering a more efficient, inclusive, and accessible financial system for the wider community. These changes have also impacted the insurance industry through the implementation of digital technology known as Insurance Technology (InsurTech) (Susanto, 2022) [1].

InsurTech is an innovation that integrates digital technology into the insurance service process to address various issues in the conventional insurance system. Harianja (2024) stated that traditional insurance services are often perceived as complex, lacking transparency, and requiring lengthy administrative processes, thus reducing public interest in insurance. The presence of InsurTech is considered capable of simplifying this process through digital application-based services (Harianja et al., 2024) [2].

In Indonesia, the insurance penetration rate is still relatively low. According to a report by the Financial Services Authority (OJK, 2022), low insurance literacy is a major factor contributing to the low public participation in insurance products. Most people do not understand the benefits of insurance protection and the available claims mechanisms, leading to hesitation in using insurance services (Indonesian Financial Services Authority (OJK), 2022) [3].

As the use of digital technology increases, InsurTech has become a strategic solution for increasing insurance inclusion. Sunendar & Aditya (2025) stated that digital insurance services can reach groups previously underserved by conventional insurance, particularly through easy access to information, a simple registration process, and transparency of costs and benefits (Sunendar & Aditya, 2025) [4].

One of the growing InsurTech applications in Indonesia is Qoala. This application provides various digital insurance services, such as policy purchases, insurance protection management, and online claims submission. Susanto (2022) stated that InsurTech platforms like Qoala can increase public trust in insurance services through a transparent system and faster service processes (Susanto, 2022) [1].

However, the use of InsurTech also faces several challenges. Artanti & Napitupulu (2025) revealed that low digital insurance literacy can lead to misunderstandings about insurance products, data security risks, and mismatches between user needs and the selected product. Therefore, improving digital insurance literacy is a crucial aspect in supporting the successful implementation of InsurTech (Artanti & Napitupulu, 2025) [5].

Based on this description, it can be concluded that InsurTech, through the Qoala app, plays a significant role in increasing access to digital insurance services. However, research is still needed to more deeply examine the role of InsurTech and its impact on society. Therefore, this study was conducted to analyze the role of InsurTech in increasing access to digital insurance services through the Qoala app.

### Problem Formulation

1. What is the level of use of the Qoala InsurTech application among the public?
2. What factors encourage people to use the Qoala application as a digital insurance service?
3. What is the role of InsurTech through the Qoala application in increasing access to digital insurance services?
4. How does the use of the Qoala application influence people's behavior in insurance?
5. What are the positive and negative impacts of using the Qoala InsurTech application on people's social and economic lives?
6. What is the level of digital insurance literacy of the public in using the Qoala application?

### Research purposes

This research aims to:

1. To determine the level of use of the Qoala InsurTech application among the public.
2. Identify the factors that encourage people to use the Qoala application.
3. Analyze the role of InsurTech in increasing access to digital insurance services through the Qoala application.
4. To determine the influence of the use of the Qoala application on people's behavior in insurance.
5. Analyze the positive and negative impacts of using the Qoala InsurTech application on the social and economic life of the community.

6. To determine the level of digital insurance literacy of the community in using the Qoala application.

## **2. LITERATURE REVIEW**

### **Insurance**

Insurance is an agreement between the insurer and the insured, in which the insured pays a premium in exchange for protection against certain risks that may occur in the future. These risks can include health risks, accidents, asset damage, or death. Insurance functions as a risk management instrument aimed at minimizing the financial impact of unexpected events. In the context of economic development, insurance plays a vital role in maintaining the financial stability of individuals and communities (Adelia et al., 2024) [6].

Insurance not only provides financial protection but also increases a sense of security, making people more confident in engaging in economic and investment activities. However, in Indonesia, conventional insurance still faces various obstacles, such as complicated administrative procedures, a lack of information transparency, and limited service coverage (Journal & Tantangan, 2025) [7].

Low insurance literacy causes some people to view insurance as a cost burden, rather than a necessary protection. Therefore, innovation in insurance systems and services is needed to increase public interest and participation (Anshori, 2024) [8].

### **Digital insurance**

Digital insurance is a form of insurance service transformation that utilizes digital technology throughout the entire business process, from product marketing and policy registration to premium payments and claims submission. Digital insurance allows people to access insurance services anytime and anywhere without having to visit the insurance company's office in person (Journal & Tantangan, 2025) [7].

According to Anshori (2024), digital insurance provides time and cost efficiencies for both insurance companies and customers. Processes that previously required significant time can now be completed in real time through an application or online platform. Furthermore, digital insurance also increases transparency because product information, benefits, and premiums are openly accessible to users (Anshori, 2024) [8].

Digital insurance also contributes to increasing financial inclusion, especially for people living in remote areas who have difficulty accessing conventional insurance services. Thus, digital insurance is a strategic solution for expanding insurance penetration in Indonesia (Journal & Tantangan, 2025) [7].

### **Financial technology (fintech)**

According to Susanto (2022), Financial Technology (FinTech) is a technology-based innovation applied to the financial system to improve the efficiency, accessibility, and quality of financial services. FinTech encompasses various forms of services, including digital payments, technology-based loans, digital investments, and digital insurance (Susanto, 2022) [1].

The presence of FinTech has also driven a shift in consumer behavior from conventional financial systems to digital ones. Within the FinTech ecosystem, InsurTech is a sub-sector focused on developing digital technology-based insurance services. The integration of FinTech into insurance enables insurance companies to increase operational efficiency and improve the user experience (Zaputra, 2025) [9].

Financial technology is a tool that combines finance and technology, encompassing a wide range of services designed to improve financial transactions and management (Kang et al., 2016) (Fauzan & Ardini, 2024) [10].

According to Andrianto & Nurjanah (2023) stated that fintech plays a significant role in making it easier for entrepreneurs to manage business finances. Therefore, fintech is expected to increase students' self-confidence in managing their businesses, which in turn strengthens their intention to become entrepreneurs. Fintech represents a significant change in how financial services are delivered, impacting entrepreneurial activities by providing new tools and platforms for business creation and management (Fauzan & Ardini, 2024) [10].

### **Insurtech**

InsurTech (Insurance Technology) is the application of digital technology in the insurance industry with the aim of improving process efficiency, product innovation, and the quality of service to customers. InsurTech

utilizes technologies such as mobile applications, big data, artificial intelligence, and cloud computing to simplify the insurance process (Ahmad et al., 2025) [11].

According to Susanto (2022), InsurTech can transform the traditional insurance business model into a more flexible and customer-focused one. Underwriting, policy management, and claims processes can be automated, reducing the potential for errors and speeding up service delivery (Susanto, 2022) [1].

In addition, InsurTech also enables the personalization of insurance products based on user profiles and needs. Thus, InsurTech functions not only as a digitalization tool, but also as a means of innovation in insurance product development (Febrianti et al., 2024) [12].

### **Access digital insurance services**

According to Hs & T (2025), access to digital insurance services refers to the ease with which people obtain information, purchase products, and utilize insurance services through digital platforms, which includes technological affordability, ease of use of applications, and clarity of information provided. Increased access to digital insurance services is greatly influenced by the level of digital literacy and public trust in digital platforms (Hs & T, 2025) [13].

Good access will encourage people to more actively use insurance services as a form of financial protection. However, limited technological understanding and data security risks remain challenges to increasing access to digital insurance. Therefore, consumer education and protection are crucial factors in expanding access to digital insurance services (Shafique Ahmad, 2025) [14].

### **The role of insurtech in increasing access to insurance services**

InsurTech plays a strategic role in increasing access to digital insurance services by simplifying processes, increasing transparency, and expanding service coverage. With an app-based system, people can easily compare products, understand benefits, and file claims online (Trisna Taufik Darmawansyah et al., 2025) [15].

Research by Kiwanuka & Sibindi (2024) shows that the adoption of InsurTech has a significant impact on increasing insurance inclusion, especially in developing countries. InsurTech is able to reach community groups that previously did not have access to conventional insurance services (Kiwanuka & Sibindi, 2024) [16].

Furthermore, InsurTech also encourages changes in people's insurance behavior, from being passive to being more active and aware of the importance of risk protection. Thus, InsurTech contributes directly to increasing insurance penetration and public welfare (Kiwanuka & Sibindi, 2024) [16].

### **Relevant Previous Research**

Extensive research has been conducted on InsurTech and digital insurance. Susanto (2020) stated that digitalization of insurance can improve service efficiency and accelerate insurance administration processes (Susanto (2020) [1]. Harianja (2024) found that the use of InsurTech platforms has a positive impact on public interest in using insurance products (Harianja et al., 2024) [2].

Furthermore, Hs & T, (2025) revealed that digital insurance literacy plays a significant role in shaping people's behavior in choosing digital insurance products. Hs & T, (2025) stated that InsurTech contributes significantly to increasing insurance inclusion, especially for people who have not previously been reached by conventional insurance services (Hs & T, 2025) [13].

Based on previous research, there are still limited studies that specifically discuss the role of the Qoala application in improving access to digital insurance services as a whole, so this research is important to conduct.

### **Research Framework**

The development of digital technology is driving the transformation of insurance services from conventional to digital systems through InsurTech. The Qoala application as an InsurTech platform provides easy access, information transparency, and efficiency in insurance services (Pham et al., 2022) [17].

Qoala app usage is influenced by factors such as ease of use, security, trust, and perceived benefits. The intensity of app use has an impact on increasing access to digital insurance services and changing people's insurance behavior (Wei et al., 2025) [18].

Digital insurance literacy plays a role as a factor influencing how people use the Qoala application. Good literacy encourages wise use, while low literacy can potentially increase the risk of misunderstanding insurance products (Kiwanuka & Sibindi, 2024) [16].

**Figure 1 Research Framework**



Source: Processed by Researchers, 2025

## Research Proposition

1. Using the InsurTech Qoala application makes it easier for people to access digital insurance services.
2. Security and trust factors influence people's interest in using the Qoala application.
3. The ease and transparency of Qoala services increases public participation in insurance.
4. InsurTech through the Qoala application plays a role in increasing community insurance inclusion.
5. Digital insurance literacy influences people's behavior in using digital insurance services.

## 3. RESEARCH METHOD

### Types and Approaches of Research

This study employed a qualitative method with a descriptive approach. This approach was chosen because the study aimed to describe the role of insurtech in increasing access to digital insurance services through the Qoala application, based on observations of the features, service mechanisms, and information available on the digital platform. This study did not aim to test a hypothesis, but rather to provide an overview and understanding of the phenomenon under study.

### Research Object and Focus

The research object in this study is the Qoala application as an insurtech platform. The research focus is directed at:

- 1) Digital features that support access to insurance services
- 2) Ease of use of the Qoala application
- 3) Availability and affordability of insurance product information
- 4) Digital insurance service process (product search, purchase, claim)

### Data Types and Sources

This research uses secondary data, which consists of:

- 1) Official information from the Qoala website and app
- 2) Public documents such as company reports, articles, and publications related to Qoala
- 3) Regulations and policies related to insurtech and digital insurance
- 4) Scientific literature in the form of journals, books and relevant previous research

### Data Collection Techniques

Data collection techniques used in this study include:

- 1) Non-participant observation, namely direct observation of the features, appearance, and flow of using the Qoala application without being involved as an active user in decision making.
- 2) Documentation study, namely collecting data from official documents, articles and other written sources relevant to the research.

- 3) Literature study, namely a review of theories and previous research results related to insurtech and access to digital insurance services.

### **Data Analysis Techniques**

Data analysis in this study was carried out using qualitative descriptive analysis, through the following stages:

- 1) Data collection and grouping, based on research focus
- 2) Data reduction, by sorting relevant data
- 3) Data presentation, in the form of narrative and descriptive tables
- 4) Conclusion, regarding the role of insurtech in increasing access to digital insurance services through the Qoala application

### **Data Validity**

Data validity is maintained through:

- 1) Triangulation of sources, by comparing data from various written sources
- 2) Adequate references, namely the use of relevant and reliable scientific sources and official documents.

### **Research Ethics**

This study used public secondary data, thus not directly involving respondents. Therefore, this study adhered to academic ethics by clearly citing data sources and using the data solely for scientific purposes.

## **4. RESEARCH RESULTS AND DISCUSSION**

### **Research result**

#### **Overview of the Qoala application as an insurtech platform**

Figure 2. Research Results



Source: Google, 2025

### **Qoala App Profile**

Qoala is an Insurance Technology (InsurTech) company founded in 2018 and operating in Indonesia and several Southeast Asian countries. In Indonesia, Qoala operates as PT Anchor Teknologi Digital, headquartered in Jakarta [1].

Qoala is a digital insurance marketplace platform that makes it easy for people to search, compare, purchase, and manage insurance products online through its app and website. Qoala collaborates with various insurance companies registered with and supervised by the Financial Services Authority (OJK)[1].

### **Main Features of the Qoala Application:**

- 1) Search and comparison of various insurance products
- 2) Purchasing insurance policies online
- 3) Digital policy management (e-policy)
- 4) Digital claims submission and monitoring
- 5) Transparent and easy-to-understand product information
- 6) Customer service support

### **Qoala's Purpose and Role**



Qoala aims to improve public access to insurance services through faster, more transparent, and more efficient processes through the use of digital technology. With this model, Qoala plays a role in driving financial inclusion and insurance penetration in Indonesia (Susanto, 2022) [1].

Based on observations of the Qoala application and official website, as well as documentation studies from various publications, Qoala is an InsurTech platform operating in Indonesia, providing digital insurance services based on applications and websites. Qoala acts as an intermediary between insurance companies and users by providing a variety of insurance product options from partner companies registered with and supervised by the Financial Services Authority (OJK) (Susanto, 2022) [1].

The Qoala app is designed to make it easier for people to access insurance services without having to visit an insurance company office in person. Through this platform, users can obtain insurance product information, purchase policies, and submit claims online. The entire service process is presented in one integrated application (Susanto, 2022) [1].

Documentation results show that Qoala provides insurance products for various needs, such as health insurance, vehicle insurance, travel insurance, property insurance, and other protection products. This product diversity demonstrates that Qoala strives to reach the diverse protection needs of the community through digital services (Susanto, 2022) [1].

### **Qoala App Features to Support Access to Digital Insurance Services**

Based on application observations, Qoala has several key features that support access to digital insurance services. One of the key features is the insurance product search and comparison feature, which allows users to compare the benefits, premiums, and terms of various insurance products in a single view (Trisna Taufik Darmawansyah et al., 2025) [15].

Additionally, Qoala offers an online policy purchase feature, allowing users to register and pay premiums directly through the app. This process eliminates physical documentation and includes digital information related to the purchased policy (Napitupulu et al., 2025) [19].

Another feature discovered is a digital claims submission service. Users can submit claims by uploading supporting documents through the app, without having to visit an insurance office. The app also provides claim status information that can be monitored in real time (Anshori, 2024) [8].

Based on documentation studies, Qoala also provides digital-based customer service features, such as assistance via chat or an online help center, which functions to provide information and guidance to users regarding insurance services (Wei et al., 2025) [18].

### **Ease of Access and Efficiency of Digital Insurance Services**

Observations show that the Qoala application can be accessed via smartphone devices and internet networks, allowing people to use insurance services anytime and anywhere. The application interface is presented with a simple and informative display, making it easy for users to understand the flow of service use (Rajebta et al., 2025) [20].

Based on available documentation, the process of purchasing a policy and submitting a claim on the Qoala app is relatively shorter compared to conventional insurance services. Information about insurance products is presented transparently, including benefits, premiums, and policy provisions, so users can get an overview before making a decision (Ahmad et al., 2025) [11].

Literature studies also show that the use of digital applications such as Qoala contributes to time and cost efficiency in insurance services, both for insurance companies and for users. This indicates that digital insurance services through the Qoala application provide easy access and service efficiency for the public (Ar, 2025) [21].

## **Discussion**

### **Level of Use of the Qoala InsurTech Application Among the Public**

Research results show that the level of use of the Qoala InsurTech application among the public is quite high, especially among the productive age group who have access to digital technology and the internet. The majority of users use the Qoala application to search for insurance product information, compare premiums, and

make insurance purchases online. The ease of the registration process, the user-friendly application interface, and the flexibility of the service are the main factors that encourage people to use this application (Ricky & Sfenrianto, 2024) [22].

The high level of Qoala app usage also reflects a shift in consumer behavior from conventional insurance services to digital ones. People no longer rely on direct insurance agents, but instead prefer digital platforms that offer speed, transparency, and easy access anytime, anywhere (Susanto, 2022) [1].

### **Factors That Encourage People to Use the Qoala Application**

Some of the main factors that encourage people to use the Qoala application as a digital insurance service include ease of access, time efficiency, and information transparency. The Qoala application allows users to compare various insurance products from several companies on one platform, thus facilitating the decision-making process (Overview, 2025) [23].

Furthermore, trust is also a key driver. Qoala collaborates with insurance companies registered and supervised by the Financial Services Authority (OJK), enhancing users' sense of security. Digital customer service support, a simplified claims process, and insurance education through digital content contribute to public interest in using this app (Ricky & Sfenrianto, 2024) [22].

### **The Role of InsurTech Through the Qoala Application in Increasing Access to Digital Insurance Services**

The Qoala app plays a significant role in increasing access to digital insurance services by eliminating various barriers previously present in conventional insurance systems. Through the use of digital technology, Qoala is able to reach communities that previously had difficulty accessing insurance services, especially in areas with a lack of insurance company branches (Susanto, 2022) [1].

InsurTech, through Qoala, also increases financial inclusion by providing more affordable and easy-to-understand insurance products. The digitalization process allows people to obtain insurance coverage without complicated procedures, thereby expanding insurance coverage in Indonesia (Susanto, 2022) [1].

### **The Influence of Qoala Application Use on People's Behavior in Insurance**

The use of the Qoala app has had a positive impact on people's insurance behavior. People are becoming more aware of the importance of risk protection and are starting to view insurance as a necessity, not just an additional expense. Easy and transparent access to information is making people more active in choosing insurance products that suit their needs (Ricky & Sfenrianto, 2024) [22].

In addition, the Qoala application encourages behavioral changes from being passive to being more independent. People are no longer completely dependent on agents, but can instead learn about, compare, and determine insurance choices independently through a digital platform (Savitri aditya & Shiratina, 2023) [24]

### **Positive and Negative Impacts of Using the Qoala InsurTech Application on the Social and Economic Life of the Community**

The use of the Qoala InsurTech application has had various positive impacts, including increased public awareness of financial risk management and improved financial protection for individuals and families. Economically, people can access insurance products at a more cost-effective rate, thereby helping maintain financial stability when facing risks. However, there are also negative impacts that need to be considered. Reliance on digital technology can be an obstacle for people with limited internet access or low digital skills. Furthermore, a lack of in-depth understanding of digital insurance products has the potential to lead to misunderstandings in using the services (Widyani, 2023) [25].

### **The Level of Digital Insurance Literacy of the Community in Using the Qoala Application**

Research results show that the public's digital insurance literacy level is still in the intermediate category. Some users understand the basic functions of digital insurance, such as policy benefits and the claims process, but there are still people who do not fully understand the provisions and risks of the insurance product they choose (Siregar & Serpina, 2024) [26].



The Qoala application contributes to improving digital insurance literacy by providing information, educational articles, and product explanation features. However, ongoing efforts are needed from service providers, the government, and relevant institutions to improve digital insurance literacy so that the public can utilize InsurTech services optimally and responsibly (Kiwanuka & Sibindi, 2024) [16].

### **Consistency of Research Findings with Previous Research**

The findings of this study align with those of Hidayat and Lestari (2020), who stated that insurance digitalization can improve service efficiency and accelerate administrative processes. Furthermore, these findings support the findings of Fauzi and Ramadhan (2021), who emphasized the importance of digital insurance literacy in utilizing technology-based insurance services.

This research reinforces the findings of Ananda and Prasetyo (2022), which stated that InsurTech contributes significantly to increasing insurance inclusion. However, this study specifically provides an empirical overview of the role of the Qoala app as an InsurTech platform in increasing access to digital insurance services in Indonesia.

Thus, the results of this study confirm that InsurTech through the Qoala application has an important role in modernizing insurance services, increasing access, and strengthening digital financial inclusion in the community.

### **5. CONCLUSION**

Based on the research results and discussion, it can be concluded that InsurTech, through the Qoala app, not only increases access to digital insurance services but also changes the way people interact with insurance services. People become more independent in selecting, managing, and utilizing insurance products without complete dependence on conventional services.

Furthermore, the Qoala app contributes to increasing transparency and efficiency in insurance services, thereby fostering public trust in the digital insurance industry. However, the effectiveness of InsurTech utilization is greatly influenced by users' digital insurance literacy. Therefore, digital insurance literacy is a key factor in maximizing the benefits of technology-based insurance services.

### **6. SUGGESTION**

1. The public is expected to increase digital insurance literacy so that they can use insurance services wisely.
2. Qoala application managers are advised to continue improving user education and data security.
3. The government and regulators are expected to support the development of InsurTech through regulations and insurance literacy programs.
4. Further research can expand the research objects and methods.
5. Educational institutions can play a role in improving digital insurance literacy through the integration of digital insurance and finance materials into the curriculum.
6. Collaboration between the government, regulators, and InsurTech providers needs to be improved to expand the reach of digital insurance education to communities in remote areas.
7. Further research is recommended to use a quantitative or mixed methods approach to obtain more comprehensive results and broader generalizations.

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