

Research Article

Analysis of Medan City Public Preferences to Become Sharia Insurance Participants

Awaliya*, Marliyah and Tri Inda Fadhila Rahma

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

*Corresponding Author: awaliyaawaaaa@gmail.com | Phone: +6282183588479

ABSTRACT

This study aims to analyze the preferences of the Medan City community in choosing sharia insurance by considering various factors, such as the level of religiosity, financial literacy, service quality, and socio-economic aspects. This study uses a qualitative approach with an in-depth interview method with five respondents from various professional and social backgrounds. The results of the study show that the community's understanding of sharia insurance is still diverse. Some people understand the concept of mutual cooperation (ta'awun), but many still have doubts regarding the transparency of fund management and the real benefits provided. The religiosity factor plays an important role in community decisions, but the low level of financial literacy is the main obstacle in understanding the benefits of sharia insurance. In addition, the affordability of premiums, ease of the claim process, and innovation in marketing also influence community preferences. The main challenges in increasing community participation include lack of education and socialization, negative stigma towards insurance, and the assumption that sharia insurance claims are more complicated than conventional insurance. To overcome these challenges, sharia insurance companies need to improve digital-based education, involve religious figures in socialization, and develop products that are more flexible and in accordance with the needs of various segments of society. With the right strategy, sharia insurance can be a more inclusive financial protection solution that is in accordance with sharia principles.

Keywords: Sharia Insurance; Community Preference; Religiosity; Financial Literacy; Medan City

1. INTRODUCTION

Sharia insurance is one of the innovations in the financial sector that is based on Islamic principles, especially in terms of contracts and fund management. The main concept in sharia insurance involves the principle of mutual cooperation (ta'awun) and grants (tabarru'), which makes it different from conventional insurance (Agustin, 2023). In Indonesia, sharia insurance has great potential because the majority of the population is Muslim and more and more are looking for financial products according to sharia principles. However, although this industry has experienced significant growth, the level of public adoption of sharia insurance is still relatively low compared to insurance. Preference is the tendency or choice of the community towards a product that is influenced by social, economic, cultural, and religious factors (Al Fazri, 2023). In this study, the preferences of the Medan city community showed their interest and considerations in choosing sharia insurance that is in accordance with sharia principles.

related to relevant research, current data, the importance of research, novelty, research gaps, and the objectives and benefits of research from the title of this journal, namely Sharia insurance is one of the Islamic financial instruments that has experienced significant growth in recent years. Unlike conventional insurance, sharia insurance is based on the principle of mutual assistance (ta'awun) and a risk-sharing system (tabarru') which are in line with Islamic teachings (Amri, 2022). According to data from the Financial Services Authority (OJK) in 2023, the total assets of the sharia insurance industry in Indonesia reached more than IDR 40 trillion with an increase in gross contribution of 12.5% from the previous year. However, the penetration of sharia insurance to the total population of Indonesia is still relatively low, which is around 2.5% of the total Muslim population in Indonesia. This figure reflects the need for a deeper understanding of what encourages or inhibits people from becoming sharia insurance participants, especially in urban areas such as Medan City.

A number of previous studies have tried to examine people's preferences for sharia insurance. For example, research by Hidayat & Firmansyah (2021) in Jakarta shows that religious awareness, sharia financial literacy, and trust in Islamic financial institutions have a significant influence on the decision to become a participant in sharia insurance. Another study

by Yuliana (2022) in the Yogyakarta area also found that promotion factors and product understanding play a major role in influencing people's preferences. However, these results cannot necessarily be generalized to the context of Medan City which has a unique socio-cultural, economic, and religious diversity background, as well as different demographic characteristics.

This research is important because Medan City is one of the big cities in Indonesia with dynamic economic growth and a significant Muslim population. However, the number of sharia insurance participants in this city is still relatively small compared to the existing market potential. This indicates a gap between the potential and realization of community participation in sharia-based financial products. In addition, there are limited data and minimal academic research that specifically examines the factors that shape the preferences of the Medan City community in choosing sharia insurance, both in terms of religiosity, knowledge, trust, and economic considerations. The novelty of this study lies in the local area-based preference analysis approach (Medan City) by considering more contextual variables such as the role of the family, the influence of the social environment, and the characteristics of Islamic insurance institutions in the region. In addition, this research is also expected to be able to fill the gap in previous research that has focused too much on cities in Java and has not touched on other areas outside of it. Thus, this study not only provides an empirical picture of Muslim consumer behavior, but can also be used as a basis for marketing policies and product development by Islamic insurance institutions.

The results of interviews with all residents of Medan City showed that the public's understanding of sharia insurance still varies. Most respondents understand that sharia insurance is based on mutual cooperation, but they still have doubts regarding the transparency of fund management and the benefits provided. One respondent stated that he preferred to save his own money because he was worried that the premiums paid would not provide direct benefits. This is in line with previous research findings which showed that many people still consider insurance as an unnecessary expense and do not understand the benefits of long-term protection. In addition, religiosity factors also play a role in people's decisions to choose sharia insurance (Azri, 2024).

Respondents from Islamic boarding schools stated that many students and teachers are more familiar with the concepts of zakat and waqf than sharia insurance. In fact, there is an assumption that insurance contains elements of speculation that are contrary to Islamic principles. Previous research has shown that this perception is a major obstacle to the adoption of sharia insurance in several Muslim communities (Rahman & Ridwan, 2021). Therefore, more intensive education is needed regarding the fundamental differences between sharia and conventional insurance so that people better understand the benefits and their suitability with Islamic principles. Socio-economic factors are also an important consideration in people's decisions to take out sharia insurance (Basrowi, 2023). Interview results show that affordability of premiums is still one of the main obstacles, especially for low-income people. Several respondents stated that if Islamic insurance companies could provide products with more flexible premiums, they would consider them more. This finding is supported by research showing that income level and access to information play a role in a person's decision to purchase insurance products (Handayani, 2025). Thus, Islamic insurance companies need to develop more inclusive products and adjust their marketing strategies to be more relevant to the needs of people from various economic backgrounds.

In addition to the economic aspect, service quality and ease of the claim process are also important factors that influence people's preferences for sharia insurance. Several respondents stated that they were reluctant to register because they heard other people's experiences of having difficulty in the claim process. This shows that public trust in sharia insurance still needs to be strengthened by increasing transparency and service efficiency (Husni, 2024). In the digital era, the use of technology such as mobile applications and online platforms can be a solution to increase accessibility and convenience in policy management and the claim process. The younger generation also shows different tendencies in responding to sharia insurance. The results of interviews with respondents from social media influencers revealed that young people are more interested in financial products that provide direct benefits, such as investment, compared to protection products such as insurance (Irwan, 2024).

This is in line with research which states that sharia insurance is less popular with the younger generation because its promotion is still too formal and less attractive to this segment (Jannah, 2019). The lack of public understanding of the concept of sharia insurance, especially in terms of the *tabarru'* contract and the principle of mutual cooperation, is one of the main obstacles in increasing public participation (Lubis, 2020). Therefore, sharia insurance marketing strategies need to adapt to digital trends and use a more creative approach, such as interactive education-based social media campaigns. Based on these findings, it is important to understand the factors that influence the decisions of the Medan City community in choosing sharia insurance (Marliyah, 2021). By considering aspects of religiosity, socio-economic, service quality, and preferences of the younger generation, this study aims to dig deeper into the challenges and opportunities in the sharia insurance industry in Medan City. It is hoped that the results of this study can provide strategic recommendations for sharia insurance companies to increase public participation through educational approaches, product innovation, and improving

the quality of services offered (Maisaroh, 2024).

Based on this description, the purpose of this study is to analyze the factors that influence the preferences of the Medan City community in becoming Islamic insurance participants. The benefits of this study are to contribute to the development of Islamic financial literature, as well as provide input for regulators and Islamic insurance industry players in designing more effective marketing and education strategies that are in accordance with the local characteristics of the community (Azizah, 2023).

2. RESEARCH METHOD

This study uses a qualitative approach with an in-depth interview method to better understand the perceptions and preferences of the Medan City community towards sharia insurance. The qualitative approach was chosen because this study focuses on exploring the subjective experiences of individuals and their meanings of a phenomenon, not on quantitative generalizations of numbers. Through the data collection technique in this study with in-depth interviews, this study can explore richer insights into the factors that influence people's decisions in choosing or not choosing sharia insurance. The number of respondents in this study was set at 5 people, selected using a purposive sampling technique. The selection of this number is based on methodological and scientific considerations that refer to qualitative research standards. According to Creswell (2018) in his book *Qualitative Inquiry & Research Design: Choosing Among Five Approaches*, qualitative research using a phenomenological approach generally involves 5 to 25 participants, depending on the complexity of the topic being studied. Therefore, the number of 5 respondents in this study is considered sufficient to provide rich and in-depth data on the factors that influence preferences. This research was conducted in 2025 in Medan City, North Sumatra Province. The selection of this location was based on the consideration that Medan City is the largest metropolitan city outside Java with a high level of community diversity, as well as a fairly large potential for developing the Islamic financial industry. This research was conducted during the period March to May 2025, involving informants from various socio-economic and religious backgrounds, who have or have not become participants in Islamic insurance.

In this qualitative research, the data analysis technique used is thematic analysis. This technique aims to identify, analyze, and interpret patterns or themes that emerge from qualitative data obtained through in-depth interviews, observations, and documentation. The steps for data analysis are carried out through the following stages:

1. **Data Reduction:** The researcher selects data from interviews and observations, filters information that is considered relevant to the focus of the research, and simplifies complex data to make it easier to analyze.
2. **Data Display:** After the data has been reduced, the researcher presents it in the form of descriptive narratives and direct quotes from informants that show patterns of thought, preferences, and factors that influence people's decisions regarding sharia insurance.
3. **Drawing Conclusions and Verification:** At this stage, the researcher draws temporary conclusions from the data that has been reviewed and verifies it by returning to the original data source and triangulating data between informants to ensure the validity of the findings.

To increase the validity and credibility of the data, the researcher also uses source triangulation techniques, namely comparing data from various types of informants such as users and non-users of sharia insurance, as well as interviews with sharia insurance providers in Medan City. In addition, member checking is carried out by confirming the results of the interview with the informant so that there are no misinterpretations. With this analysis technique, researchers are expected to be able to reveal in depth the motives, perceptions, and values that shape the preferences of the Medan City community towards sharia insurance contextually and accurately.

3. RESULTS AND DISCUSSION

Based on the results of the interviews that have been conducted, it can be seen that the understanding of the Medan City community towards sharia insurance still varies. This finding is in line with the literature review which shows that the level of sharia financial literacy in Indonesia is still relatively low, especially in the aspect of sharia insurance (Zuhdi, 2025). According to previous research, the main factor influencing the low participation of the community in sharia insurance is the lack of understanding of the basic concepts, operational mechanisms, and benefits of this system compared to conventional insurance (Marpaung, 2024). This is also reflected in interviews with various respondents, most of whom do not yet understand in depth how sharia insurance works, and how the *tabarru'* and *ta'awun* schemes can provide financial protection benefits.

In the literature, it is stated that sharia insurance has a main principle of mutual assistance (*ta'awun*) in dealing with unexpected financial risks. However, interviews show that many people still have the view that saving themselves is more effective than paying sharia insurance premiums. This is in line with the findings of Suryani's (2020) research which shows

that people with low levels of financial literacy tend to rely more on personal savings strategies to deal with risks, compared to participating in an insurance system that they consider less flexible. Therefore, there needs to be more comprehensive education regarding how sharia insurance is not just a premium payment system, but also a form of risk protection based on solidarity. One of the main challenges in accepting sharia insurance found in interviews is the perception of the Islamic boarding school community that insurance contains elements of speculation or *gharar*. This is in line with Hasanuddin's (2019) research, which states that the understanding of most Muslims regarding sharia insurance is still influenced by traditional Islamic financial concepts, such as *zakat* and *waqf*, which they are more familiar with (Tila, 2019). The lack of socialization from Islamic financial institutions is also a factor that causes sharia insurance to be poorly understood in Islamic boarding schools. To overcome this challenge, the study suggests that an educational approach be carried out through religious figures and *ulama*, who have a major influence in shaping the understanding of sharia finance among the Muslim community (Tampubolon, 2023).

On the other hand, previous studies have also revealed that the level of participation in sharia insurance is influenced by economic factors and premium affordability (Martowinangun, 2019). Interviews with low-income worker respondents showed that they tend to avoid insurance because they are worried about the burden of monthly premium costs. This finding supports the theory that premium prices are a major factor in the decision to purchase sharia insurance products, especially for groups with limited income (Suripto, 2018). Therefore, the approach that can be taken is to create more affordable and flexible sharia insurance products, for example with a lower contribution scheme or direct deductions from salaries to ensure continuity of membership without imposing a heavy financial burden. The literature also highlights that the younger generation tends to prefer financial products that offer direct benefits, such as sharia-based investments, compared to protection products such as insurance (Maulidya, 2021).

This is in accordance with the results of interviews with influencers, which stated that many young people are more interested in investment than insurance (Yusrizal, 2020). Therefore, innovation is needed in marketing and developing sharia insurance products that can attract the attention of the younger generation, for example by integrating investment elements into sharia insurance products or by utilizing digital platforms as a means of education and marketing. With this strategy, it is hoped that the interest of the younger generation in sharia insurance can increase. According to Rahma (2022), to attract the interest of the younger generation in sharia insurance, companies need to adopt a digital service approach, such as mobile applications, and develop more creative and interactive marketing strategies in accordance with the information consumption trends of the younger generation (Meha, 2023).

In addition, transparency in fund management is also one of the factors that influences public trust in sharia insurance. A study conducted by Nurdin (2022) emphasized that one of the main concerns of the public is how participant funds are managed by sharia insurance companies, and whether the profit-sharing system implemented really benefits participants. This is in line with the findings of interviews with respondents from the financial sector, who stated that they were more interested in products that have high transparency in fund management. Therefore, it is important for sharia insurance companies to be more open in explaining the *tabarru'* fund management mechanism, how the underwriting surplus is distributed, and how participants can benefit from the system (Mutia, 2023). From this discussion, it can be concluded that there are several main challenges in increasing public acceptance of sharia insurance, namely low sharia financial literacy, premium affordability, negative stigma towards insurance, and lack of transparency in fund management. However, with a more education-based approach, more flexible product innovation, and the use of digital technology to increase transparency and accessibility, it is hoped that public participation in sharia insurance can increase (Nandra, 2024).

Thus, the results of this interview are consistent with the literature review which shows that education, affordability, and product innovation factors are key elements in increasing sharia insurance penetration in Indonesia. Zainarti (2025) highlighted that one of the main obstacles in the sharia insurance industry is the lack of transparency in the claims process, which makes many people reluctant to participate. Therefore, concrete steps such as increasing socialization through religious figures, developing investment-based products, and simplifying the claims and participation process can be effective strategies to expand the reach of sharia insurance in various segments of society (Nazla, 2024).

Informant 1: (Mr. R, 42 years old, self-employed, already a participant in sharia insurance)

Researcher: "What is your reason for choosing sharia insurance over conventional insurance?"

Informant 1: "I chose sharia insurance because it is in accordance with religious principles. In Islam, usury is prohibited, whereas in sharia insurance they say there is no usury, so I feel calmer. Furthermore, I also got information from religious studies that sharia insurance uses a mutual assistance system, not personal gain."

Researcher: "Do you understand all the products and benefits of the sharia insurance that you are participating in?"

Informant 1: "Honestly, I don't understand everything yet. But the agent who came to my house at that time explained it well enough, and I also trust him because he is from a credible institution."

Informant 2: (Mrs. S, 35 years old, housewife, has never participated in sharia insurance)

Researcher: "Have you ever considered participating in sharia insurance?"

Informant 2: "I have, but I'm not sure yet. I'm afraid of being cheated or the funds are unclear. Besides, I don't really

understand the difference between regular insurance and sharia insurance."

Researcher: "In your opinion, what makes people not participate in sharia insurance?"

Informant 2: "I think there is a lack of socialization. Many people don't understand. If the insurance company were more active in coming to the community and explaining directly, maybe people would be interested."

Informant 3: (Mr. M, 50 years old, private employee, former sharia insurance participant)

Researcher: "Why did you stop participating in sharia insurance?"

Informant 3: "At that time I joined because I was with a friend. But it turned out that the premium was heavy for me, and I felt the benefits were not clear. Finally I decided to stop. Maybe because I lacked information too, and the agent at that time rarely followed up."

Researcher: "If there was a better explanation and more active service, would you consider joining again?"

Informant 3: "It could be. Especially if it is proven to be safe and does not conflict with sharia."

Furthermore, this study also shows that the marketing strategies used by sharia insurance companies still need to be improved to be more relevant to current digital trends. The younger generation, as a potential market segment, is more interested in a social media-based marketing approach, where product education and promotion are carried out more interactively and informatively. Pangiuk (2017) emphasized that the younger generation is more interested in financial instruments that provide direct benefits, such as investment, than insurance. Therefore, sharia insurance needs to present more flexible and attractive features for this segment. Therefore, sharia insurance companies need to adapt to the evolving information consumption patterns by adopting digital-based marketing strategies and building easily accessible educational platforms (Panisa, 2025).

In addition, from the regulatory side, government support in encouraging sharia insurance is also very much needed. Incentives for companies that offer sharia insurance products that are more inclusive and easily accessible to the wider community can be one solution in increasing the level of community participation (Raza, 2020). Therefore, the synergy between sharia financial institutions, regulators, and other stakeholders must be strengthened to create a more conducive and sustainable sharia insurance ecosystem (Safitri, 2024). With these various efforts, it is hoped that sharia insurance can develop more rapidly in Indonesia and become a financial instrument that is more accepted by various levels of society. Increasing literacy, product innovation, transparency in fund management, and more modern marketing strategies will be key in ensuring that sharia insurance is not only an option for certain groups, but also becomes an inclusive financial solution that is in accordance with Islamic principles for the wider community (Selfiani, 2024).

4. CONCLUSION

This study analyzes the preferences of Medan City residents in becoming sharia insurance participants by considering various factors, such as the level of religiosity, financial literacy, service quality, and socioeconomic aspects. The results of the study show that public understanding of sharia insurance still varies. Some people understand the concept of mutual cooperation in sharia insurance, but many still do not know the details of the mechanism and its benefits. The religiosity factor is one of the main drivers for people in choosing sharia insurance. However, the low level of financial literacy is an obstacle to understanding the benefits of sharia insurance as a whole. In addition, premium affordability is also an important consideration, especially for low-income groups who prefer to save rather than pay premiums periodically. The main challenges in increasing public participation in sharia insurance include the lack of education and socialization, negative stigma towards insurance, and the perception that the claims process in sharia insurance is more complicated than conventional insurance. The younger generation tends to be less interested in sharia insurance because they are more focused on investments that provide direct benefits. In addition, there are still doubts about transparency in the management of funds by sharia insurance companies. To increase community participation, Islamic insurance companies need to implement appropriate strategies, such as digital-based education, involvement of religious figures in socialization, and product innovation that is more flexible and in accordance with the needs of various segments of society.

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