



ANALYSIS OF THE COMPETITIVENESS OF THE SHARIA INSURANCE SECTOR IN FACING THE CHALLENGE OF SOCIETAL INTEGRATION IN INDONESIA

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ABSTRACT

This study aims to analyze the competitiveness of the sharia insurance sector in Indonesia in facing the challenges of community integration. The research method used is a qualitative descriptive approach through in-depth interviews with academics and practitioners in the field of sharia insurance. The results of the study indicate that this sector has great potential supported by the majority of the Muslim population, but still faces serious challenges such as low insurance penetration and literacy, limited product innovation, and less than optimal use of digital technology. To increase competitiveness, strategies that need to be implemented include sharia financial literacy education, digitalization of services based on sharia principles, development of products that are relevant to community needs, and collaboration with various stakeholders. This study emphasizes the importance of the role of regulation, innovation, and cross-sector integration to strengthen the competitiveness of sharia insurance in the era of community economic integration.

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1. INTRODUCTION

Community integration in insurance, particularly sharia insurance, refers to the process of involving various layers of society to participate in available insurance products, as well as educating them about the benefits and workings of insurance products, to make it more inclusive and equitable. Community integration is an important process in sustainable economic development, especially in Indonesia. In this context, the sharia insurance sector plays a strategic role in providing financial protection in accordance with sharia principles, as well as supporting the economic stability of the community (Khasanah et al., 2024). Community integration in insurance in Indonesia needs to enhance product and service innovations that meet the needs of the community (Nurrahimah et al., 2024).

The public's perception of sharia insurance is still far behind compared to the conventional insurance industry. One of the main causes of this condition is the low public interest in the services offered by Sharia-based insurance. The lack of interest is greatly influenced by the limited level of knowledge and understanding regarding the concept, mechanism, and benefits of sharia insurance itself. Not only the aspect of understanding, but also other external factors such as income level, service quality, and promotional effectiveness contribute to the low participation of the community in using Sharia insurance products. The lack of extensive promotion and suboptimal educational approaches have caused most of the community to not see sharia insurance as the

primary choice in managing their financial risks (Islam et al., 2022). The low interest in sharia insurance is the result of a combination of minimal understanding and a lack of strategic efforts in socializing the values and advantages of sharia insurance products to the wider community.

Insurance literacy indicators encompass several important aspects that demonstrate the extent to which an individual understands and is able to optimally utilize insurance products. Insurance literacy encompasses a basic understanding of insurance concepts, the ability to recognize the nature and benefits of insurance products, awareness of potential risks, and confidence in planning to face those uncertainties (Pramudya & Rahmi, 2022). A good level of insurance literacy plays a significant role in facilitating individuals in applying insurance-related information, including the utilization of provided facilities, understanding the protective function against financial losses, and recognizing the rights and obligations as policyholders. The better the level of insurance literacy in society, the higher their ability to understand, evaluate, and apply insurance products, especially those based on Sharia, wisely and according to their needs (Sari & Kautsar, 2020).

Competition in the insurance industry is becoming increasingly intense, requiring every company to have the ability to innovate, especially in the development and utilization of adaptive and responsive information systems to changes. Innovation in information systems becomes a crucial element, as it not only supports the improvement of operational effectiveness but also plays a role in achieving the company's strategic goals, including service efficiency, customer satisfaction, and strengthening the competitive position in the market. Information systems supported by strong digital technology can be a determining factor in building competitive advantage for insurance companies (Nabila Salsabilah, 2024).

With the largest population in Southeast Asia and rapid growth of the middle class, it has significant potential in the insurance sector. However, the main challenge faced is the still low level of insurance penetration and density. This indicates that many Indonesians have not yet accessed insurance products, making the insurance industry in Indonesia categorized as underdeveloped compared to Singapore, which has a higher level of penetration and density (Setiawan, 2018).

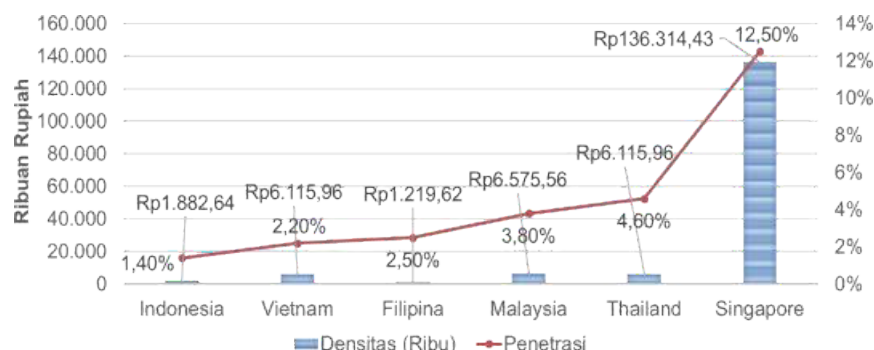


Figure 1. Penetration and Density compared to ASEAN Countries

Based on the ASEAN Insurance Surveillance Report 2022, the insurance penetration rate in Indonesia is still relatively low, at 1.4%. This figure indicates a lag compared to neighboring countries in the ASEAN region, such as Singapore with a penetration rate of 12.5%, Malaysia at 3.8%, Thailand at 4.6%, and the Philippines, which is on par with Indonesia at 1.4%. The low penetration rate reflects that the awareness and participation of the Indonesian public in insurance are still very limited. In line with the penetration rate, the density of insurance in Indonesia also shows a figure that still needs to be improved. At the end of 2022, Indonesia's insurance density was recorded at Rp 1,882,640, which is the average amount spent by the public on insurance premiums in one year. Compared to the national economic potential and the population, this figure still indicates a significant gap for the development of the insurance market. As an effort to encourage the growth of the insurance industry, the Financial Services Authority (OJK) through the Destination Statement targets that by 2027, insurance density is expected to reach Rp 2,400,000. This target certainly poses a unique challenge for industry players and regulators, considering the still low levels of insurance literacy and inclusion in Indonesia. To achieve that target, a comprehensive market deepening strategy is needed, starting from financial education and literacy, product innovation, strengthening distribution, to the digitalization of insurance services to reach a wider segment of society (OJK, 2023).

Previous research conducted by (Setiawan, 2012). Analysis of Openness and Competitiveness of the Indonesian Insurance Sector in ASEAN shows that the Indonesian insurance sector is at a medium level of openness and faces various significant challenges, such as the lack of asset strength, low insurance penetration rates, and minimal public awareness of the importance of insurance. Although there are hundreds of insurance companies in Indonesia, the market potential is very large with around 85% of the population not having insurance, driven by the rapid growth of the middle class.

Thus, the aim of this research is to analyze the form of the insurance sector that is open to the participation of foreign insurance industry players and the policy forms that support the dynamics of insurance, and to analyze the untapped market potential of insurance and the low penetration of insurance products among the public.

Integration of Society in Insurance

According to Shadily (2003: 326), etymologically the term integration comes from the English word, namely integration or integrate, which was then absorbed into the Indonesian language as “integrasi”. This word literally means “to unify”, referring to the process of merging or uniting various elements into a complete and harmonious whole. (Hartono et al., 2022).

Integration in general can be defined as the process of uniting various elements or components into a whole, harmonious unit that functions together. The term integration comes from the English word “to integrate”, which means “to combine something so that it becomes a fully part of something else” or “to unite several elements into a comprehensive group” (Boon et al., 2018). As explained by (Yafiz & Daulay, 2023), integration is the process of merging different components or elements to form a new, better, functional entity that can work together cohesively.

Community integration in insurance is a concept that involves the active participation of the community in understanding, accessing, and utilizing insurance products. Public awareness of sharia insurance is important, because the higher the awareness, the greater the likelihood of their participation in sharia insurance (Hakim, 2020).

In the Islamic perspective, integration does not only mean social or economic aspects, but also encompasses the unification of Islamic values in all aspects of life, including the financial and insurance systems. This concept of integration is reflected in the principle of takaful (mutual risk-sharing), which forms the basis of Sharia-compliant insurance operations. Allah SWT says:

“O you who have believed, do not violate the rites of Allah or the sacred month or the sacrificial animals or the garlanded ones, and do not be in the state of ihram while seeking the bounty and pleasure of your Lord!” When you have completed the ihram (ritual state), you may hunt (if you wish). Do not let your hatred for a people cause you to act unjustly towards them, because they have barred you from the Sacred Mosque. Help one another in (doing) good and piety, and do not help one another in sin and enmity. Fear Allah, for indeed, His punishment is severe”. (QS. Al-Maidah:2)

Competitiveness of the Sharia Insurance Sector

According to the Ministry of National Education (Mendiknas), competition can be defined as the ability to demonstrate superior achievements, both in terms of speed, effectiveness, and the impact produced. In this context, competition is not solely viewed from the aspect of technical ability, but also from the extent to which entities, both individuals and organizations, can demonstrate sustainable excellence amidst market dynamics and external environments.

In a broader sense, competitiveness refers to the ability of a business to sell or provide competitive goods and services in the market, whether in terms of price, quality, or uniqueness. Competitiveness becomes an important benchmark in determining the success of a business entity in maintaining its existence amidst increasingly fierce competition. High competitiveness allows a business not only to survive but also to grow and lead the market through innovation, efficiency, and the value advantages offered to consumers (Agustin et al., 2023).

Competition is the core of a company's success or failure. Competition determines the accuracy of company activities that can support its performance, such as innovation or good execution (Imsar et al., 2021). According to Wahyudi (1996, 3), there are several advantages that can be utilized by companies, namely: price, market share, brand, product quality, customer satisfaction, and distribution channels (Utama et al., 2023).

According to (Mashuri & Nurjannah, 2020) company competition can be understood as a race to achieve and maintain position and influence in the market. In facing such competition, companies are required to have core competencies that serve as differentiators and strategic advantages. These core competencies must meet three main criteria to truly be able to make a significant contribution to the company's competitiveness. To have core competencies, a company must meet three criteria:

- a. Customer perceived value, which is the skill that enables a company to deliver a fundamental benefit to customers.
- b. Competitor differentiation, which is a unique competitive capability. So there is a difference between necessary competencies and differentiating competencies. It is not worth considering a competency as core if it is ubiquitous or, in other words, easily imitated by competitors.
- c. Extendability, because core competencies serve as gateways to future markets, these competencies must meet the criteria of customer benefits and competitive uniqueness. Additionally, core competencies must be extendable according to future consumer desires.

The marketing strategy is essentially an integral part of the overall business strategy. This strategy must be able to direct and encompass all company activities, not just a specific business unit, but all entities under the company's umbrella (Siregar et al., 2019).

2. RESEARCH METHODS

This research uses a descriptive qualitative approach with in-depth interview methods. According to Sugiyono (2011: 56), qualitative research is designed to study natural conditions of the object, where the researcher acts as the key instrument. This method was selected to comprehensively explore the strategies and competitiveness of the sharia insurance sector in responding to the challenges posed by Indonesian societal integration. In-depth interviews, as described by Sutopo (2006: 72), are a process of obtaining information through face-to-face question-and-answer sessions between the interviewer and the respondent, with or without an interview guide, where both participants engage as long-term social participants.

Informants for this study were selected using purposive sampling, based on their relevant knowledge and experience. The informants included:

- a. Dino Ariandi, an academic at the State Islamic University of North Sumatra and a practitioner at Prudential, Medan branch.
- b. Muhammad Juandi, an academic at the State Islamic University of North Sumatra and a practitioner at BumiPutera, Medan branch.
- c. Henny Irawaty, a practitioner at Prudential, Medan branch.

The data analysis in this study was conducted using the interactive model of Miles and Huberman, which consists of three main stages: data reduction, data display, and drawing conclusions and verification. Data reduction involves filtering and simplifying the interview data to focus on key issues such as competitive challenges and strategies in Islamic insurance development. Data presentation involves organizing information into thematic narratives and direct quotes, making it easier to identify patterns and relationships. The final stage, drawing conclusions, involves a continuous interpretation of the data, with verification through source triangulation and supporting documents. Source triangulation involves comparing information from the three informants, each with different industry backgrounds. Data triangulation is conducted by comparing interview results with supporting documents such as OJK reports and relevant academic literature.

While this research provides valuable insights, it also has some limitations. The study's findings are based on the narratives of a small group of informants, and the context might not fully represent broader trends in the Islamic insurance sector. Future research could expand the sample size and explore other dimensions of competitiveness within the industry.

3. RESULT AND ANALYSIS

Competitiveness of the Sharia Insurance Sector in Indonesia

The strategy for enhancing the competitiveness of the sharia insurance sector is a marketing tool used by companies or organizations to help achieve the goals set by the company (Anysa Putri, Marliyah, 2023).

Based on the interview conducted by the researcher with Mr. Dino Ariandi, he said, "The sharia insurance sector in Indonesia actually has a huge opportunity to develop, but unfortunately, it is still held back by several issues". The main problem is that the number of people using insurance is still low, and many people are not yet aware of or understand the importance of sharia insurance. Not to mention the technology, many sharia insurance companies are still struggling to go digital, even though technology can really help in developing products and improving services to make them more accessible to the public".

Meanwhile, Mr. Muhammad Juandi stated, "Although the Islamic insurance sector has significant potential, to enhance its competitiveness, Islamic insurance companies in Indonesia must face various obstacles, especially related to limited understanding of technology and challenges in responding to the ever-evolving market needs. Therefore, companies need to be more proactive in innovating and utilizing technology to compete more effectively".

And Mrs. Henny Irawati said, "If we talk about competition, well, actually we still have a lot of homework to do." The potential is huge, especially since we are a country with the largest Muslim population. But in reality, sharia insurance is still far behind compared to conventional insurance. But now the movement is starting to become visible. Many young people are also starting to realize the importance of having protection that aligns with Sharia principles. So if in the future we can continue to innovate and educate the public, I believe this sector can advance even further.

Based on the interview results, the researcher analyzes that the sharia insurance sector in Indonesia has significant growth potential, in line with the high Muslim population and the increasing awareness of the importance of sharia-based financial protection. However, this potential has not been maximized optimally due to several main obstacles, such as low penetration and literacy of insurance, as well as limitations in the utilization

of digital technology. Therefore, enhancing the competitiveness of this sector requires a strategy that emphasizes product innovation, public education, and sustainable digitalization of services.

Low Insurance Penetration and Density

According to OJK data from 2022, the prevalence of sharia insurance in Indonesia is around 1.4%, significantly trailing behind other ASEAN nations such as Singapore (12.5%), Malaysia (3.8%), and Thailand (4.6%). In 2022, Indonesia's insurance density was recorded at Rp 1,882,640, although the OJK's aim for 2027 is Rp 2,400,000. This result highlights the necessity for enhanced literacy and public engagement in sharia insurance products (OJK, 2023).

Mr. Dino Ariandi remarked, "In actuality, the penetration and density of insurance in Indonesia remain exceedingly low." Penetration refers to the proportion of individuals who possess insurance, and it appears to be somewhat limited. A significant number of individuals remain unaware of the value of insurance, leading many to believe it is unnecessary. The insurance density, defined as the premium paid per capita, remains low. This indicates that even individuals with insurance may only contribute the minimum amount. Discussing sharia insurance necessitates a comprehensive comprehension of its principles, which many individuals have yet to attain. Consequently, education is of paramount importance. We must always elucidate to the public that insurance

It serves as a mechanism for financial safeguarding, ensuring that in the event of unforeseen circumstances, people remain composed. "Proceed gradually, yet maintain consistency". Mr. Muhammad Juandi stated, "The penetration and density of insurance in Indonesia remain low, particularly regarding sharia insurance". A significant number of individuals remain unaware of the concept of insurance or perceive it as costly and complex. Occasionally, the products available may not correspond with the requirements or economic circumstances of the community. Furthermore, numerous individuals possess unpredictable economics, thus it is comprehensible that they do not prioritize insurance. Consequently, I believe Islamic insurance businesses must exhibit greater sensitivity, provide more straightforward solutions that align with the community's capacities, and elucidate the benefits in a comprehensible manner. If such is the case, over time individuals will develop interest, leading to an ultimate increase in insurance penetration.

Mrs. Henny Irawaty stated, "One reason is that many individuals remain unaware of the advantages of insurance." They occasionally perceive it as complex or fear they will derive no benefit from it. Moreover, the premiums that certain individuals consider onerous. Furthermore, our product offerings occasionally fail to correspond with contemporary societal lifestyles. All elements are interrelated, which accounts for the low penetration rate.

The researcher concluded from the interview data that the limited penetration and density of sharia insurance in Indonesia stem from the public's insufficient comprehension of the significance of insurance as financial protection, particularly sharia-compliant insurance. Furthermore, fiscal constraints, adverse perceptions of insurance, and the misalignment between available products and community requirements constitute significant barriers. The three sources concurred that initiatives to enhance public engagement in sharia insurance must be bolstered by ongoing education, product simplification, and a marketing strategy that aligns more closely with contemporary community lifestyles. These techniques aim to considerably enhance the prevalence and utilization rates of sharia insurance.

Lack of Innovation in Digital Products and Services

The Indonesian Life Insurance Association (AAJI) shows that in 2024, the revenue contribution from sharia life insurance products reached Rp22.61 trillion, an increase of 10.4% compared to the previous year.

Mr. Dino Ariandi revealed that "when it comes to digitalization in sharia insurance, the first issue is people's trust and understanding". Then, once it's given a digital form, it gets even more confusing. From the company's perspective, we also have to think about how to develop a digital system that is user-friendly but still compliant with religious law. It can't just be sophisticated for the sake of being sophisticated. Every process, from registration, payment, to claims, must be transparent and accountable. "Well, integrating all of that into one platform is a big challenge".

Mr. Muhammad Juandi revealed, "The challenge is more about the gap between technology and the real conditions on the ground". I mean, the company has already made advanced application, complete features, but it turns out the society is not ready. Whether it's because they don't understand yet, or because they don't have adequate access. And one more thing, insurance is sometimes not considered a primary need, especially during difficult economic times. Well, our challenge is how to make the community feel that Sharia insurance products are important and can actually help during difficult times".

Mrs. Henny Irawati said, "Many companies have started digitalization, but not everyone understands the approach that suits today's society. Sometimes the app or website looks modern, but the content is hard to

understand, with too many technical terms, especially the Sharia language that is rarely used in daily life. People nowadays want things to be fast, clear, and uncomplicated. That's why, products and services must connect with people's digital lifestyles today, without leaving behind their Sharia essence. So, it's not just about technology, but also about communication and presentation. "So, it's not just about technology, but also about communication and presentation".

Based on the interview results, the researcher concluded that the digitalization process in the sharia insurance sector still faces various obstacles. Based on the results of the interview, the researcher concluded that the digitalization process in the sharia insurance sector still faces various obstacles. The main challenges stem from the low understanding and trust of the public towards digital services, as well as the suboptimal approach of companies in presenting systems that align with Sharia principles and user needs. Additionally, the gap in technology access and the lack of communicative information delivery also pose obstacles. Therefore, digital innovations are needed that are not only sophisticated but also easy to understand, relevant to the lifestyle of the community, and still based on Sharia values.

Low Awareness and Literacy of Sharia Insurance

The level of literacy regarding sharia insurance in Indonesian society is still relatively low, although there has been progress in recent years. Sharia insurance literacy refers to the public's understanding of the basic principles of insurance based on Islamic sharia law, as well as how sharia insurance products work and the benefits that can be obtained. Sharia insurance literacy is the individual's ability to understand and evaluate information about sharia insurance, which is conducted based on sharia principles in a comprehensive and specific manner, in order to know the benefits and advantages as well as the implications that may arise when registering as a sharia insurance participant, serving as a basis for making decisions regarding the consequences that will occur (Ramadhani et al., 2020).

Mr. Dino Ariandi said, "Indeed, it is true that many people in Indonesia still do not understand finance, especially insurance". Many people think that insurance is complicated, the claims process is difficult, or that it only benefits the company. Well, that's the kind of perception we need to change. The way to do it is through continuous education, and companies also need to be more transparent so that people become more trusting. Another issue is that sometimes the insurance products offered do not match the needs or financial capabilities of the community. So, companies need to be more sensitive, find out what the market really needs. If the product is right and easy to understand, people will also be more interested and trust insurance. "This is very important to improve trust in the insurance industry in the future".

Mr. Muhammad Juandi said, "In my opinion, insurance literacy in Indonesia is still low, and one of the reasons is the uneven economic conditions of our society". Many people with just enough income see insurance as an additional burden that isn't very important. Moreover, many people already have a negative view of insurance, like claims being difficult to process or even being rejected. Well, that's usually because they have had a bad experience, whether the claims process was very complicated or not transparent. That's why, if we want to improve literacy, insurance companies need to be more active in educating the public, and most importantly, make the claims process simple and clear. "If people feel that things are made easier and understood, over time trust will also grow".

Mrs. Henny Irawaty said, "One of the reasons is that many people still don't understand the benefits of insurance". They sometimes think it's complicated, or they fear they won't get anything out of it. Not to mention, the premiums that some people find burdensome. And also, the way we offer our products sometimes doesn't align with the current lifestyle of society. So, everything is interconnected, which is why the penetration is still not high.

Based on the interview results, the researcher analyzes that the low literacy of sharia insurance in Indonesia is one of the main obstacles in increasing public participation. Ignorance about the benefits, the claim process perceived as complicated, and products that do not align with the financial conditions of the community are the causes of low trust in this industry. Uneven economic factors, negative perceptions due to bad experiences, and ineffective marketing approaches also worsen the situation. Therefore, improving literacy must be carried out through continuous education, simplification of the claims process, and the development of relevant and easily understandable products to rebuild public trust in Islamic insurance.

The Main Challenges of the Sharia Insurance Sector in Achieving Competitiveness

The analysis results indicate that there are several main challenges affecting the competitiveness of the Islamic insurance sector in Indonesia:

Digital Infrastructure

In the theory of competitiveness (Porter, 1990), a company's ability to leverage technology becomes one of its competitive advantages. Effective digitalization can increase efficiency, expand market reach, and improve customer experience. Many sharia insurance companies in Indonesia have not yet maximized the use of digital technology. The available digital applications or platforms are often not user-friendly or unstable. Low

digital literacy combined with limited infrastructure becomes an obstacle in the adoption of digital services in this sector (OJK, 2023).

Product Innovation

Innovation (Schumpeter, 1934), product differentiation is the key to creating added value and attracting new consumers. Without innovation, products become stagnant and lose competitiveness in the market. Sharia insurance in Indonesia is still dominated by similar products, such as wakalah or tabarru' based life insurance. The lack of products that align with the lifestyles of millennials or SMEs is one of the factors contributing to the low public interest (Marbun & Pasaribu, 2021).

Policies and Regulations

In Institutional Theory, conducive policies from the government or regulators can drive the development of certain sectors. Clear regulations provide legal certainty and increase market confidence (Nurrahimah et al., 2024). The OJK has provided encouragement by drafting a roadmap for the development of sharia insurance, but implementation on the ground is still uneven. Some companies still struggle to comply with regulations due to limited human resources and system readiness. (Meliyani et al., 2024)

Competition with Conventional Insurance

According to the theory of free markets and competition (Smith, 1776), in an open market, products with higher value and better public understanding will be more dominant. If one type of product (conventional insurance) is more well-known and trusted, then the other (Sharia insurance) will lag behind. Sharia insurance still lags behind conventional insurance due to limited access and public understanding. Factors such as negative stigma, low literacy, and lack of socialization become obstacles in the development of sharia insurance (Islam et al., 2022).

The main issue in the sharia insurance sector in Indonesia lies in the suboptimal integration of society into the sharia-based financial protection system. The low penetration, literacy, and awareness of the community reflect the weak economic involvement and religious understanding in insurance practices. In addition, the lack of product innovation, suboptimal digitalization, and unevenly implemented regulations pose obstacles to creating social, technological, and policy integration. To build competitiveness, an approach that unites education, innovation, regulatory reform, and digitalization in harmony with Sharia values is needed.

4. CONCLUSION

The research results show that this sector offers significant potential because the majority of Indonesia's population is Muslim. However, challenges remain, such as low public interest in insurance, minimal Islamic financial literacy, a lack of product variety, and underutilization of digital technology. To increase competitiveness, education on Islamic finance, the use of digital services in accordance with Islamic principles, product development tailored to community needs, and collaboration with various parties are necessary. This research also emphasizes the importance of clear regulations, innovation, and cross-sector collaboration in strengthening Islamic insurance in the era of a people-centered economy.

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