



**THE CHANGE AGENT'S INNOVATION IN FINANCIAL LITERACY INCLUSION IN JAKARTA**

**Rizal J. MARIS<sup>1</sup>, Sunarto SUNARTO<sup>2</sup>, Dewi WIDOWATI<sup>3</sup>, Ariani NAFIAH<sup>4</sup>**

<sup>1,4</sup>Sahid University Jakarta, Indonesia

<sup>2</sup>Moestopo Beragama University, Indonesia

<sup>3</sup>LSPR Institute Business and Communication, Indonesia

Corresponding author: Rizal J. Maris

Email: [rjmaris@gmail.com](mailto:rjmaris@gmail.com)

Volume: 4  
 Number: 6  
 Page: 1888 - 1897

**Article History:**

Received: 2023-10-06

Revised: 2023-10-20

Accepted: 2023-11-17

**Abstract:**

OJK surveys (2019 and 2022) show that the financial literacy index is lower than the financial inclusion index. The Financial Education Working Group must effectively carry out communication activities (diffusion). This study looks at the innovation of communication activities from the Financial Education Working Group as an agent of change in communication activities related to financial literacy to the community so far. The Diffusion Theory of Innovation by Rogers (1995) explains the problem. The method using multiple case studies from Yin (2022) is qualitative descriptive. Interviews were conducted in a "snowball" manner with members of the Financial Education Working Group, and the data were analyzed through the interactive model Miles & Huberman (2007). The results show that the relative advantage of diffusion innovation exists but is not too significant because of the lack of participation. Compatibility diffusion approaches differ from method to method and are only effective when tailored to the target or recipient of the information. The diffusion approaches are relatively straightforward in complexity because they are often used in seminars, workshops, counseling, or digital media. These diffusion approaches meet the elements of trialability and Observability; the diffusion approach used can be observed. The results include the number of participants, their enthusiasm, the number of activities, and others.

**Keywords:** Change Agent, Financial Literacy, Education Working Group, Diffusion of Innovation



Cite this as MARIS, R. J., SUNARTO, S., WIDOWATI, D., NAFIAH, A. (2023). "The Change Agent's Innovation in Financial Literacy Inclusion in Jakarta." International Journal of Environmental, Sustainability, and Social Science, 4 (6), 1888 - 1897.

**INTRODUCTION**

The National Financial Literacy Survey (SNLK) conducted by the Financial Services Authority (OJK) in 2019 showed that the financial literacy index of urban communities was still at 38.03 percent. Meanwhile, the financial inclusion rate at that time was already 76.19 percent. It means that the increase in the number of people who already have access to inclusive financial services is far above the level of financial literacy of these groups.

**Table 1.** Comparison of Financial Inclusion and Financial Literacy Indices

Financial Inclusion Indices			Financial Literacy Indices		
2016	2019	2022	2016	2019	2022
67.8%	76.19%	85.10%	29.7%	28.03%	49.68%

Source: OJK survey results – processed from various sources (2020 and 2022)

According to the Insurance Guarantee Agency or LPS, one of the reasons for the low financial literacy of the Indonesian people is ineffective public communication. The institution considers that the weight of financial literacy information needs to be adequately conveyed to the public. Moreover, this is mainly due to the overabundance of noise and bias in the flow of public information. The government and related institutions authorized under the law to carry out financial literacy activities for the public must communicate effectively.

From the perspective of the two-way asymmetrical communication model (Grunig, 1992), communication plays a significant role in persuading and convincing the public to accept the messages conveyed by an organization or company where the approach is scientifically based. The failure of this model is mainly due to the tendency to orient towards the "defense" of self-interest rather than solving the substance of the problems that arise.

This research places innovation as an imperative approach in an agent of change. In Rogers' view, innovation should be placed as an object that becomes the content of the message in the diffusion process. However, in this study, the conception of innovation described by Rogers was modified into an approach or strategy whose existence is imperative in the agent of change. In this context, the Financial Education Working Group, DNKI, acts as an agent of change.

According to Rogers (Rogers, 1995; Severin & Tankard, 2009), good innovation is observed from, first, relative advantage; second, compatibility; third, complexity; fourth, trialability, which is testable; and fifth, Observability, which is the extent to which individuals (as research targets) can see success. Rogers (1995) defines diffusion as the process of communicating innovation over time or from time to time using specific channels between certain social systems.

The change agent carries out the diffusion activity itself. Rogers and Shoemaker (1987) define change agents as professionals who seek to direct the adoption decisions of others to align with those of the parent organization where the change agent works or serves. They detail seven roles of change agents in diffusion, as follows: 1) generating the need for change; 2) establishing relationships for change; 3) diagnosing the problem; 4) encouraging or creating motivation to change in them; 5) planning change actions; 6) maintain such change programs, predominantly from congestion; and 7) achieve terminal linkages.

## METHODS

This research is descriptive with a qualitative approach and within the scope of the post-positivist paradigm. Using Robert K. Yin's case study method (Bungin, 2007). The case study method used is in the form of multiple case studies (Yin, 2002). The object of this research is the Financial Education Working Group, National Council for Financial Inclusion (DNKI). This study will describe Everett M. Rogers's innovation concept in terms of relative advantage, compatibility, complexity, trialability, and observability. Interviews with snowball approach techniques were conducted with the Financial Education Working Group, and the results were analyzed using an interactive model from Miles and Huberman (2007), namely through the stages of data collection, data reduction, data display, and conclusions.

## RESULT AND DISCUSSION

**Innovation in Financial Literacy.** Financial literacy activities carried out by the Financial Education Working Group, from year to year, focus on organizing seminars (and talk shows) and utilizing digital media. The seminar activities in question were carried out both offline and online. Digital media is used for literacy by producing videos, graphics, and educational content about financial inclusion.

**a. Relative Advantage Financial Literacy.** Relative advantage. This characteristic relates to whether an innovation has advantages over aspects of previous ideas or ideas. In this case, the advantage in question does not lie in the "self" of the innovation objectively but lies in the figure of the "adopter" - he considers the innovation profitable or not. In its development, exploring the concept in various studies revealed other terms, such as intrinsic motivation, expectation of results, advantages possessed by an innovation, and so on (Carter & Campbell, 2011).

Concerning financial literacy activities, the DNKI Secretariat (representing the Financial Education Working Group) gave its views to researchers in a written interview session as follows:

We hold two portfolios related to financial inclusion. As the Secretariat of the National Council for Financial Inclusion, we continue to coordinate the implementation of financial education by members of the Financial Education Working Group and financial institutions and monitor and evaluate the implementation of financial education. As the frontrunner of financial inclusion and Sharia Finance, we also involve ministries and financial institutions to conduct financial education. We focus on conducting financial education activities in faith-based educational institutions (pesantren) (Source: written interview with DNKI Secretariat).

In implementing financial literacy, the Education Working Group coordinates 13 related fields in Ministries and State Institutions. It means that all literacy activities by each Ministry and State Institution automatically become part of literacy activities carried out by the Financial Education Working Group. In the results of the researcher interview session with OJK, we can see an overview of the advantages of the literacy method that OJK uses. Here is an interview with OJK:

In conducting financial literacy in the field, OJK refers to OJK Circular Letter (SEOJK) No. 30/SEOJK.07/2017 concerning Implementing Activities to Improve Financial Literacy in the Financial Services Sector. The essence of the circular is that we work with others regarding financial literacy. However, we also invite Financial Service Institutions or Financial Services Institutions such as banks. So, OJK and LJK conduct financial literacy for the public. In its form, there are various kinds of socialization, workshops, consultation, and digital media. Each of these methods certainly has its drawbacks and advantages. However, we are trying as much as possible to target many elements of society. That is why OJK uses various methods. These methods have pluses and minuses (Source: Results of an interview with Dani Kartika).

OJK produced ten pocketbooks for financial literacy work between 2016 and 2019, targeting the primary users, students, with the big theme "Higher Education Literacy Series" as an educational material module. The ten pocketbooks can be described below: OJK and Micro prudential Supervision (book 1), Banking (book 2), Capital Market (book 3), Insurance (book 4), Financing Institutions (book 5), Pension Programs (book 6), Other Financial Service Institutions (book 7), Islamic Financial Services Industry (book 8), Financial Planning (book 9), and Taxation Aspects of the Financial Services Sector (book 10).

In general, literacy activities carried out by the Financial Education Working Group, as described by each member above, take place through a) socialization, b) seminars, c) direct counseling, and d) the use of digital media in the form of video, text, and graphics, which are disseminated to various social media platforms. These approaches are carried out to reach broader literacy targets.

The relative advantage of the approaches used does exist, but it is not significant. Socialization activities, for example, are carried out within the limits of participation, which usually only reach a few people. Even if it is done at many points, quantitatively, it is also relatively small compared to the affordability of participation.

On the other hand, using digital media, with penetration through social media, can indeed reach the wider community.

However, the effectiveness of this approach in trying to improve financial literacy for people who receive these contents has yet to be discovered.

**b. Financial Literacy Compatibility.** In the context of Everett M. Rogers' view, these approaches are a form of innovation. And here, innovation in the implementation of financial literacy to the community. The question of this research is whether the literacy methods or approaches used have compatibility. Everett M. Rogers says compatibility relates to the consistency of the innovation with existing values, past experiences, and the needs of potential adopters. Although innovation is superior, it is likely only accepted by the values that are believed, or that prevail in society.

DNKI Secretariat, through financial literacy staff at the Financial Education Working Group, Nony, said that the digital media approach is very suitable with current conditions. All elements of society use social media, whether for existence, to find new information, or even just recreation. Based on this fact, using digital media is compatible.

Today, all elements of society use social media. Millennials and the previous generation, especially Gen Y and children, easily access information through social media. Most people use social media to find information, for entertainment, and to find relationships. Information penetration is so high because it reaches a wide range of people without geographical or demographic boundaries. Using social media to benefit financial literacy is the most compatible. In addition to its broad reach, social media is quite efficient regarding budget use (Source: Interview with Nony, financial education staff of the Education Working Group, DNKI Secretariat).

Complementing what was conveyed by the staff of the Education Working Group, Jauhari Sitorus, as Manager of Communication and Knowledge Management, the secretary of DNKI, said the seminar approach in every literacy activity carried out by members of the Financial Education Working Group, as follows:

Through seminar activities, we can measure participation and realization of its implementation. It means that in the seminar, how many participants are present we can see and measure quantitatively. We can also see the quality and the extent to which the participants can understand the effectiveness of financial literacy activities through socialization. Before holding online and offline seminars, we hold a pre-test to see the extent of participants' knowledge related to certain materials or topics to be discussed. After that, we also held a post-test. With the pre-and post-test approaches, we can value the seminar's success. Although I have not gotten an exact number so far, it can be effective based on the post-test results of the participants (Source: Results of an interview with Jauhari Sitorus, Manager of Communication and Knowledge Management, Education Working Group).

As for from the point of view of the Financial Services Authority, each approach chosen has its advantages and disadvantages. Digital media disseminated through social media has a broad reach. That way, more and more people are affected by the financial literacy information disseminated. However, the weakness is that there needs to be research that ensures that social media users who are forged with financial literacy information understand everything related to existing financial literacy.

Dani Kartika, Head of the Financial Literacy Development Sub-Division, Financial Services Authority, said that every communication approach in financial literacy is very considerate of who the audiences are. OJK always endeavors to adjust by paying attention to the character of the recipient of information, such as age, gender, economic status, and distance. Here are the results of his interview with the researcher:

The communication approach used for literacy is tailored to the target audience by considering the specific things and characteristics of the recipient, such as age, gender, economic status, and

distance. The material is delivered by parties who can convey but not the consideration of their target audience. We determine the location and target audience and compile materials and speakers (Source: Interview results of Dani Kartika, Head of Financial Literacy Development Sub-division, OJK).

The compatibility of the approach used by each Financial Education Working Group member is different for each method. In that context, any such approach is only practical when tailored to the target or recipient of the information. The forms of approach taken, be it seminars, digital media, or lectures, must be adapted to the context or situation of the recipient. Here, the compatibility of approaches or innovations in selected financial literacy activities is tailored to the adopter's needs.

**c. Complexity of Financial Literacy.** In terms of complexity, the approaches used by the Financial Education Working Group, DNKI, are common. Seminars, workshops, counseling, or the use of digital media in content production and dissemination have also become common. The initial approaches are easy to implement and follow by the community.

Complexity relates to whether the innovation could be easier to understand. The easier it is to understand, the quicker and more easily it will be adopted and implemented. On the other hand, the longer it is understood, the longer it will be adopted because its implementation will also take time. The internet facilitates using such approaches in financial literacy to the public. Various media meeting platforms are provided to create webinars, such as Zoom, Google Meet, cloud, and others. Making these media is relatively cheap, both in terms of account purchases and rentals every month. Some are provided for free. Public access to such communication media is also relatively easy. The Financial Education Working Group can continue providing training on using media such as Zoom and Google Meet. Something that certainly makes it very easy for agents to communicate financial literacy to the public.

The Coordinating Ministry for Economic Affairs, as chairman of the Secretariat of the National Council for Financial Inclusion (SDNKI), has a working group tasked with conducting financial education. The coordination and secretarial functions have a strategic and essential role. In communicating financial literacy to the public, we must sort out which community groups should focus on financial literacy. The use of language also greatly determines the level of people's understanding of the substance conveyed. Indonesian and regional languages are used to communicate financial literacy. Strategic partners in delivering financial literacy include human capital in the financial industry, local governments, and village officials, which are always involved because psychological factors and group approaches also support the success of financial literacy.

Using webinar media to implement financial literacy has obstacles related to internet use. In this regard, the DNKI Secretariat, which coordinates the Financial Education Working Group, provides a written explanation to researchers as follows:

The main obstacles in the field are related to internet network constraints. The activities prepared are enjoyable, for example, by displaying videos and other presentation media, but the condition of the area still needs to be served by a crowded internet network. "Gaptak" stuttering technology is also an obstacle for certain groups of people in accessing the financial information needed (Source: results of a written interview with the DNKI Secretariat).

In general, implementing financial literacy using the webinar medium runs successfully, although there are obstacles related to internet use. The public who attended as participants could understand the material presented by the resource persons who were in charge of delivering material related to financial literacy material.

The obstacles faced by the Education Working Group in financial literacy, as conveyed by the DNKI Secretariat, are also experienced by Ministries and Institutions under the auspices of the Financial Education Working Group. OJK, during the COVID-19 pandemic, revealed that the choice

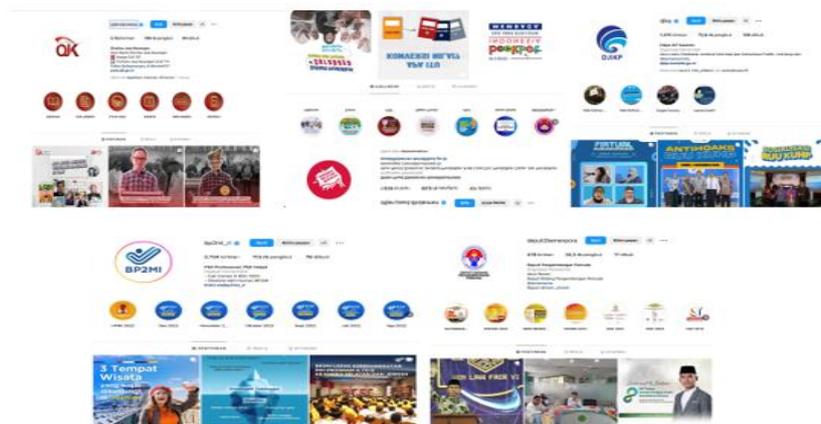
of using the internet for webinars became a necessity amid a severe health situation at that time. Both literacy agents and the public must be protected from the dangers of spreading the virus. However, financial literacy activities as an inherent part of implementing the National Financial Inclusion Strategy, as proclaimed by the government, must continue to be carried out according to the law.

Cindy Amylia Kesumawardani, Head of OJK's Information Management Sub-division, revealed this to researchers in an interview session using Zoom as follows:

"We do not have a choice because COVID-19 is very dangerous. Inevitably, financial literacy activities must go through webinars. Not only literacy activities but all office matters. Important meetings must be held online using Zoom or Google Meets. It is to take care of all parties. When discussing financial literacy, we must take care of the organizers, especially the speakers usually provided by the OJK. We also take care of the community, and we also take care of it. So, in principle, we take care of both parties. Although sometimes the internet likes to be crowded, it is the only choice during COVID-19 and the most rational. Even though there is a danger of COVID, financial literacy must also run because it is a legal order" (Source: interview with Cindy Amylia Kesumawardani, head of OJK Information Management Sub-division).

Another approach used in financial literacy is the utilization of digital media. This approach is undoubtedly adapted to today's society, where most spend their daily lives on social media. The use of digital media in the production, reproduction, or dissemination of content is an activity carried out by almost everyone in the world today, including the people of Indonesia. The Education Working Group, in this case, the Ministry of Institutions, which is its member, is also inseparable from this. They are competing to create social media accounts on Facebook, Twitter, Instagram, or TikTok to disseminate digital content containing financial literacy in video, graphics, audio, text, and others.

The following researchers present social media accounts owned by Ministries and Institutions that are part of the Financial Education Working Group:



**Figure 1.** Use of Instagram social media, member of the Financial Education Working Group

Initially, implementing financial literacy through disseminating digital content on various social media platforms had made it difficult for the Ministry and the Institution. However, over time, its implementation became an everyday activity. Almost all Financial Education Working Group members have a social media team that is used to disseminate digital content related to financial literacy activities.



of course, related to education or financial literacy." (Source: Results of an interview with Esa Sukmajawijaya, SP, M.Sc., SesDep for Youth Empowerment, Kemenpora RI).

Counseling is a communication activity in delivering information to the community. Extension activities are more relevant to rural communities than other approaches. Because it is relatively inadequate in terms of the capacity to use technology and readiness to receive information thmoreh thneededRegarding this, the Director General of Village Government Development, Ministry of Home Affairs of the Republic of Indonesia, in a written interview session with researchers, expressed his views as follows:

The Ministry of Home Affairs of the Republic of Indonesia, especially in the Directorate General of Village Government Development, is a directorate assigned to synergize with other institutional ministries under DNKI. We are institutionally placed in the Financial Education Working Group. The problem rural communities face is certainly not only in terms of financial literacy but also at the level of financial inclusion. We make those financial literacy efforts for them. Of course, we do not run alone but involve local governments, especially village governments. We also collaborate with the private sector for counseling activities with financial inclusion material, and of course, there is financial literacy. Both are run in parallel because they can only discuss financial literacy with their inclusion (Source: interview with the Director General of Village Government Development, Ministry of Home Affairs).

Communication approaches in the framework of financial literacy carried out by the Education Working Group are familiar approaches but have long been carried out by members of the Financial Education Working Group and other ministries and institutions, as well as the private sector. In such a context, the reliability of these approaches can be accounted for in their implementation. On the other hand, in terms of quantity, participation in financial literacy activities can be directly measured. However, in the field, the results sometimes differ from what is expected.

In its written answer to researchers, the DNKI secretariat, which coordinates members of the Education Working Group, explained that only sometimes was the financial literacy agenda held successfully following their expectations. Sometimes, in the field, inappropriate results appear for various reasons that surround it:

The communication approach taken in improving financial literacy sometimes results in conflicting expectations. It is experienced when support from stakeholders could be more optimal; for example, village officials in the area in question need to provide more support. People's age group and education level also affect financial literacy. For example, in an activity carried out where the participants of financial literacy activities consist of elderly groups with no maximum focus and tend to experience fatigue in participating, the results are far from adequate.

**e. Observability of Financial Literacy.** According to Rogers (1995), the principle of innovation of a product or service being communicated is that it must meet the criteria of Observability (Observability). The concept contains meaning, namely the extent to which others can see an innovation. If the innovation results are easier to see, the easier the innovation is adopted. In the context of the approach taken by the Financial Education Working Group in literacy activities, the speakers' explanations indicate that innovation appears in terms of the observatory.

Jauhari Sitorus, as Head of Communication and Information Management, Sekeretariat DNKI, in an interview session with researchers, gave the following explanation:

The results of literacy activities are highly observable, both quantitatively and qualitatively. In a sense, participants who attend can be seen in the forum when we organize seminar activities. In fact, from the beginning, the team has also set the target number of participants. Sometimes, it is even overcapacity. So, for example, if we invite 200 or 300 people at the time of implementation, it could be booming beyond the set number. Sometimes, it is not on target, but more according to or

even exceeds the target participants (Source: interview results with Jauhari Sitorus as Head of Communication and Information Management, Sekeretariat DNKI).

The results of literacy activities are highly observable, both quantitatively and qualitatively. In a sense, participants who attend can be seen in the forum when we organize seminar activities. In fact, from the beginning, the team has also set the target number of participants. Sometimes, it is even overcapacity. So, for example, if we invite 200 or 300 people at the time of implementation, it could be booming beyond the set number. Sometimes, it is not on target, but more according to or even exceeds the target participants (Source: interview results with Jauhari Sitorus as Head of Communication and Information Management, Sekeretariat DNKI).

The Director General of Village Government Development, Ministry of Home Affairs also explained to researchers related to the results of communication approaches in financial literacy activities carried out by his agency:

"In extension activities, we usually target certain groups such as farmer groups. Our upcoming estimate is, for example, 50 people. It could have happened more than that, whether it was his neighbors who were brought, his friends, his closest people, or his family. It is based on team reports from the regions. The extension activity is effective as a participation gathering exists and is visible. Also, of course, in financial literacy activities. Not to mention that people who participate in the activity understand or at least know it right away. Teams in the field also take personal approaches" (Source: an interview with the Director General of Village Government Development, Ministry of Home Affairs).

In situations where information dissemination contains financial literacy content through social media, the results can be quantitatively seen, for example, from the number of viewers who give likes or dislikes or fill the comment column of each submitted social media content. Related to this explanation, Cindy Amylia Kesumawardani, as Head of the Information Management Sub-division, OJK, described the response seen in their social media account uploads related to financial literacy content as follows:

"Please try to check it yourself on OJK social media, YouTube, Instagram, TikTok, Facebook, and others. Yes. Every upload about financial literacy, the enthusiasm is relatively high. Whether it is in the form of likes, comments, the number of views, or even forwarded to WA social media, the results of the post. It means that the results can be seen. The public saw that OJK used social media to provide financial literacy information (Source: an interview with Cindy Amylia Kesumawardani, Head of Information Management Sub-division, OJK).

As the chair of the Financial Education Working Group, OJK conducts various content productions on social media. The Deputy Commissioner of Financial Education oversees this group. We can observe the number of viewers and interactions with the content through these productions. The following researchers present screenshots of OJK financial literacy content disseminated on OJK Youtube, OJK Instagram, and OJK Facebook.

## CONCLUSION

This study concludes that from the point of view of relative advantage, the methods used by the Financial Education Working Group in implementing financial literacy are only repetitions of methods that have been carried out since 2016. Regarding compatibility, the methods used are consistent with the values of the community and their experience. Due to frequent offline and online seminar activities, as well as social media use, these methods have become familiar and easy to use. The trialability of the methods used has been tested for implementation. Mainly because the use of these methods has long been implemented, both by public and private institutions. The use of seminars, webinars, and counseling is an efficient method in its implementation. The observability

aspect of literacy activities using seminar methods, counseling, and social media is familiar to the community. It is just that the effectiveness of using these methods has a different measure for each participant (participants present).

## REFERENCES

- Adam, M. I., Sanosra, A., & Susbiani, A. (2020). The Influence of Education and Training and Competence on Organizational Commitment and Employee Performance. *Indonesian Journal of Management and Business Science*, 10(1), 109-23.
- Amanah, S. (2007). Makna Penyuluhan dan Transformasi Perilaku Manusia. *Jurnal Penyuluhan*, Vol. 3, No.1. <https://doi.org/10.25015/penyuluhan.v3i1.2152>
- Bungin, B. (2017). *Analisis Data Penelitian Kualitatif*. Jakarta: Raja Grafindo Persada.
- Carter, L., & Campbell, R. (2011). The Impact of Trust and Relative Advantage on Internet Voting Diffusion. *Journal of Theoretical and Applied Electronics Commerce Research*. Vol 6(3), 28–24. <https://doi.org/10.4067/S0718-18762011000300004>
- Denzin, N. K., & Lincoln, Y. S. (2009). *Handbook of Qualitative Research*. Yogyakarta: Pustaka Pelajar.
- Grunig, J. E. (1992). *Excellence in Public Relations and Communication Management*. New Jersey, Lawrence Erlbaum Associate, Inc.
- Hadiyati, E., & Halim, A. (2023). Job Satisfaction as a Mediator of Abilities and Rotation on Performance in Educational Personnel Faculty of Law, Brawijaya University, Malang. *International Journal of Environmental, Sustainability, and Social Science*, 4(5), 1359-1368. <https://doi.org/10.38142/ijesss.v4i5.788>
- Hidajat, T. (2015). *Literasi Keuangan*. Semarang: STIE Bank BPD Jateng
- Miles, M. B., & Huberman, A. (2007). *Analisis Data Kualitatif Buku Sumber tentang Metode-Metode Baru*. Terjemahan Tjetjep Rohendi Rohisi. Jakarta: Universitas Indonesia.
- Neuman, W. L. (2013). *Metodologi Penelitian Sosial: Pendekatan Kualitatif dan Kuantitatif*. Jakarta: PT. Ineks.
- Peraturan Presiden Nomor 82 Tahun 2016 tentang Strategi Nasional Keuangan Inklusif
- Peraturan Presiden Nomor 114 Tahun 2020 tentang Strategi Nasional Keuangan Inklusif.
- Rogers, E. M. (1995). *Diffusion of Innovations (fourth edition)*. New York: The Free Press.
- Rogers. (2003). *Diffusion of Innovation (fifth edition)*. New York: Free Press.
- Rogers. & Shoemaker, F. F. (1981). *Memasyarakatkan Ide-Ide Baru*. (Penerjemah, Abdillah Hanafi). Surabaya: Usaha Nasional.
- Severin, W. J. & Tankard, J. W. (2009). *Teori Komunikasi Massa: Sejarah, Metode, dan Terapan di Dalam Media Massa*. (edisi kelima). Jakarta: Kencana.
- Undang-Undang Nomor 18 Tahun 2017 tentang Perlindungan Pekerja Migran Indonesia
- Undang-Undang Nomor 11 Tahun 2020 tentang Cipta Kerja.
- Wono, H. Y., Sunarto, S., & Ronda, M. (2023). Implementing the Diffusion Program and Adoption of Vasectomy Innovation in the City of Surabaya. *International Journal of Environmental, Sustainability, and Social Science*, 4(5), 1408-1415. <https://doi.org/10.38142/ijesss.v4i5.844>
- Yin, R. K. (2022). *Case Study Research: Design and Methods (third edition)*. London: Sage Publications.