DAFTAR REFERENSI

Al, M., Rizki, K., & Op, A. F. (2021). RANCANG BANGUN APLIKASI E-CUTI PEGAWAI BERBASIS WEBSITE (STUDI KASUS : PENGADILAN TATA USAHA NEGARA). *Jurnal Teknologi Dan Sistem Informasi (JTSI)*, *2*(3), 1–13. http://jim.teknokrat.ac.id/index.php/JTSI

Alisyahbana, S., & Rozy, N. F. (2018). Aplikasi Perencana Keuangan Pada Platform Berbasis Smartphone Multiplatform Dengan Framework Phonegap. *JURNAL TEKNIK INFORMATIKA*, *10*(1), 67–72. https://doi.org/10.15408/jti.v10i1.6818

Beynon-Davies, P., Carne, C., Mackay, H., & Tudhope, D. (1999). Rapid application development (RAD): an empirical review. In *European Journal of Information Systems* (Vol. 8). http://www.stockton-press.co.uk/ejis

Cappiello, A. (2020). The Digital (R)evolution of Insurance Business Models. *American Journal of Economics and Business Administration*, *12*(1), 1–13. https://doi.org/10.3844/ajebasp.2020.1.13

Deta Aditya, M., & Susanty, M. (2022). Studi Komparasi Maintainability Antara Aplikasi yang Dikembangkan dengan Framework Flutter dan React Native. *JURNAL INFORMATIKA*, *9*(2), 159–171. http://ejournal.bsi.ac.id/ejurnal/index.php/ji

Dien, H. E., Arhandi, P. P., P., A. E., & A., D. S. (2021). Sistem Informasi Multiplatform Repositori Data Dosen Berbasis React Menggunakan Framework Kanban. *JOINS (Journal of Information System)*, *6*(1), 116–130. https://doi.org/10.33633/joins.v6i1.4543

Eckert, C., Neunsinger, C., & Osterrieder, K. (2022). Managing customer satisfaction: digital applications for insurance companies. *Geneva Papers on Risk and Insurance: Issues and Practice*, *47*(3), 569–602. https://doi.org/10.1057/s41288-021-00257-z

HAVILUDDIN. (2011). Memahami Penggunaan UML (Unified Modelling Language). *Jurnal Informatika Mulawarman*, *6*(1), 1–15. http://dx.doi.org/10.30872/jim.v6i1.16

Holzer, A., & Ondrus, J. (2009). Trends in Mobile Application Development. *Springer*. http://www.canalys.com/pr/2008/r2008112.htm

Jill, D., & Carol, B. (2005). *A Student Guide to Object-Oriented Development* (Vol. 1). https://www.sciencedirect.com/book/9780750661232/a-student-guide-to-object-oriented-development

Kasus, S., Roemah, R., Mailaku, N., Kadek, I., Suputra, A., Ketut, I., Arhana, R., Made, I., & Sunarya, G. (2016). Pengembangan Aplikasi Smart Waiteresto Berbasis Multi Platform. *Seminar Nasional Pendidikan Teknik Informatika SENAPATI/ Bid. Tekonologi Informatika*, *1*(1), 279–286. http://pti.undiksha.ac.id/senapati

Ningrum, F. C., Suherman, D., Aryanti, S., Prasetya, H. A., & Saifudin, A. (2019). Pengujian Black Box pada Aplikasi Sistem Seleksi Sales Terbaik Menggunakan Teknik Equivalence Partitions. *JURNAL INFORMATIKA UNIVERSITAS PAMULANG*, *4*(4), 125–130. http://openjournal.unpam.ac.id/index.php/informatika

Nurlela, R., & Dawood, T. C. (2021). Do Phone and Internet Have Role to Promote Economic Development? An Empirical Evidence from Indonesia. *International Journal of Quantitative Research and Modeling*, *2*(4), 209–217. https://journal.rescollacomm.com/index.php/ijqrm/index

Ridwan, & Susano, A. (2023). APLIKASI EMAIL CLIENT MULTI-PLATFORM DENGAN ENKRIPSI DATA BERBASIS JAVA. *Jurnal Indonesia : Manajemen Informatika Dan Komunikasi*, *4*(1), 279–290. https://doi.org/10.35870/jimik.v4i1.177

Rieger, C., & Majchrzak, T. A. (2019). Towards the definitive evaluation framework for cross-platform app development approaches. *Journal of Systems and Software*, *153*, 175–199. https://doi.org/10.1016/j.jss.2019.04.001

Setiyani, L. (2021). Desain Sistem : Use Case Diagram. *Prosiding Seminar Nasional Inovasi Dan Adopsi Teknologi (INOTEK)*, *1*(1), 246–260.

Stoeckli, E., Dremel, C., & Uebernickel, F. (2018). Exploring characteristics and transformational capabilities of InsurTech innovations to understand insurance value creation in a digital world. *Electronic Markets*, *28*(3), 287–305. https://doi.org/10.1007/s12525-018-0304-7

Sugesko, S., Hidayat, R., Widjajanta, B., & Hurriyati, R. (2022). *Analysis of Online Insurance Purchase Decisions for Gen X and Millennial Consumers in Indonesia.*

Surya, P. (2017). PERANCANGAN APLIKASI E-JOURNAL ON-LINE LPPM UNIVERSITAS BOROBUDUR MENGGUNAKAN CMS OJS. *JUPITER : Jurnal Penerapan Ilmu-Ilmu Komputer Vol. 3 No. 2 (2017)*.

Susanto, A. (2022). DIGITAL TRANSFORMATION OF THE INSURANCE INDUSTRY: THE POTENTIAL OF INSURANCE TECHNOLOGY (INSURTECH) IN INDONESIA. *JOURNAL OF HUMANITIES, SOCIAL SCIENCES AND BUSINESS (JHSSB)*, *2*(1), 54–62. https://ojs.transpublika.com/index.php/JHSSB/

Utomo, S., & Iswanto. (2019). Perancangan Multiplatform Aplikasi Mobile. *DES 2019 Journal of Informatics and Communications Technology*, *1*(2), 31–037.

Windmill, E. (2020). *Flutter In Action* (Vol. 1). Simon and Schuster. www.allitebooks.com