

Analysis of Community Financial Resilience in Traditional Savings and Loan Practices, Remittances, and Banking Access in East Lombok

Linda Junita Lestari¹, Sulkiah²

¹Faculty of Economics, Gunung Rinjani University, Indonesia

²Faculty of Economics, Gunung Rinjani University, Indonesia

Email: lindajunitalestari2@gmail.com, sulkiah@ugr.ac.id

Abstract

Keywords:

financial resilience, traditional savings and loans, remittances, banking access, rural households

Community financial resilience is an important aspect of household welfare, particularly in rural areas where income tends to fluctuate. In East Lombok, many households rely on agriculture and informal economic activities, making them vulnerable to economic shocks. In this context, traditional savings and loan practices, remittances from migrant workers, and access to formal banking services play a crucial role in supporting household financial stability. This study aims to analyze the effect of traditional savings and loan practices, remittances, and banking access on community financial resilience in East Lombok. The research employs a quantitative associative approach using primary data collected through questionnaires distributed to 94 household heads in Rarang Village, Terara District. Data were analyzed using multiple linear regression with the assistance of JASP software, preceded by validity, reliability, and classical assumption tests. The results show that banking access has a positive and significant effect on community financial resilience, while traditional savings and loan practices and remittances have positive but statistically insignificant effects. However, simultaneously these three variables significantly influence community financial resilience. These findings imply that strengthening financial inclusion and improving access to formal financial services can enhance household financial stability, while informal financial mechanisms still function as complementary support for rural communities.

INTRODUCTION

Household financial resilience is the ability of households to meet basic needs, manage expenses, save money, and withstand economic shocks such as job loss, illness, disasters, or increases in the price of basic necessities. Households with financial resilience generally do not rely on a single source of income, but have backup strategies, savings, and access to financial institutions so that they are able to adapt and recover from crises (Aulia et al., 2025).

According to (Harun et al., 2025), financial resilience is influenced by financial literacy, consumption patterns, sources of income, and households' ability to manage economic risks. This shows that financial resilience is not only a result of income levels, but is also influenced by how people manage the resources available in East Lombok. The socio-economic structure of the community shows dependence on the agriculture, livestock, and fisheries sectors. These economic activities are greatly influenced by the seasons, rainfall, and market price dynamics.

The East Lombok Statistics Agency (2023) noted that most of the population works as farmers and farm laborers with fluctuating incomes. This income uncertainty requires flexible

financial adaptation strategies in daily life. Financial resilience and survival skills determine the economic success of the people of East Lombok.

In this context, traditional savings and lending practices have become an important pillar in community financial management. The theory of social capital proposed by (Putnam, 2001) shows that social relationships, values of trust, norms, and networks formed within communities play an important role in supporting economic activities, including traditional savings and lending systems. The higher the level of trust among community members, the greater the opportunity for social-based economic cooperation. (Manahung & Gamar, 2022) show that local savings and loan mechanisms not only function as a means of financing but also strengthen social networks among members. Systems such as arisan, savings and loans based on religious gatherings, tahlilan groups, and village cooperatives have developed because they are based on social trust, emotional closeness, and simple requirements compared to formal financial services (Isnaini, 2023). However, these mechanisms also carry risks, such as social pressure to repay and the potential for conflict in the event of default.

In addition, East Lombok is one of the regions with a high rate of labor migration abroad. Remittances sent by migrant workers from Malaysia, Saudi Arabia, and South Korea contribute significantly to household income. The New Economics of Labor Migration theory proposed by Stark, O., & Bloom, D. E. (1985) explains that labor migration is not only aimed at increasing the income of individuals working outside the region, but also as a strategy for families or communities to reduce economic risk. Remittances are not only used for consumption but also as business capital, education costs, and savings, according to research conducted by (Nadadies et al., 2024), which explains that remittances sent by Indonesian migrant workers (TKI) to their home regions have a significant impact on improving the economic welfare of families to meet consumption needs, home rehabilitation, children's education costs, and small business capital. However, the effectiveness of remittances in strengthening financial resilience is highly dependent on how they are managed. Households that allocate remittances to productive investments tend to have better financial resilience than households that use remittances for immediate consumption (IOM Indonesia, 2022).

On the other hand, expanding access to formal finance through financial inclusion programs, such as BRILink agents, mobile banking services, and Laku Pandai, has made it easier for people to open accounts and conduct financial transactions. This phenomenon is explained in the Financial Inclusion Theory developed by (Allen et al., 2016), which states that access to formal financial services improves people's ability to save money, manage risk, obtain financing, and strengthen long-term economic resilience. (Alifah et al., 2026) explain that the higher the level of household involvement in formal financial services (savings accounts, bank financing, and insurance), the stronger their economic resilience. However, increased access has not been fully accompanied by increased financial literacy. Many people still only use accounts as a means of receiving transfers without understanding the benefits of term deposits, productive loans, or risk management instruments (OJK SNLIK, 2023).

Thus, household financial resilience in East Lombok is the result of interactions between traditional savings and lending practices, remittance flows, and access to formal banking. These three factors can either reinforce or negate each other depending on financial literacy and patterns of fund use within households. Therefore, comprehensive research is needed to understand how the interaction of these three factors shapes the financial resilience of communities in East Lombok.

Several previous studies have examined community financial resilience; however, most of them focus on only one aspect of financial resources. The study by Lubis et al. (2025) highlights the role of remittances in strengthening household economic resilience but does not relate it to banking access or local financial mechanisms. Similarly, Putri (2025) only examines the role of community savings and loan groups in providing social support without quantitatively addressing financial resilience. In addition, the study by Putri and Wahyudi (2022) emphasizes the barriers to formal financial inclusion but does not explore how communities maintain resilience through informal financial practices. Niankara et al. (2025) show that open banking can enhance financial resilience by increasing the use of formal savings and digital remittances, thereby strengthening access to financial services. Pienah and Luginaah (2024) also find that membership in Village Savings and Loan Associations (VSLA) can improve household financial resilience and reduce the risk of food insecurity. Furthermore, Van et al. (2021) demonstrate that financial inclusion has a positive relationship with economic growth, particularly in low-income countries with limited levels of financial inclusion. Cadungog-Uy and Padilla Flores (2024) also reveal that strong financial literacy has the potential to improve financial resilience, although limited access to formal financial services, insurance, and digital financial tools remains a challenge in strengthening household financial stability in rural areas. Moreover, Pomeroy et al. (2020) show that financial inclusion can enhance the financial resilience of fishing households by providing access to formal financial services that help manage cash flow, reduce dependence on informal lenders, and improve household economic stability in coastal communities.

Based on previous research findings, there has been no study examining household financial resilience by simultaneously looking at three sources of finance: (1) traditional savings and loans, (2) remittances, and (3) access to formal banking in the context of East Lombok. Therefore, the purpose of this study is to examine the influence of traditional savings and loans, remittances, and access to banking on the financial resilience of communities in East Lombok Regency. The results of this study are expected to enrich the literature on the interaction between formal and informal financial institutions and serve as a basis for policy-making by government agencies, banks, and microfinance institutions in expanding financial access to improve the community's ability to manage its financial resources.

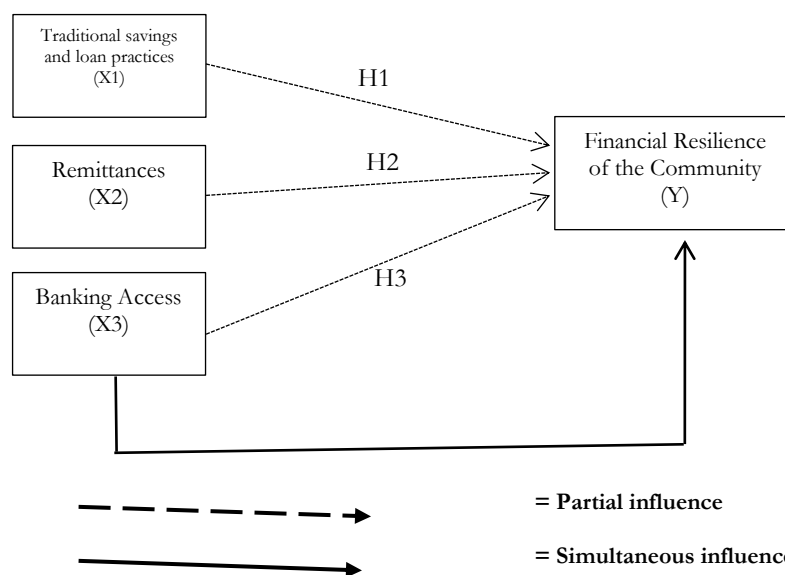


Figure 1. Conceptual Framework

Hypothesis

H1: Traditional savings and loan practices have a positive and significant effect on community financial resilience.

H2: Remittances have a positive and significant effect on community financial resilience.

H3: Access to banking has a positive and significant effect on community financial resilience.

METHODS

This study uses a quantitative approach with an associative research type that aims to analyze the effect of traditional savings and loan practices (X1), remittances (X2), and access to banking (X3) on the financial resilience of the community (Y). The research population includes all households in Rarang Village, Terara Subdistrict, East Lombok Regency, totaling 2,286 households. The research sample was taken from this population, considering the limitations of time and the researcher's capabilities, so that it was considered representative of the population's characteristics.

The research data consists of quantitative and qualitative data sourced from primary and secondary data. Primary data was obtained through questionnaires distributed to heads of households as research respondents, while secondary data was obtained from official village documents and supporting literature. The measurement scale used in this study is the Likert scale to measure respondents' attitudes, perceptions, and opinions towards the research variables, namely traditional savings and loan practices (X1), remittances (X2), access to banking (X3), and community financial resilience (Y). The Likert scale was chosen because it is able to describe the level of respondent agreement with various statements related to household financial conditions and community economic activities.

Each variable indicator is described in the form of a statement on a closed questionnaire so that respondents only need to choose the answer that best suits their condition. This scale consists of five response categories, namely Strongly Disagree (SD) with a score of 1, Disagree (D) with a score of 2, Undecided (U) with a score of 3, Agree (A) with a score of 4, and Strongly Agree (SA) with a score of 5. Data collection was carried out by distributing questionnaires to 94 respondents who were heads of households in Rarang Village, Terara District, East Lombok Regency. The collected data was then analyzed using statistical methods to determine the effect of independent variables on dependent variables, both partially and simultaneously.

The data were analyzed using a quantitative approach with the help of JASP (Jeffreys' Amazing Statistics Program) software. The analysis began with testing the research instruments through validity and reliability tests to ensure the suitability of the questionnaire items. Next, descriptive statistical analysis was performed to describe the characteristics of the data based on the mean, minimum, maximum, and standard deviation values.

Before testing the hypothesis, classical assumption tests were conducted, including normality, multicollinearity, and heteroscedasticity tests to assess the feasibility of the analysis model. The testing of the effect of independent variables, namely Traditional Savings and Loan Practices (X₁), Remittances (X₂), and Banking Access (X₃), on the dependent variable of Community Financial Resilience (Y) was conducted using multiple linear regression. The t-test was used to analyze the partial effect, while the F-test was used to test the simultaneous effect between variables. The strength of the model was analyzed using the coefficient of determination (R²). All statistical tests were conducted at a significance level of 5% ($\alpha = 0.05$).

RESULTS

1. Validity Test

Table 1. Results of the Validity Test for Variable X1

No	Code Item	r Calculate	Sig. (p-value)	Description
1	X1.1	0,760	< 0,001	Valid
2	X1.2	0,790	< 0,001	Valid
3	X1.3	0,852	< 0,001	Valid
4	X1.4	0,867	< 0,001	Valid
5	X1.5	0,887	< 0,001	Valid
6	X1.6	0,874	< 0,001	Valid

Source: Primary data processed in 2026

Based on the results of validity testing on the traditional savings and loan practice variable, it can be concluded that all items in variable X1 are valid.

Table 2. Results of the Validity Test of Variable X2

No	Code Item	r Calculate	Sig. (p-value)	Description
1	X2.1	0,899	< 0,001	Valid
2	X2.2	0,916	< 0,001	Valid
3	X2.3	0,876	< 0,001	Valid
4	X2.4	0,890	< 0,001	Valid
5	X2.5	0,881	< 0,001	Valid
6	X2.6	0,894	< 0,001	Valid
7	X2.7	0,914	< 0,001	Valid
8	X2.8	0,889	< 0,001	Valid

Source: Primary data processed in 2026

Based on the validity test results for the remittance variable, it can be concluded that all items in variable X2 are valid.

Table 3. Results of the Validity Test for Variable X3

No	Code Item	r Calculate	Sig. (p-value)	Description
1	X3.1	0,788	< 0,001	Valid

2	X3.2	0,834	< 0,001	Valid
3	X3.3	0,857	< 0,001	Valid
4	X3.4	0,866	< 0,001	Valid
5	X3.5	0,878	< 0,001	Valid

Source: Primary data processed in 2026

Based on the validity test results for the banking access variable, it can be concluded that all items in variable X3 are valid.

Table 4. Results of Variable Y Validity Test

No	Code Item	r Calculate	Sig. (p-value)	Description
1	Y1	0,577	< 0,001	Valid
2	Y2	0,564	< 0,001	Valid
3	Y3	0,613	< 0,001	Valid
4	Y4	0,599	< 0,001	Valid
5	Y5	0,514	< 0,001	Valid
6	Y6	0,489	< 0,001	Valid
7	Y7	0,661	< 0,001	Valid
8	Y8	0,659	< 0,001	Valid
9	Y9	0,614	< 0,001	Valid
10	Y10	0,618	< 0,001	Valid

Source: Primary data processed in 2026

Based on the results of validity testing on the household financial resilience variable, it can be concluded that all items of variable Y are valid.

2. Reliability Test

Table 5. Results of the Research Instrument Reliability Test

Variabel	Number of Item	Cronbach's Alpha	Criteria	Description
X1	6	0,804	$\geq 0,70$	Reliabel
X2	8	0,801	$\geq 0,70$	Reliabel
X3	8	0,796	$\geq 0,70$	Reliabel
Y	10	0,743	$\geq 0,70$	Reliabel

Source: Primary data processed in 2026

Based on the reliability test results for all variables in the study, it can be concluded that all variables are reliable.

3. Descriptive Statistics

Table 6. Descriptive Statistics Test Results

Variabel	N	Mean	Minimum	Std.Deviation
X1	94	2,95	1,67	5,00
X2	94	2,53	1,20	4,80
X3	94	3,20	1,25	5,00
Y	94	3,70	2,90	4,60

Source: Primary data processed in 2026

Descriptive statistics show that all variables were analyzed based on 94 observations. Variable X1 had a mean value of 2.95 (SD = 0.75), X2 was 2.53 (SD = 0.93), and X3 was 3.20 (SD = 0.83), indicating that the respondents' perception level was in the moderate to fairly high category. Variable Y has the highest mean value of 3.70 with a standard deviation of 0.45, indicating that the respondents' financial resilience is relatively high with low data variation. The minimum and maximum value ranges for all variables show that the data distribution is adequate and suitable for further inferential analysis.

4. Normality Test

Table 7. Normality Test Results

Variabel	Statistic W	Sig.(p-value)	Description
X1	0,948	0,001	Abnormal
X2	0,895	0,000	Abnormal
X3	0,977	0,099	Normal
Y	0,957	0,004	Abnormal

Source: Primary data processed in 2026

The Shapiro–Wilk normality test results show that variables X1 ($p = 0.001$), X2 ($p = 0.000$), and Y ($p = 0.004$) are not normally distributed ($p < 0.05$), while variable X3 is normally distributed ($p = 0.099$). These findings indicate that not all variables meet the normality assumption, so further analysis was conducted by considering the robustness of the regression model to violations of the normality assumption.

5. Multicollinearity test

Table 7. Multicollinearity Test Results

Variabel Independen	Tolerance	VIF
X1	0,053	19,001
X2	0,097	10,318
X3	0,067	14,958

Source: Primary data processed in 2026

The multicollinearity test results show that all independent variables have tolerance values < 0.10 and VIF values > 10 , indicating strong multicollinearity between the independent variables in the regression model. This condition shows a high correlation between variables X1, X2, and X3, which could potentially affect the stability and interpretation of the regression coefficients.

6. Heteroscedasticity Test

Table 7. Multicollinearity Test Results

Variabel Independen	Sig.(p-value)	Description
X1	0,193	No heteroscedasticity
X2	0,089	No heteroscedasticity
X3	0,874	No heteroscedasticity

Source: Primary data processed in 2026

The results of the heteroscedasticity test show that all independent variables have significance values above 0.05 ($X1 = 0.193$; $X2 = 0.089$; $X3 = 0.874$), so it can be concluded that the regression model does not contain heteroscedasticity and meets the assumption of homoscedasticity.

7. Multiple Linear Regression Estimation

Table 8. Multiple Linear Regression Test Results

Variabel	Coefficient	Std. Error	t-Statistic	Prob.	Description
C	2,987	0,212	14,0	0,000	Significant
X1	0,089	0,069	1,286	0,202	No Significant
X2	0,008	0,054	0,146	0,884	No Significant
X3	0,133	0,059	2,277	0,026	Significant

Source: Primary data processed in 2026

Based on the regression analysis results, a constant value of 2.987 with a significance level of 0.000 was obtained, indicating that when variables X1, X2, and X3 are zero, the value of the dependent variable is 2.987. Variable X1 has a regression coefficient of 0.089 with a significance value of 0.202 (>0.05), which means that X1 has a positive but insignificant effect on the dependent variable. Variable X2 shows a coefficient of 0.008 with a significance value of 0.884 (>0.05), so it can be concluded that X2 also has no significant effect on the dependent variable. Meanwhile, variable X3 has a regression coefficient of 0.133 with a significance value of 0.025 (<0.05), indicating that X3 has a positive and significant effect on the dependent variable, so that an increase in X3 will significantly increase the value of the dependent variable.

8. Determination Coefficient Test (R^2)

Table 9. Results of the Coefficient of Determination Test (R^2)

Statistic	Value
R Square	0,120
Adjusted R Square	0,091

Source: Primary data processed in 2026

Based on the results of the coefficient of determination (R^2) test, an R Square value of 0.120 was obtained, indicating that the ability of the independent variables to explain the variation in the dependent variable is 12%. This means that changes in the dependent variable can be explained by the independent variables studied by 12%, while the remaining 88% is influenced by other variables outside the research model. Meanwhile, the Adjusted R Square value of 0.091 indicates that after adjusting for the number of independent variables and sample size, the contribution of independent variables to the dependent variable is 9.1%. Therefore, it can be concluded that the regression model has a relatively low explanatory power but can still be used as a basis for analysis in this study.

9. Partial t Test

Table 10. Partial t Test Results

Variabel	F-calculate	Sig	Keputusan
X1	1,286	0,202	No Signifikan
X2	0,146	0,884	No Signifikan
X3	2,277	0,025	Signifikan

Source: Primary data processed in 2026

It is known that variable X1 has a t-value of 1.286 with a significance level of 0.202 (>0.05), so it can be concluded that X1 does not have a significant effect on the dependent variable. Variable X2 also shows insignificant results, with a t-value of 0.146 and a significance level of 0.884 (>0.05), indicating that X2 has no partial effect on the dependent variable. Meanwhile, variable X3 has a t-value of 2.277 with a significance level of 0.025 (<0.05), so it can be concluded that X3 has a significant effect on the dependent variable, which means that partially X3 makes a real contribution in influencing the dependent variable in this study.

10. Simultaneous F Test

Table 10. Simultaneous F Test Results

Statistic	Value
F-calculate	4,101
Sig	0,009

Source: Primary data processed in 2026

Simultaneous F test, obtained a calculated F value of 4.101 with a significance level of 0.009 (<0.05), indicating that simultaneously all independent variables in the research model have a significant effect on the dependent variable. These results indicate that the regression model used has met the model adequacy criteria (goodness of fit), so that the independent variables together are able to explain the variation in the dependent variable and the regression model is suitable for further analysis in this study.

DISCUSSION

The analysis shows that traditional savings and loan practices have a positive coefficient but do not significantly affect community financial resilience. This indicates that although community-based financial mechanisms such as arisan, savings and loan groups, and other informal financial practices remain widely used, their contribution to strengthening household financial resilience is not statistically significant. In rural communities, these mechanisms primarily function as instruments of social solidarity and alternative sources of financing when access to formal financial institutions is limited. This finding can be explained through the Social Capital Theory proposed by Robert D. Putnam, which emphasizes that trust, social networks, and shared norms within communities support collective economic activities. Consistent with this perspective, Manahung and Gamar (2022) show that community-based financial systems strengthen social networks and provide financial support among members. However, informal financial mechanisms often face limitations in terms of fund capacity, sustainability, and risk management, as they generally provide only small-scale financing and rely heavily on trust among members.

The results also show that remittances have a positive but insignificant effect on community financial resilience. Although funds sent by family members working outside the region or abroad can increase household income, their contribution to long-term financial stability is not yet significant. This finding is consistent with Nadadies et al. (2024), who found

that remittances can increase household income but do not necessarily strengthen financial resilience if they are not accompanied by financial planning and productive investment. This phenomenon can be explained by the New Economics of Labor Migration (NELM) developed by Oded Stark and David E. Bloom, which states that labor migration is a household strategy to diversify income sources and reduce economic risks. In practice, however, the effectiveness of remittances depends on how they are utilized. Many households allocate remittances mainly for short-term consumption such as daily expenses, housing improvements, and basic necessities, which limits their potential to strengthen long-term financial resilience.

In contrast, access to banking has a positive and significant effect on community financial resilience. This finding indicates that households with better access to formal financial services such as savings accounts, credit facilities, and digital banking services tend to have stronger financial resilience. This result supports the Financial Inclusion Theory discussed by Franklin Allen and colleagues, which suggests that access to formal financial services improves people's ability to save, manage risks, obtain financing, and strengthen long-term economic stability. Consistent with this perspective, Alifah et al. (2026) found that higher levels of financial inclusion significantly strengthen household economic resilience. At the local level, financial inclusion programs such as BRILink agents, mobile banking services, and the Laku Pandai program have expanded rural communities' access to banking services. This expansion allows households to build emergency savings, access productive credit, conduct financial transactions more efficiently, and reduce dependence on informal financial mechanisms.

CONCLUSION

Based on the results of the data analysis and hypothesis testing, this study concludes that the financial resilience of households in Rarang Village is influenced by the interaction of various financial sources available to the community. Access to banking is proven to have a positive and significant effect on community financial resilience, indicating that access to formal financial services plays an important role in improving households' ability to manage finances, build savings, and cope with economic shocks. In contrast, traditional savings and lending practices and remittances show a positive but insignificant effect. This suggests that although these financial sources are still widely used by the community, their individual contributions are not yet strong enough to significantly improve financial resilience. However, when analyzed simultaneously, traditional savings and lending practices, remittances, and access to banking collectively have a significant influence on community financial resilience, indicating that household financial resilience is formed through the interaction between formal and informal financial mechanisms.

Based on these findings, this study recommends strengthening financial inclusion programs in rural areas to expand community access to formal financial services. Efforts to improve financial literacy are also necessary so that households can manage remittances and informal financial resources more productively and sustainably. For future research, it is suggested to include additional variables such as financial literacy, income diversification, and digital financial service utilization to obtain a more comprehensive understanding of the determinants of household financial resilience. In addition, expanding the study area and using larger datasets may provide broader insights into the dynamics of financial resilience in rural communities.

REFERENCE

- Alifah, A., Muzzamil, F., & Azhiim, R. A. (2026). Hubungan Literasi Finansial dengan Kesejahteraan Finansial di Kalangan Generasi Z Masyarakat Kelurahan Kalibaru Kota Bekasi. *Jurnal Penelitian Ilmu-Ilmu Sosial*, 3(6), 305–311. <https://doi.org/https://doi.org/10.5281/zenodo.18217656>
- Allen, F., Demirguc-kunt, A., Klapper, L., Soledad, M., & Peria, M. (2016). The Foundations of Financial Inclusion: Understanding Ownership and Use of Formal Accounts. *Journal of Financial Intermediation*, 01(9). <https://doi.org/10.1016/j.jfi.2015.12.003>
- Aulia, N. R., Setiawati, F. A., Nurhayati, S. R., & Information, A. (2025). Dynamics of family resilience to economic crisis. *COUNSENESIA Jurnal Bimbingan Dan Konseling Indonesia*, 6(2), 2746–3532. <https://doi.org/https://doi.org/10.36728/cijgc.v6i1.5863>
- Badan Pusat Statistik Kabupaten Lombok Timur. (2023). Kabupaten Lombok Timur dalam angka 2023. Selong: BPS Kabupaten Lombok Timur.
- Badan Pusat Statistik Provinsi Nusa Tenggara Barat. (2022). Statistik kesejahteraan rakyat Provinsi Nusa Tenggara Barat. Mataram: BPS Provinsi NTB.
- Cadungog-Uy, J., & Padilla Flores, E. (2024). Financial Literacy Awareness and Practices Among Village Savings Groups in Cambodia. *Journal of Accounting, Finance, Economics, and Social Sciences*, 9(2), 1–14. <https://doi.org/10.62458/jafess921>
- Demirgüç-Kunt, A., Klapper, L., Singer, D., Ansar, S., & Hess, J. (2018). The Global Findex Database 2017: Measuring financial inclusion. Washington DC: World Bank. <https://doi.org/10.1596/978-1-4648-1259-0>
- Garman, E. T., & Forgue, R. E. (2021). *Personal finance* (14th ed.). Boston, MA: Cengage Learning.
- Harun, M. J., Canon, S., & Akib, F. H. Y. (2025). Pola Konsumsi Dan Tingkat Ketahanan Pangan Rumah Tangga Miskin Di Desa Sukamaju Kecamatan Mootilango Kabupaten Gorontalo. *Jurnal Economic Resources*, 8(2), 1306–1327. <https://doi.org/https://doi.org/10.57178/jer.v8i2.2079>
- IOM, Indonesia. (2022). *Iom Strategy For Indonesia*. https://indonesia.iom.int/sites/g/files/tmzbd11491/files/documents/2023-08/pub2022_0_0.pdf

- Isnaini, U. N. (2023). Inovasi Sosial dalam Ekonomi Kreatif : Konsep Arisan sebagai Instrumen Pemberdayaan Umat. *Creative Economics, Tourism and Halal Ecosystem (CETHE)*, 01(02), 22–33. <https://jurnal.gerakanedukasi.com/index.php/CETHE/about>
- Lubis, A. M. K., Ryanindityo, M., & Astuti, R. K. (2025). Remitansi Digital Dan Ekonomi Inklusif: Kontribusi Terhadap Pembangunan Berkelanjutan Di Indonesia Digital Remittances And Inclusive Economy: Contribution To. *Jurnal Ilmiah Kajian Keimigrasian*, 8(2), 97–106. <https://doi.org/https://10.0.205.137/jikk.v8i2.788>
- Manahung, H. M. R., & Gamar, N. (2022). Institutional Strengthening of Local Community Savings and Loans Groups : A Comparative Study of Mosque-Based and Non-Mosque-Based. *International Journal of Scientific Research in Science and Technology*, 9(2), 156–164. <https://doi.org/https://doi.org/10.32628/IJSRST229229>
- Nadadies, S., Rahmadani, R. T., & Mukhlis, I. (2024). Analisis Pengaruh Remitansi Terhadap Kesejahteraan Ekonomi Dan Kemiskinan Keluarga Pmi Di Kota Batu. *Jurnal Ekonomi, Bisnis Dan Pendidikan*, 4(2). <https://doi.org/10.17977/um066.v4.i2.2024.3>
- Niankara, I., Hassan, H. I., Traoret, R. I., & Islam, A. R. M. (2025). Consumer Savings and Digital Remittance in Open Banking: Insights From Bibliometric and Geospatial Econometric Analysis. *Human Behavior and Emerging Technologies*, 2025(1). <https://doi.org/10.1155/hbe2/9352257>
- Otoritas Jasa Keuangan. (2022). Survei nasional literasi dan inklusi keuangan 2022. Jakarta: OJK.
- Pienaaah, C. K. A., & Luginaah, I. (2024). The Impact of Village Savings and Loan Associations as a Financial and Climate Resilience Strategy for Mitigating Food Insecurity in Northern Ghana. *Risks*, 12(4). <https://doi.org/10.3390/risks12040058>
- Pomeroy, R., Arango, C., Lomboy, C. G., & Box, S. (2020). Financial inclusion to build economic resilience in small-scale fisheries. *Marine Policy*, 118(April), 103982. <https://doi.org/10.1016/j.marpol.2020.103982>
- Putnam, R. (2001). *Social Capital: Measurement and Consequences*. Robert. Kennedy School of Government, Harvard University. [https://D1wqtxts1xzle7.Cloudfront.Net/111270219/285.Pdf?1707366031=&Response-Content-Disposition=Inline%3B+Filename%3dsocial Capital Measurement And Consequen.Pdf&Expires=1772855859&Signature=Nudablh40ardzn0eh4kg6xsrxjtyqbah5yfwu37za7](https://D1wqtxts1xzle7.Cloudfront.Net/111270219/285.Pdf?1707366031=&Response-Content-Disposition=Inline%3B+Filename%3dsocial+Capital+Measurement+And+Consequen.Pdf&Expires=1772855859&Signature=Nudablh40ardzn0eh4kg6xsrxjtyqbah5yfwu37za7)

- Putri, W. A. (2025). Koperasi simpan pinjam: Solusi untuk mengatasi keterbatasan akses keuangan. *Maliki Interdisciplinary Journal (MIJ)*, 3(6), 1–11. eissn: 3024-8140 <http://urj.uin-malang.ac.id/index.php/mij/index%0AKoperasi>.
- Putri, R. A., & Hidayat, W. (2021). Akses perbankan dan ketahanan keuangan rumah tangga sektor informal. *Jurnal Ekonomi dan Studi Pembangunan*, 22(1), 33–47. <https://doi.org/10.18196/jesp.v22i1.XXXX>
- Van, L. T. H., Vo, A. T., Nguyen, N. T., & Vo, D. H. (2021). Financial Inclusion and Economic GROWTH: An International Evidence. *Emerging Markets Finance and Trade*, 57(1), 239–263. <https://doi.org/10.1080/1540496X.2019.1697672>