

DAFTAR PUSTAKA

- Alamsyah, R. (2021). The Effect of Insurance Premiums, Claims, Underwriting Results, On Profitability With A Risk-Based Minimum Capital Ratio (RBMc) As An Intervening Variable In General Insurance Companies. *The Accounting Journal of Binaniaga*, 6(1), 61. <https://doi.org/10.33062/ajb.v6i1.434>
- Alnemer, H. A. (2015). Intermediaries are a poor market conduct and disclosure channel: An empirical study on Saudi Arabia. *European Journal of Business and Social Sciences*, 4(2), 1-15.
- Augusto Felício, J., & Rodrigues, R. (2015). Organizational factors and customers' motivation effect on insurance companies' performance. *Journal of Business Research*, 68(7), 1622–1629. <https://doi.org/10.1016/j.jbusres.2015.02.006>
- Ayu Sukmarini, S., & Soedaryono, B. (2023). The Effect of Profitability, Underwriting Risk, And Reinsurance On The Solvency Of Life Insurance Company. *Jurnal Ekonomi Trisakti*, 3(1), 229–240. <https://doi.org/10.25105/jet.v3i1.14865>
- Ball, D., Simões Coelho, P., & Machás, A. (2004). The role of communication and trust in explaining customer loyalty. *European Journal of Marketing*, 38(9/10), 1272–1293. <https://doi.org/10.1108/03090560410548979>
- Baltensperger, E. and B. F. (2012). The social and economic value of insurance: A primer. *Zurich Financial Services Publication*.
- Ben S. Bernanke. (2015). *The Federal Reserve and the Financial Crisis*.
- Božič, B., Siebert, S., & Martin, G. (2020). A grounded theory study of factors and conditions associated with customer trust recovery in a retailer. *Journal of Business Research*, 109, 440–448. <https://doi.org/10.1016/j.jbusres.2019.12.032>
- Campbell, B. S., & Dr. Kalenkoski, Dr. K. (2022). How is the Choice of Owning Life Insurance Related to Consumer Protection? *International Journal of Business and Social Science Research*, 1–15. <https://doi.org/10.47742/ijbssr.v3n10p1>
- Campbell, J. Y., Jackson, H. E., Madrian, B. C., & Tufano, P. (2011). Consumer financial protection. *Journal of Economic Perspectives*, 25(1), 91–114. <https://doi.org/10.1257/jep.25.1.91>
- Clay, G. D., Frankland, R., Horn, A. D., Hylands, J. F., Johnson, C. M., Kerry, R. A., Lister, J. R., & Loseby, R. L. (2001). *Transparent With-Profits — Freedom*

- with Publicity. In *Journal* (Vol. 7, Issue 3).
<https://www.jstor.org/stable/41141517>
- Daradkah, D., & Janaideh, R. (2022). The Effect of Financial Consumer Protection On Banks' Competitiveness And Profitability. *Corporate Governance and Organizational Behavior Review*, 6(4), 134–140.
<https://doi.org/10.22495/cgobrv6i4p12>
- DFS New York State. (2023, April). *Market Conduct Profile for 2022*.
https://www.dfs.ny.gov/apps_and_licensing/life_insurers/market_conduct/Profile_2022.
- Ennew, C., & Sekhon, H. (n.d.). *Measuring trust in financial services: the Trust Index*.
- European Micro Finance Platform. (2014). *Does Good Client Protection Impact Financial Performance*.
- Evans, D. S., & Wright, J. D. (2010). *The Effect of The Consumer Financial Protection Agency Act Of 2009 On Consumer Credit*.
- Financial Consumer Protection Policy Approaches in the Digital Age*. (2020).
www.oecd.org/finance/Financial-Consumer-Protection-Policy
- Gaganis, C., Galariotis, E., Pasiouras, F., & Staikouras, C. (2020). Bank profit efficiency and financial consumer protection policies. *Journal of Business Research*, 118, 98–116. <https://doi.org/10.1016/j.jbusres.2020.06.033>
- Guillen, M., Nielsen, J. P., & Pérez-Marín, A. M. (2008). The need to monitor customer loyalty and business risk in the European insurance industry. *Geneva Papers on Risk and Insurance: Issues and Practice*, 33(2), 207–218.
<https://doi.org/10.1057/gpp.2008.1>
- Haiss, P. , and S. K. (2008). The relationship between insurance and economic growth in Europe: a theoretical and empirical analysis. *Empirica*, 35(4), 405–431.
- IAIS. (2015). *Issues Paper on Conduct of Business Risk and Its Management*.
International Association of Insurance Supervisors
- .Ionciă, M., Petrescu, E.-C., Ionciă, D., & Constantinescu, M. (2012). The Role of Education on Consumer Behavior on the Insurance Market. *Procedia - Social and Behavioral Sciences*, 46, 4154–4158.
<https://doi.org/10.1016/j.sbspro.2012.06.217>
- Isaeva, N., Gruenewald, K., & Saunders, M. N. K. (2020). Trust theory and customer services research: theoretical review and synthesis. *The Service*

Industries Journal, 40(15–16), 1031–1063.
<https://doi.org/10.1080/02642069.2020.1779225>

Jaeger, J., & P. A. (2013). *Global practice market conduct supervision in small countries: The case of Armenia*. *Wo*.

Klein, R. W. (1995). Insurance regulation in transition. *The Journal of Risk and Insurance*, 62(3), 363–404.

Kriese, M., Abor, J. Y., & Agbloyor, E. (2019). Financial access and economic development: the moderating role of financial consumer protection. *International Journal of Managerial Finance*, 15(4), 406–424.
<https://doi.org/10.1108/IJMF-05-2018-0132>

Lee, C. C. , L. C. C. , and C. Y. B. (2013). The link between life insurance activities and economic growth: Some new evidence. *Journal of International Money and Finance*, 32, 405-427.

Levine, R. (1999). Law, Finance, and Economic Growth. *Journal of Financial Intermediation*, 8(1–2), 8–35. <https://doi.org/10.1006/jfin.1998.0255>

Llewellyn, D. (1999). *Occasional Paper Series x 1 The Economic Rationale for Financial Regulation*.

Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44.
<https://doi.org/10.1257/jel.52.1.5>

Malik, M. and T. L. C. (2012). Transition matrix models of consumer credit ratings. *International Journal of Forecasting*, 28, 261-271.

Mayer, R. C., Davis, J. H., & David Schoorman, F. (1995). *An Integrative Model of Organizational Trust* (Vol. 20, Issue 3).
<https://www.jstor.org/stable/258792?seq=1&cid=pdf->

Montfort, K. Van, MASUREL, E., & RIJN, I. VAN. (2000). Service Satisfaction: An Empirical Analysis of Consumer Satisfaction in Financial Services. *The Service Industries Journal*, 20(3), 80–94.
<https://doi.org/10.1080/02642060000000033>

NAC. (2022). *Insurance Core Principles*. Kansas, Missouri, United States of America.

Pasiourasa, F. (2018). Financial consumer protection and the cost of financial intermediation: Evidence from advanced and developing economies. *Management Science*, 64(2), 902–924.
<https://doi.org/10.1287/mnsc.2016.2585>

- R. Trisnawati. (2015). *Analisis Pengaruh Rasio Klaim dan Underwriting Terhadap Profitabilitas Perusahaan Asuransi yang Tercatat di Bursa Efek Indonesia (BEI)*.
- Revathi, M. M. (2021). A Study Focus on Attitude Of Policy Holders Towards Services Of Life Insurance Corporation In Tirupur City. *International Journal of Creative Research Thoughts*, 9, 2320–2882. www.ijcrt.org
- Salim, A. (2018). *Asuransi & Manajemen Risiko*. PT Rajagrafindo Persada.
- Salusra Satria. (1994). *Pengukuran Kinerja Keuangan Perusahaan Asuransi Kerugian di Indonesia: Dengan Analisis Rasio Keuangan “Early Warning System.”* Kerjasama Lembaga Penerbit, Fakultas Ekonomi, Universitas Indonesia dengan Pusat Antar Universitas, Fakultas Ekonomi, Universitas Indonesia.
- Shavell, S. (1979). Risk Sharing and Incentives in the Principal and Agent Relationship. *Bell of Journal Economis*, X, 55–73.
- Sriono. (2021). The Legality of Digital Bank in Indonesia on Customer Protection. *The 4th Legal Internasional Conference and Studies (Pp. 327-336)*.
- Taroreh, O., Jorie, R. J., & Wenas, R. (2015a). The Effect of Consumer Perception And Trust To Use Insurance Services At Jasindo Insurance Manado. In *Pengaruh persepsi konsumen dan... 312 Jurnal EMBA* (Vol. 3, Issue 3).
- Taroreh, O., Jorie, R. J., & Wenas, R. (2015b). The Effect of Consumer Perception And Trust To Use Insurance Services At Jasindo Insurance Manado. In *Pengaruh persepsi konsumen dan... 312 Jurnal EMBA* (Vol. 3, Issue 3).
- Webb, I. P. , G. M. F. , and S. H. D. (2002). The effect of banking and insurance on the growth of capital and output. *Center for Risk Management and Insurance Working Paper 02–1*.
- Whear, D. , J. N. and H. L. (2013). Reform of financial services regulation in the United Kingdom. *Norton Rose Fulbright Publication*.
- World Bank, J. I., Mylenko, N., & Bank, W. (2011). *Consumer Protection Laws and Regulations in Deposit and Loan Services: A Cross-Country Analysis with a New Data Set*. <https://www.researchgate.net/publication/228126406>
- Würmli, H. P. (2011). The invisible hand of insurance. *Risk Management The Geneva Association*, No. 49.