Al-Tijary
Jurnal Ekonomi dan Bisnis Islam

2025, Vol. 11, No. 1, Hal. 19 - 30

P-ISSN: 2460-9404; E-ISSN: 2460-9412
doi: https://doi.org/10.21093/at.v11i1.13889

Agent and Customer Experiences of Digital Service Innovation in Sharia Insurance: A Qualitative Study of Digital Service Platforms at a Sharia Insurance Branch in Medan

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Abstract

The rapid digitalisation of Indonesia's sharia insurance industry has not been matched by an equally rich understanding of how agents and customers experience it daily, particularly whether efficiency gains are matched by faithful communication of sharia values. This study examines the role of information technology and innovation in digital sharia insurance services at PT Prudential Syariah, Medan Branch. A descriptive-analytic qualitative approach was used, with four informants two active agents and two customers of at least one year selected through purposive sampling for their sustained engagement with the PRUServices application and the E-Withdrawal feature. Data were collected through in-depth interviews and analysed using the interactive model of Miles, Huberman, and Saldana trustworthiness was maintained through triangulation, member checking, peer debriefing, and audit trail. The findings show that PRUServices and E-Withdrawal improved operational efficiency, transparency, and accessibility in ways informants associated with sharia openness and fairness ('adl). However, digital-literacy gaps, uneven infrastructure, and limited understanding of concepts such as akad and tabarru' continued to constrain adoption among older customers, and agents occupied a dual role as technical mediators and communicators of sharia values. The study concludes that successful digitalisation depends on balancing technological ease with sustained value education and personal companionship, offering practical implications for agent-training design and theoretical implications for applying diffusion-of-innovation and disruptive-innovation frameworks to value-laden financial services.

Keywords: *Digital Transformation; Information Technology; Innovation Diffusion; Sharia Insurance; Sharia Values*

INTRODUCTION

The Islamic finance industry has become an important part of Indonesia's national development agenda, which emphasises an inclusive and equitable economic system. As part of this sector, sharia insurance offers not merely an alternative to conventional insurance but a mode of financial protection consistent with Islamic principles. Muslim communities are increasingly aware of the importance of managing risk free from riba (usury), maisir (gambling), and gharar (uncertainty); however, this awareness is not yet fully reflected in participation rates across Indonesia.(Harianja et al., 2024)

Indonesia's Islamic financial sector continued to expand through 2025. As of June 2025, national sharia financial assets reached Rp2,972.94 trillion, growing 8.21 percent year-on-year and accounting for 11.47 percent of the national financial industry (Otoritas Jasa Keuangan, 2023). The sharia insurance segment mirrored this positive trajectory: national sharia insurance contribution (premium) rose from Rp18.82 trillion in September 2024 to Rp18.93 trillion in September 2025, a modest 0.56 percent year-on-year increase driven mainly by sharia life insurance, even as the general sharia insurance line contracted (Asosiasi Asuransi Syariah Indonesia [AASI], as cited in Media Asuransi, a pattern consistent with recent case-study evidence that fintech-driven efficiency gains in Indonesian sharia insurance remain concentrated in a handful of digitally mature providers.(Julio Mu'thi Santoso et al., 2025). At the same time, public familiarity with sharia finance has been improving: The National Survey of Financial Literacy and Inclusion (SNLIK) recorded a sharia financial literacy index of 43.42 percent in 2025, up from 39.11 percent in 2024, though this remains well below the conventional financial literacy index of 66.46 percent (OJK, 2025). Taken together, these figures point to a familiar pattern in the sector: rising awareness and steady premium growth, but a persistent gap between interest in sharia-based products and their realised market share.

PT Prudential Syariah, which has operated as a fully independent sharia insurance entity since 2022, is one of the clearest illustrations of this growth and is the reason this study focuses on its Medan branch rather than another provider. By 2025 the company held approximately 22 percent of the national sharia insurance market making it the industry leader with total assets growing 20 percent year-on-year to Rp8 trillion and new business contribution reaching Rp1 trillion, a 31 percent annual increase (Prudential Syariah, as cited in Pojok Papua, 2025). This market position, combined with its early and sustained investment in digital infrastructure such as the PRUServices application and the E-Withdrawal feature, makes Prudential Syariah a particularly instructive site for examining how digital transformation is experienced in practice rather than simply reported in aggregate industry statistics. In Medan, the company has pursued various digital-based initiatives to reach the public: PRUServices and E-Withdrawal allow customers to access policies, complete transactions, and file claims independently, while the company also uses social media as an educational channel to introduce sharia insurance principles to the public.

Despite this investment, challenges persist. Many members of the public still do not fully understand the difference between sharia and conventional insurance. Concepts such as akad, the tabarru' fund mechanism, and risk-sharing are frequently unfamiliar or misunderstood, and prospective customers often regard sharia products as merely a label rather than a distinct spiritual and collective arrangement a condition that hampers trust and loyalty toward the service (Panisa et al., 2025). Digital transformation has also not benefited everyone equally. Some communities in

Medan continue to face limited internet access, low digital literacy, and a preference for direct communication with an agent. Agents, in turn, are expected not only to sell products but also to serve as communicators of sharia principles who can explain the ethical and spiritual values behind the services on offer an ukhuwah and empathy based approach that remains essential even amid growing reliance on technology.

Given this complexity, in-depth research is needed to understand how technology and innovation are applied by PT Prudential Syariah's Medan branch, and how the public perceives, understands, and experiences these services. This study is expected to contribute to the development of sharia insurance that is not only technologically modern but also contextually attuned to local culture and consistent with the Islamic values that underpin it (Awaloedin & Winata, 2023). Several strands of prior research illuminate different facets of this phenomenon, yet each leaves a specific gap that this study seeks to address rather than merely repeat. Quantitative work such as Siregar & Atika (2024) demonstrates that digital platforms improve efficiency and product accessibility at BRI Syariah, but its survey-based design cannot capture how users make sense of these platforms in everyday use. Ramadhan et al. (2013) documents efficiency gains in a takaful claims system yet stops short of examining the social interaction that surrounds claims processing. Studies of strategy and regulation Pulungan & Daulay (2024) explain why insurers innovate but not how customers receive or interpret that innovation. Marketing- and readiness-oriented studies Susmita & Aslami (2021) similarly foreground institutional strategy over lived user experience. Where qualitative, values-sensitive research on Prudential Indonesia does exist, it tends to concentrate on the integration of sharia principles such as fairness and mutual help in the abstract, rather than tracing how those principles are enacted or strained through a specific pair of technologies used at a specific branch office.

The gap this study addresses is therefore not simply an absence of prior work, but a persistent separation between technology-and-innovation research and user-experience research: existing studies rarely combine the two to show how agents and customers negotiate sharia meaning through the concrete features of an application. By focusing on how PRUServices and E-Withdrawal are actually used and interpreted by two agents and two customers in Medan, this study contributes an account of how digital efficiency and sharia-value communication are or are not reconciled in daily practice, extending diffusion-of-innovation and disruptive-innovation frameworks into a context where technology adoption is inseparable from religious meaning-making.

LITERATURE REVIEW

Sharia Insurance Development in Indonesia

The development of sharia insurance in Indonesia cannot be separated from the Muslim community's growing awareness of the need to manage risk in a manner consistent with sharia principles. Ajib (2019) explains that the sector's growth relates not only to theological considerations but also to structural change within the national financial system, reflected in steady progress in regulation, institutional capacity, and product diversity since the industry's inception.

This growth has also involved the internalisation of sharia values into institutional structures and operational systems. Syahida et al. (2022) argues that the industry's long-term success depends on companies' ability to build a working model that combines sharia compliance with service efficiency, reflected in practice through the tabarru' and wakalah bil ujrah principles that shape a business logic distinct from conventional insurance; he further highlights the Sharia Supervisory Board (DPS) as a decisive actor in validating products and operational strategy, not merely a symbolic body.

Untung (2015) extends this picture by framing protection strategy as part of long-term financial planning rather than simply a hedge against uncertainty. Although his discussion addresses insurance generally, his emphasis on trust, company credibility, and transparency in managing participant funds connects directly to the principles that sharia insurance seeks to uphold (Siswanto et al., 2022). Together, these three perspectives frame sharia insurance growth as a combination of theological motivation, institutional governance, and trust-building three dimensions that this study examines empirically by asking how agents and customers at PT Prudential Syariah Medan experience governance and trust in a specifically digital setting.

Information Technology in Financial Services

Saufik, (2021) defines information technology (IT) as a system encompassing hardware, software, networks, and human resources that together enable organisations to manage information strategically rather than merely store and process data; in insurance specifically, IT automates administrative tasks such as claims processing and premium payment, improving both productivity and the transparency that sharia principles of openness and fairness require (Saufik, 2021).

Batubara (2017) similarly frames IT as an accelerator of two-way communication between companies and consumers, arguing that information and communication technology (ICT) widens access to information and simplifies service delivery a point that is directly relevant to sharia insurance, where digital applications allow customers to access services more easily without setting aside sharia requirements (Adelia et al., 2023).

.Kadeli, W. Y., Hasanah, M., & Purwanto (2024) add an organisational-impact perspective, showing that technological advancement reshapes how sharia insurance companies manage risk assessment, customer relationships, and internal reporting, and that firms which adapt their internal processes to new technology tend to record stronger service-quality outcomes than those that adopt technology without corresponding process change. These three accounts converge on a claim this study tests directly: that IT's value in sharia insurance lies not in automation alone but in whether it preserves and communicates sharia compliance in the process. Section four returns to this claim by examining whether Prudential Syariah's agents and customers actually experience PRUServices and E-Withdrawal as compliance-reinforcing rather than merely convenient.

Innovation Theory and Its Application to Sharia Insurance

Erditya (2022) understands innovation as the introduction of something new that changes a product, service, or way of working so that an organisation becomes more efficient, effective, and competitive, stressing that innovation is not limited to new technology but also encompasses process, management, and marketing innovation (Rafidah & Maharani, 2024). Rogers (2003) diffusion of innovation theory explains that the adoption of innovation is shaped by social as well as technological factors; in the Indonesian context, where the majority of the population is Muslim, this means that the success of an innovation in sharia insurance cannot be measured by technological sophistication alone but must also be judged by how far it meets public expectations of fairness, transparency, and freedom from riba a claim echoed in recent work on the digitalisation of sharia contracts, which finds that technology adoption in Islamic finance is accepted only insofar as it preserves the validity of akad and the maqashid syariah that underpin it (Ambarwati et al., 2021).

Christensen (2016) concept of disruptive innovation offers a complementary lens: a company once considered a marginal competitor because it offers a cheaper, simpler product can eventually displace more expensive, more complex incumbents. In sharia insurance, this dynamic is visible in the development of more affordable microinsurance products aimed at lower-income groups previously unreached by conventional insurance, a dynamic Anshari et al. (2020) similarly document across Southeast Asian fintech more broadly, where simpler, cheaper digital offerings have progressively drawn customers away from incumbent, branch-based financial institutions.

Ningrum et al., (2025) grounds these theoretical claims empirically, finding that most residents of Medan already understand the benefits of financial-technology services and feel comfortable using them, which reinforces the importance of innovation in building services that are inclusive, user-friendly, and responsive to the needs of today's digital society (Siregar & Atika, 2024). Read together, Rogesrs's and Christensen's frameworks predict where adoption will be uneven and why, while Erdittya's and Rahma's accounts predict what kind of innovation will be accepted locally. This study applies both sets of predictions to the concrete case of PRUServices and E-Withdrawal, asking whether the adoption pattern among Prudential Syariah's Medan informants follows the generational and infrastructural logic these theories anticipate (Efendi et al., 2021).

Digital Service Quality, Compliance, and Customer Trust

Beyond efficiency, information technology plays a direct role in sustaining sharia compliance. Because every transaction in sharia insurance must avoid riba, gharar, and maisir, an integrated information system allows a company to ensure that fund management follows applicable provisions, record every transaction transparently, and ease the Sharia Supervisory Board's oversight function conditions that in turn strengthen customer trust because clients can observe that operations follow the principles they subscribe to Syahida et al. (2022). Aghnaa, (2022) shows that optimising insurance technology for online service delivery in Indonesian sharia insurance companies improves not only operational speed but also customers' perception of institutional professionalism, provided the technology is paired with adequate customer guidance (Christensen, 2016).

Panisa et al. (2025) examine the opportunities and challenges of general sharia insurance product innovation and find that digital-product innovation succeeds commercially only when it is accompanied by an equally deliberate strategy for communicating sharia value otherwise customers tend to perceive new digital features as generic banking conveniences rather than sharia-specific benefits. Pramudya & Rahmi (2022) add a demand-side perspective, finding that insurance literacy and religiosity, more than service quality alone, determine millennial customers' interest in sharia insurance, which suggests that digital convenience is a necessary but not sufficient condition for adoption among younger, digitally native customers.

This subsection therefore establishes the study's central working proposition: that digital service quality in sharia insurance is only meaningful to customers when it is legible as sharia-compliant, not merely efficient a proposition examined directly in the Results and Discussion section through the accounts of Prudential Syariah's agents and customers in Medan.

RESEARCH METHOD

This study used a qualitative approach of the descriptive-analytic type. This approach was chosen because it is well suited to exploring, in depth, the subjective experience and meaning that agents and customers attach to using technology in sharia insurance services at PT Prudential Indonesia (Moleong, 2020; Sugiyono, 2019). Rather than testing a hypothesis, the study emphasises understanding the process, interaction, and dynamics of technology use from the perspective of the people who use it. Data were collected through in-depth interviews, conducted face-to-face and online, with informants determined in advance; interviews were used to obtain primary data directly from informants regarding their experience and interpretation of digital-technology use in sharia insurance services.

Informants were selected using purposive sampling, that is, by setting specific criteria relevant to the study's aim. The criteria were:

1. Two active Prudential Syariah agents, selected because agents mediate directly between the company's digital systems and customers and are therefore best positioned to describe both the technical operation of PRUServices/E-Withdrawal and the sharia-communication work that surrounds it, and
2. Two customers who had used the company's digital services for at least one year, a duration threshold chosen so that informants' accounts would reflect sustained use covering at least one full premium and claims cycle rather than a first impression of the application.

Four informants were judged sufficient for this study because the research aim is not to generalise prevalence across the customer population but to achieve analytic depth on how sharia meaning is negotiated through a specific pair of digital features; the two-agent/two-customer structure was designed to allow deliberate comparison across the two vantage points from which digital transformation is experienced at Prudential Syariah, while the informants' contrasting profiles - an experienced agent and a newer agent, a digitally confident younger customer and an older customer who relies more on assistance were selected purposively to capture variation in adoption rather than to represent the full customer base statistically. Data collection continued until successive interviews stopped surfacing new themes about the two applications under study, which is consistent with the depth-oriented logic of purposive sampling in qualitative research (Moleong, 2020).

Data analysis followed the interactive model of Miles (Ridder et al., 2014), comprising three main stages. First, data reduction: interview transcripts were read repeatedly and coded manually by hand around recurring words and phrases relating to efficiency, transparency, literacy, infrastructure, and sharia-value communication; codes were then grouped into broader categories such as “agent as mediator” and “infrastructure barrier.” Second, data display: reduced data were organised into descriptive-narrative summaries and a simple comparison matrix, cross-tabulating each informant against the emerging categories, to make patterns and contrasts across informants easier to see. Third, conclusion drawing and verification: preliminary interpretations were checked against the matrix and against the original transcripts in an iterative cycle, and revised whenever a passage did not fit the working interpretation, until the analytic themes presented in the Results and Discussion section stabilised.

To ensure the trustworthiness of the data, the researcher applied four qualitative validation procedures. Triangulation was carried out by comparing each informant's account against the other three informants' accounts on the same topic (for example, comparing both agents' descriptions of claims processing against both customers' descriptions of filing a claim) and against the researcher's own observation of the PRUServices interface during the interviews. Member checking was conducted by returning a written summary of each informant's key statements to that same informant the two agents and two customers described above and asking them to confirm or correct the researcher's interpretation before it was used in analysis. Peer debriefing involved discussing emerging codes and interpretations with a fellow qualitative researcher familiar with sharia-economics research, who reviewed the coding scheme for interpretive bias. Audit trail was maintained by keeping a dated record of interview transcripts, coding decisions, and successive drafts of the analysis, so that the path from raw data to conclusion could be traced and re-examined. Together, these procedures were designed to ensure that the study's findings are credible and scientifically accountable.

RESULT AND DISCUSSION

The following discussion synthesises the accounts of all four informants Wawan and Rahma Dhani (agents), and Sudiaman Pakpahan and Aidil Lubis (customers) around four cross-cutting analytical themes rather than presenting each informant's narrative in sequence, so as to make the patterns and the points of disagreement across informants visible.

Operational Efficiency and Transparency as a Vehicle for Sharia Openness

For both agents, the clearest and most consistently reported effect of PRUServices and E-Withdrawal was a reduction in administrative burden. Wawan described the shift as a change in the agent's role itself: what used to be document management has become, in his words, “more about helping customers understand akad and tabarru', because the paperwork side is mostly handled by the app now” (Wawan, interview, 2025). Rahma Dhani made a similar point about the E-Withdrawal feature, noting that fund-withdrawal requests that once took days now clear “much faster, and customers stop calling to ask where their money is” (Rahma Dhani, interview, 2025).

Both customers linked this efficiency directly to a sharia framing rather than treating it as a generic convenience. Sudiaman Pakpahan, who checks his policy and payment history through the app regularly, said the ability to see “where the money goes” made him feel more assured that his contributions were being managed openly (Sudiaman Pakpahan, interview, 2025). Aidil Lubis, despite being less confident with the interface overall, agreed that seeing his claim's status directly removed the uncertainty he previously associated with claims handled entirely by phone.

This pattern is consistent with argument that openness is a core sharia insurance principle, and it extends Siregar & Atika (2024) finding that digital platforms raise product accessibility at BRI Syariah: where their survey measured accessibility in the aggregate, the Prudential Syariah informants describe accessibility being read, specifically, as a form of moral legitimacy evidence that the tabarru' fund is managed as agreed. Pulungan & Daulay (2024) claim that digitalisation expands market opportunity is corroborated here at the level of individual trust rather than aggregate market share.

Uneven Adoption Across Generations and the Persistence of Agent Mediation

Consistent with Rogers (2003) diffusion-of-innovation framework, adoption among the four informants was clearly generational rather than uniform. Sudiaman Pakpahan, comfortable with mobile technology generally, positioned himself as an early-majority adopter who uses the app independently for policy checks, payment, and claims. Aidil Lubis, 59 years old, represents the opposite end of the spectrum: he acknowledged the app's benefits but said he still prefers to have "my child or the agent nearby when I open it," particularly when the local signal is unstable (Husni et al., 2024).

Both agents confirmed that this generational split shapes their daily work. Wawan estimated that younger customers rarely call for help, while older customers "still want to be shown, step by step, even for something simple like checking a balance" (Wawan, interview, 2025). Rahma Dhani added that unstable signal quality compounds the literacy gap: a customer who is already hesitant becomes more reluctant to try again after one failed login.

This finding both confirms and qualifies prior research. It confirms Efendi et al. (2021) and Nurrahimah et al. (2024) point that infrastructure readiness shapes digital-insurance adoption; but where those studies treat infrastructure and literacy as separate barriers, the informants' accounts suggest the two compound each other a customer with low digital literacy who also experiences a network failure is more likely to abandon the application altogether than a customer facing either barrier alone. This is a contribution the aggregate, non-interview studies in the literature review do not capture, and it explains why agent mediation persists even in a branch with comparatively strong digital infrastructure: the agent is not simply a stopgap for missing technology but a buffer against the compounding effect of literacy and connectivity failing together.

Infrastructure and Digital-Literacy Constraints

Beyond the generational pattern above, informants identified network reliability as a distinct, recurring obstacle. Aidil Lubis recalled a failed attempt to check a claim while travelling: "the app just kept loading and never opened, so I gave up and called the agent instead" (Aidil Lubis, interview, 2025). Sudiaman Pakpahan reported a similar failure while filing a claim from his hometown, which briefly reduced his confidence in the system even though he otherwise rated the app highly.

Wawan and Rahma Dhani both said this kind of failure has a disproportionate effect on trust: a single failed login or a claim stuck mid-upload tends to push a hesitant customer back toward manual processing, undoing several successful prior interactions. Agents therefore continue to offer a manual fallback checking a policy by phone, or completing a claim form on the customer's behalf not because the digital channel is inadequate in design, but because it cannot yet be relied on uniformly across Medan.

This finding is consistent with Pulungan & Daulay (2024) observation that innovation in sharia products cannot be separated from technical and social constraints, and it suggests a practical implication beyond what that study proposes: rather than treating infrastructure limitation only as an external condition to be waited out, Prudential Syariah's branch-level strategy could treat the manual fallback itself as a designed part of the service an explicit backup procedure rather than an improvised workaround so that customers in low-signal areas are not simply left to "lose confidence" in the system, as several informants described happening to them.

The Agent's Dual Role: From Document Handler to Value Communicator

Across all four accounts, the clearest synthesis is that digitalisation has changed what agents do rather than made them less necessary. Wawan and Rahma Dhani both described a shift from processing paperwork to explaining meaning: showing a customer their tabarru' balance on screen, then explaining what tabarru' actually represents; walking a customer through a real-time claim status, then linking that transparency back to the sharia principle of openness that underpins it. As Rahma Dhani put it, "the app can show the numbers, but it can't explain risk-sharing that part is still on us" (Rahma Dhani, interview, 2025).

Both customers corroborated this from the receiving end. Sudiaman Pakpahan said the in-app information on akad and tabarru' "reads like an administrative note, not something that actually explains the meaning," and that he still relies on the agent for that explanation (Sudiaman Pakpahan, interview, 2025). Aidil Lubis went further, saying he only came to understand tabarru' after his agent explained it directly, despite the term appearing in the app itself.

This pattern reframes Syahida et al. (2022) warning that digitalisation risks emphasising technical efficiency while neglecting sharia value the Prudential Syariah informants show that this risk is not inevitable, but is actively managed by agents who treat value communication as a distinct task alongside technical support. It also extends Erditya (2022) argument that innovation requires managerial and human-resource change, not technology alone: at this branch, that human-resource change has taken the specific form of agents repositioning themselves as interpreters of sharia meaning rather than administrators of paperwork. The practical implication is that agent training for digital tools should be paired explicitly with training in communicating akad, tabarru', and risk-sharing in plain language a pairing none of the informants described their company as having formalised, even though both agents already perform it informally.

Read together, these four themes indicate that PRUServices and E-Withdrawal have succeeded in reducing administrative friction and increasing transparency two conditions that build trust in sharia insurance but that this benefit is only fully realised where agent capacity, sustained value education, generational literacy segmentation, and infrastructure readiness are also in place. Christensen (2016) cautions that disruptive innovation can replace old practice, but its outcome still depends on organisational and environmental readiness; the Prudential Syariah case illustrates this caution directly. Where Pulungan & Daulay (2024) and Siregar & Atika (2024) show that digital-platform adoption widens access and participation in the aggregate, this study's informants describe a boundary that should not be crossed in pursuit of that access: sharia value and human presence must remain the core of the service, not a residual add-on once the technology is in place.

CONCLUSION

This study set out to examine how information technology and innovation are experienced by the agents and customers who use PRUServices and E-Withdrawal at PT Prudential Syariah, Medan Branch. The findings show that these two digital features have measurably reduced administrative burden and increased the transparency of policy, payment, and claims information, and that informants read this transparency as a direct expression of the sharia principle of openness rather than as a generic service improvement. At the same time, adoption is uneven across generations, constrained by infrastructure gaps that compound literacy gaps rather than acting independently of them, and dependent on agents who have repositioned themselves from document handlers into communicators of sharia meaning a shift that both agents in this study perform but that the company has not, according to their accounts, formally structured into training.

Theoretically, the study extends diffusion-of-innovation framework and disruptive-innovation concept by showing how generational adoption patterns and infrastructure limitations interact in a specifically sharia-compliant financial-service context, where technology acceptance is inseparable from customers' need to see a digital feature as sharia-legible, not merely efficient. Practically, the findings suggest that Prudential Syariah and, by extension, other sharia insurers pursuing similar digitalisation would benefit from formalising two things that currently happen informally at the agent level: a structured manual-fallback procedure for low-connectivity areas, and a value-communication component built explicitly into digital-tool training so that explaining akad, tabarru', and risk-sharing is treated as a core competency rather than an individual agent's initiative.

This study is limited by its scope: findings are drawn from two agents and two customers at a single branch, so the patterns identified here should be read as an in-depth account of how digitalisation is experienced at this site, not as a claim about prevalence across Prudential Syariah's customer base or the wider sharia insurance industry. The reliance on informants' self-reported experience also means the study cannot independently verify claims about application performance or infrastructure reliability. Future research could extend this account through a larger or multi-branch sample, or through longitudinal interviews that track individual customers' adoption over time, to test whether the compounding relationship between literacy and infrastructure observed here holds more broadly.

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