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Jurnal Statistika dan Komputasi (STATKOM) is an open-access, peer-reviewed scientific journal published by the Statistics Study Program, Faculty of Science and Technology, Universitas Nahdlatul Ulama Sunan Giri (UNUGIRI), Indonesia. The journal publishes original research articles and research-based studies in the field of Applied Statistics and Computation, covering topics related to Computational Statistics, Data Analysis, and their applications in various scientific and practical domains. STATKOM is published twice a year (June and December) in Indonesian and English. The journal was first published in June 2022 (Vol. 1 No. 1 June 2022), with each issue consisting of five articles. STATKOM has been registered with **E-ISSN 2963-0398 (online)** and **ISSN 2963-038X (print)** starting from Vol. 1 No. 2 December 2022 and for subsequent issues. In **April 2023**, STATKOM was indexed in **Garuda (Garba Rujukan Digital)** as part of the Indonesian national scholarly journal indexing system. STATKOM is a **nationally accredited scientific journal** recognized by the Ministry of Education, Culture, Research, and Technology of the Republic of Indonesia. Based on the Decree Number **2/C/C4/KPT/2026** dated January 2, 2026, the journal has been accredited at **SINTA Rank 2 (SINTA 2)** for the publication period from Vol. 2 No. 1 (2023) to Vol. 6 No. 2 (2027). This volume of the journal presents robust scientific contributions through the synergy of advanced data science methods, statistics, and actuarial modeling to address complex multisectoral problems. Its primary strength lies in applying explainable artificial intelligence (Explainable AI based on SHAP and Multimodal Deep Learning) alongside dynamic econometric approaches, financial risk modeling, and spatio-stochastic analysis. Through this methodology, the articles in this volume outline data-driven solutions to critical issues, ranging from insurance risk management and global capital market dynamics to public policies that directly impact Indonesian society, such as stunting prevention, poverty alleviation in Papua, protection of low-income farming households, and the detection of digital crime. Overall, the integration of statistical theory and practical applicability makes this volume a valuable, highly cited reference on a global scale.

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Foreword

Assalamualaikum Wr. Wb.

We offer our praise to Allah SWT, for it is through His mercy and guidance that the Jurnal Statistika dan Komputasi (STATKOM), Vol. 5, No. 1, June 2026 issue, is once again available. This publication reflects our ongoing commitment to providing a platform for high-quality scientific work in applied statistics and computation. STATKOM is an open-access journal managed periodically by the Statistics Study Program, Faculty of Science and Technology, Nahdlatul Ulama Sunan Giri University (UNUGIRI). This journal is officially registered with ISSN 2963-038X (print) and E-ISSN 2963-0398 (online). As a testament to our significant leap in quality management, we are grateful that STATKOM has now been officially accredited as SINTA Rank 2 (SINTA 2) by the Indonesian Ministry of Education, Culture, Research, and Technology, effective retroactively from the release of Vol. 2 No. 1 (2023) through Vol. 6 No. 2 (2027).

In this issue, we present selected research articles that we hope will enrich the body of scientific knowledge, particularly regarding the integration of statistical methods, data analysis, and computation, as well as their applications that have a direct impact on solving multisectoral problems. Efforts to strengthen the quality of journal governance, ensure the objectivity of the peer-review process, and expand global indexing will continue to be the Editorial Board's top priorities moving forward. The Editorial Board extends its deepest appreciation and gratitude to the authors for their scientific contributions, as well as to the peer reviewers, editors, and all parties who have dedicated their time to maintaining the quality of this publication. May STATKOM continue to provide tangible benefits to academics, researchers, practitioners, and the broader public. We are very open to suggestions and constructive criticism, and we look forward to receiving your best scientific manuscripts in future issues.

Wassalamualaikum, Wr. Wb.

Bojonegoro, 30 June 2026

Denny Nurdiansyah., S.Si., M.Si.



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