

Perception Analysis of Employees on Sharia Insurance at UPT. BP2MI

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Abstract— Along with the development of Sharia insurance today, it is undeniable that many people, in general, do not know or do not understand it, which is considered new. Because so far, many people only know about conventional insurance because this type of insurance first appeared compared to Sharia insurance. The problem studied in this journal is the understanding of UPT employees. BP2MI against Sharia insurance. This research aims to find out how the perception of UPT employees. BP2MI against Sharia insurance. To reveal these issues in-depth and comprehensively, the researchers used qualitative methods that provided information and facts about the perceptions of UPT employees. BP2MI on Sharia insurance data is analyzed to answer these problems. From the results of this study, it was found that there are still many people who equate Sharia Insurance and Conventional Insurance, and there are still many people who do not know and become customers of Sharia Insurance. Due to the lack of socialization, promotion, and Sharia Insurance.

Keywords: Perception, Sharia Insurance.

1. INTRODUCTION

Protection of Indonesian Migrant Workers is all efforts to protect the interests of Prospective Indonesian Migrant Workers and Indonesian Migrant Workers and their families in realizing guarantees for the fulfillment of their rights in all activities before work, during work, and after work in legal, economic, and social aspects. The Indonesian Migrant Workers Protection Agency, abbreviated as BP2MI, is a non-ministerial government agency that implements policies in the integrated service and protection of Indonesian Migrant Workers. Indonesian Migrant Worker is every Indonesian citizen who will, is doing, or has been doing work by receiving wages outside the territory of the Republic of Indonesia.

In life, he is constantly faced with uncertainty and various possible risks. However, humans must try to take protective measures to minimize these risks. To deal with future events that are not yet clear, then to carry out life together with fellow human beings, they create a group to be mutually responsible and mutually bear with one another. This is the basis for human activities as social beings. This is the basis for sharing in the face of risks such as death, fire, loss, etc. One of the actions taken to avoid these risks is to provide insurance.

The importance of this insurance can be seen from an individual or social perspective. From an individual perspective, insurance means an economic effort made by a person by incurring costs in insurance premiums to obtain peace of mind and anticipate possible losses. Meanwhile, from a social perspective, insurance is seen as an effort to reduce similar

Received: 11 October 2021

Reviewed: 17 October 2021

Accepted: 26 December 2021

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risks into one group so that predictable losses can be anticipated, and more significant public losses can be overcome [1].

Insurance companies that have been established in Indonesia are conventional insurance companies and Sharia insurance companies. Both have the same goal, namely risk management or mitigation. The primary difference is in the contract: Contracts in conventional insurance prioritize buying and selling contracts (*mu'awadhah* contracts, *idz'aan* contracts, *gharar* contracts, and *mulsim* contracts), while contracts in Sharia insurance use *Cabarrus* contracts and *Sejarah* contracts. (*Mudharabah*, *Wakalah*, *Wadiyah*, *Shirkah*). *Sharia* insurance companies may now be more accepted by the majority of Indonesian people who are predominantly Muslim because in carrying out their operations based on *Sharia* principles [2].

Insurance companies that have been established in Indonesia are conventional insurance companies and *Sharia* insurance companies. Both have the same goal, namely risk management or mitigation. According to him, *Sharia* insurance (*Ta'min*, *Takaful*, *Tadhamun*) is mutual protection and assistance between some people or parties through investment in the form of assets or *tabarru'* which provides a pattern of development to face certain risks through a contract (engagement) that is by *Sharia* [2]. As Allah says in QS. Al-Maidah: 2, which reads:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

"And help you in (doing) righteousness and piety, and do not help in sin and enmity." (Q.S. Al-Maidah: 2) [10]

Sharia insurance can be an excellent alternative to protect themselves either in life insurance or loss insurance for Muslims. Although it is undeniable, the reality of the assessment or attitude of some people is the most formidable challenge for insurance companies in maintaining and developing their companies. Of course, many factors influence someone to choose *Sharia* insurance, including perception. Perception is a psychological factor that can influence a person to act or choose based on the views or perceptions built by that person. Perception is the first step that people go through when choosing *sharia* insurance.

2. THEORITICAL REVIEW

Perception

Perception is how individuals organize and interpret their sensory impressions to give meaning to the environment. Individual behavior is often based on their perception of reality rather than on reality itself. Perception is a process that combines and organizes sensory data (sensing) to be developed to be aware of its surroundings, including being aware of oneself. Another definition states that perception is the ability to discriminate, classify, focus attention on a stimulus object in the grouping, and distinguishing this perception involves the process of interpretation based on the experience of an event or object [3].

Perception is a process of selecting, organizing, and interpreting information about a product or service by consumers. Perception does not only occur in the form of physical stimulation. However, it is also influenced by existing marketing conditions related to the environment and individual circumstances. In this perception, there are two kinds of factors that influence perception: internal factors related to psychological needs, educational background, sensory organs, personality and experiences of self-acceptance, and individual circumstances at a particular time. For this internal factor, the sub-variable used is knowledge of *Sharia*. The definition of *Sharia* according to Muhammad Salam Maskur in his book *al-Fiqh al-Islamic*. One of the meanings of *Sharia* is the straight path. As Allah

says in Surah. Al-Jaatsiyah: 18 which is *"Then We made you on a shari'a (regulation) of (religious) affairs, so follow that shari'a and do not follow the desires of those who do not know."*

Factors Affecting Perception

- 1) Attention (attention). Attention is a mental process when a series of stimuli (stimuli) become prominent in consciousness when other stimuli are weakened.
- 2) Attention-grabbing external factors. The next factor is external or attention-grabbing factors, and these stimuli are noticed because they have prominent characteristics. Among them is movement. Like other organisms, humans are visually attracted to moving objects.
- 3) Attention-grabbing internal factors. Internal factors attracting attention like biological factors, the whole mind is dominated by food in a state of hunger. Therefore, what attracts their attention the most is food for hungry people [4].

Perceptual Aspects

- 1) That component is composed based on knowledge or information that a person has about the object of his attitude. From this knowledge, a specific belief will be formed about the object of the attitude.
- 2) Affective component Affective relates to feelings of pleasure and displeasure. So, it is evaluated related to cultural values or the value system it has.
- 3) The conative component is a person's readiness to behave towards the object of his attitude [4].

Perception Mechanism

Perception includes a complex interaction involving at least three main components, namely:

- 1) Selection. Selection is the process of filtering by the senses against stimulation. In this process, the cognitive structure that already exists in the head will select, distinguish the incoming data and choose which data are relevant according to their interests.
- 2) Compilation. Compilation is the process of reducing, organizing, organizing, or simplifying complex information into a meaningful pattern. By Gestalt theory, humans naturally have certain tendencies and do simplification.
- 3) Interpretation. Interpretation is the process of interpreting information or stimulus into the form of behavior as a response. In this process, individuals build links between stimuli that come to give meaning based on the results of interpretations associated with previous experiences and then act or react. These actions can be hidden actions (income generation, attitudes), overt actions, or natural behavior [4].

Perception in Islamic Perspective In the Qur'an, several verses have meanings related to the five human senses. Q.S An-Nahl verse 78 and Q.S As-Sajadah verse 9 illustrate that humans are born in the world not knowing anything. Therefore, Allah equips them with five senses to know their environment and live in that environment. The process of perception is traversed by the five senses, which do not function immediately after birth, but these functions follow their physical development. In the Qur'an, there are several verses whose meanings are related to the five senses possessed by humans, including in Q.S An-Nahl 16:78:

وَاللَّهُ أَخْرَجَكُمْ مِنْ بُطُونِ أُمَّهَاتِكُمْ لَا تَعْلَمُونَ شَيْئًا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَارَ وَالْأَفْئِدَةَ ۗ لَعَلَّكُمْ تَشْكُرُونَ

Meaning: "And Allah brought you out of your mother's belly knowing nothing, and He gave you hearing, sight, and heart, so that you may be grateful." [10]

From the several verses that have been explained above, it is emphasized that humans are given the gift of the five senses in the form of hearing, sight, and smell to interpret what is in this world. Thus, humans must think that without the five senses, humans cannot perform sensations that are the initial perception process. Perception is an essential psychic function and is a window of understanding for events and the realities of life that humans face.

Definition of Sharia Insurance

Insurance or coverage is an agreement between two or more parties. The insurer binds himself to the insured by receiving insurance premiums to provide compensation to the insured due to loss, damage, or loss of expected profits, or liability to third parties that may be suffered by the insured. Arising from an uncertain event or providing a payment based on the death or life of an insured person. With the deregulation, the government provides convenience in terms of licensing, thus encouraging the growth of new companies, which in turn will increase national production output [14].

Insurance or coverage is an agreement between two or more parties where the insurer binds himself to the insured by receiving insurance premiums due to loss, damage, or loss [5]. Law of the Republic of Indonesia Number 2 of 1992 concerning Insurance Business states that what is meant by: "insurance or coverage is an agreement between two or more parties, whereby the insurer binds himself to the insured, by receiving insurance premiums, to provide compensation to the insured. The insured due to loss, damage, or loss of expected profits, or legal liability to third parties that may be suffered by the insured, arising from an event based on the death or life of the insured person.

Sharia insurance, according to the National Sharia Council No.21/DSNMUI/X/2001, is an effort to protect and help each other among some people through investment in the form of assets and or *tabarru'* which provides a pattern of taking to face certain risks or dangers through appropriate contracts with sharia. There are nine basic principles of sharia insurance: monotheism, justice, help, cooperation, trust, willingness, truth, prohibition of usury, prohibition of gambling (*maisir*), and prohibition of *gharar* [6].

Progress in the development of the sharia industry is still far behind compared to the conventional industry. It is due to the lack of public interest in sharia insurance service products. The low level of public knowledge and interest in using sharia insurance products is due to the lack of public understanding of sharia insurance products and their mechanisms. With the level of welfare of the population that is not evenly distributed, it is very natural that sharia insurance is not a priority in making insurance decisions [17].

Principles and Conditions of Sharia Insurance Operations

1) Mutual responsibility.

As the word of Allah SWT in the letter al-Imran verse 103, which reads:

وَأَعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرَّقُوا ۗ وَاذْكُرُوا نِعْمَتَ اللَّهِ عَلَيْكُمْ إِذْ كُنْتُمْ أَعْدَاءً فَأَلَّفَ بَيْنَ قُلُوبِكُمْ فَأَصْبَحْتُمْ بِنِعْمَتِهِ إِخْوَانًا وَكُنْتُمْ عَلَىٰ شَفَا حُفْرَةٍ مِنَ النَّارِ فَأَنْقَذَكُمْ مِنْهَا كَذَلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ تَهْتَدُونَ

Meaning: "And all of you hold on to the rope (religion) of Allah, and do not be divided, and remember Allah's favor on you when you were enemies (the Jahiliyah period), So Allah united your hearts, then you became because of Allah's favor, - people who are brothers; and you were on the edge of the abyss of hell, then Allah saved you from it. Thus Allah explains His verses to you, that you may be guided." [10]

2) Help each other.

As the word of Allah SWT in the letter at-Taubah verse 71, which reads:

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ أُولَئِكَ سَيَرْحَمُهُمُ اللَّهُ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

They mean: "And those who believe, men and women, some of them (are) a helper for others. The command (do) what is right, forbid evil, establish prayer, pay zakat, and obey Allah and His Messenger. Allah will give them mercy; Verily Allah is Mighty, Most Wise." [10]

3) Protect each other.

As the Prophet Muhammad SAW said: *"The believers in their love and affection are like one body. If one of the limbs suffers from pain, then the whole body feels it."* (Narrated by Bukhari and Muslim)

Sharia functions as the owner of the capital, and the sharia insurance company functions as the one who runs the capital. Profits obtained from the development of the fund are divided between the participants and the company according to agreed terms.

Akad

The contracts used in sharia insurance operations are *mudharabah*, *musyarakah* and *tabarru'*. This is stated in the fatwa of the National Sharia Council of the Indonesian Ulama Council number 51/DSNMUI/III/2006 regarding *mudharabah* and *musyarakah* in Sharia insurance. And the fatwa of the National Sharia Council of the Indonesian Ulema Council number 53/DSN-MUI/III/2006 regarding *tabarru'* on Sharia Insurance [11].

The *mudharabah* and *musyarakah* contract combines the *mudharabah* contract and the *musyarakah* contract. *Mudharabah* and *musyarakah* contracts can be applied to sharia insurance products that contain elements of savings and non-savings. At the same time, *tabarru'* contracts are all forms of contracts carried out with benevolence and help [15].

3. RESEARCH METHODS

The type of research in this journal is a qualitative description. Qualitative description is a research method that seeks to describe and interpret objects as they are. The characteristics of qualitative research characterize the nature and form of the report. Therefore, qualitative research reports are prepared in the form of a creative and in-depth narrative and show natural characteristics full of authenticity [12].

Sources and Data Collection Techniques

This study requires two types of data: primary and secondary data. The sources of data used in this study are:

- 1) Primary data sources are information obtained directly from the first source, namely the parties considered to know the object under study.
- 2) Secondary data sources are data sources that support primary data sources. Sources of secondary data include Documents, namely files related to the perception of UPT employees. BP2MI Medan on Sharia Insurance (study of UPT. BP2MI Medan) and other books related to the problem under study.

Data Collection Techniques

The data needed in this study were collected in two ways [13]:

- 1) Observation.

In this study, observations were made first. Observation is defined as systematic observation and recording of the source of symptoms that appear on the research object. (Andi Prastowo, 2010) Initial observations have been made at UPT. BP2MI at JL. Education No. 357 Marindal I Kec. Patumbak on February 22, 2021.

2) Interview.

In this study, in-depth interviews were conducted, namely interviews that were carried out intensively, openly, and in-depth to informants with a plan, preparation, and guided by unstructured interviews, so that they were not rigid in obtaining information and the data could be obtained as they were. This means that respondents/informants can convey their thoughts, views, and feelings more broadly and deeply without being strictly regulated by the researcher.

Data Analysis Techniques

Data analysis is an effort made by working with data, organizing data, sorting it into manageable units, synthesizing it, looking for and finding patterns, discovering what is essential and learned, and deciding what can be presented to others [7]. By the approach used, the data analysis was carried out with the following techniques:

- 1) Data reduction (data reduction). Reducing data means summarizing, choosing the main things, focusing on the essential things, looking for themes and main points. Thus, the reduced data will provide a clearer picture and make it easier for researchers to conduct further data collection and look for it when needed [8].
- 2) Presentation of data (data display). It is an organized collection of information that allows concluding and acting. The presentation is in narrative text, matrices, graphs, networks, and charts. Data presentation is also part of the analysis. It even includes data reduction [7].
- 3) Conclusion. The researcher must understand what he encounters by recording data from the beginning of data collection. The collected data were analyzed qualitatively to conclude [8].

4. RESULTS AND DISCUSSION

Protection of Indonesian Migrant Workers is all efforts to protect the interests of Prospective Indonesian Migrant Workers and Indonesian Migrant Workers and their families in realizing the guaranteed fulfillment of their rights in all activities before work, during work, and after work in legal, economic, and social aspects. The Indonesian Migrant Workers Protection Agency, in the future abbreviated as BP2MI, is a non-ministerial government agency tasked with implementing policies in the integrated service and protection of Indonesian Migrant Workers. Indonesian Migrant Worker is every Indonesian citizen who will, is doing, or has been doing work by receiving wages outside the territory of the Republic of Indonesia.

PMI protection is all efforts made to protect the interests of the workforce to realize the fulfillment of the rights that are by the laws and regulations, both before, during, and after the work period. PMI needs to be protected from optimizing the empowerment and utilization of PMI humanely, protecting and guaranteeing PMI in the pre-placement and post-placement period, and improving the welfare of PMI and their families [16].

Law of the Republic of Indonesia Number 18 of 2017 concerning the Protection of Indonesian Migrant Workers:

- 1) That work is a human right that must be upheld, respected, and guaranteed its enforcement as mandated in the 1945 Constitution of the Republic of Indonesia
- 2) The state guarantees rights and opportunities. It protects every citizen without discrimination to obtain decent work and income, both at home and abroad, by their expertise, skills, talents, interests, and abilities.
- 3) Indonesian migrant workers must be protected from human trafficking, slavery and forced labor, victims of violence, arbitrariness, crimes against human dignity, and other treatment that violates human rights

- 4) That is the placement of Indonesian migrant workers to realize equal rights and opportunities for workers to obtain decent work and income, the implementation of which is carried out with due regard to dignity, human rights, legal protections, and equal employment opportunities. and the provision of human resources by the national interest
- 5) The state is obliged to fix the overall protection system for Indonesian migrant workers and their families that reflects human values and self-respect as a nation starting from before work, during work, and after work.

Discussion

Prophet Muhammad SAW. Very concerned about what life that will occur in the future by preparing early the provisions needed for life and descendants (heirs). Leaving the family (heirs) who are materially well off, in the view of the Prophet Muhammad, is very good than leaving them in an abandoned state who has to beg from others. Allah also describes an example of human efforts to form a protection system against bad possibilities in the future.

Rasulullah SAW. It guided humans to always be alert to losses or calamities that will occur, instead of directly surrendering everything (put their trust) to Allah SWT. The above hadith contains an implicit value. We always avoid risks that harm ourselves, be it in the form of material losses or losses directly related to the human self (soul).

The above hadith implies that every human being is required to live neatly, full of plans and strategies. Good planning is earning a living, achieving divine pleasure, and anticipating calamities and misfortunes. Among the ways that humans commonly do in anticipating disasters, among others, is by saving or borrowing, but sometimes this method does not meet expectations. This is where humans have to seek other ways in the form of helping each other, bearing each other, and guaranteeing each other with Insurance.

The rapid development of the times makes the sharia insurance business absorb labor quickly, too. Human resources in the sharia insurance industry are still mostly filled by people who have a weak understanding of sharia insurance. This can result in a lack of public trust in sharia insurance and a reluctance to become part of sharia insurance.

Therefore, we must understand that Insurance is critical in life because the meaning of understanding can be explained etymologically and terminology. Etymologically understanding comes from the word understanding which, according to the Big Indonesian Dictionary (KBBI), is defined as understanding, opinion, thought, flow, view, and understanding correctly. In contrast, according to the Big Indonesian Dictionary (KBBI), understanding is the process, method, act of understanding, or understanding. Understand.

The problem of public understanding of sharia insurance cannot be separated from the problem of understanding each individual in viewing the legal aspects of Insurance. Although most urban communities have been touched by modernity, they do not necessarily understand very well about Insurance, especially with sharia insurance, where there is a public misconception that there is no difference between conventional Insurance and sharia insurance.

In terminology, understanding is a person's ability to interpret, interpret, and translate or state something in his way about the knowledge he has received. Understanding is a person's ability to interpret or capture the meaning of an accepted concept. Understanding is limited to understanding and how someone maintains what he received and can explain it to others.

Sharia insurance is an effort to protect each other with the concept of mutual assistance between some individuals or certain parties through asset investment, wherein sharia insurance these funds are called *tabarru'* funds, namely some funds from each member that

are set aside and are intended to be sincere as donations. To provide compensation to members who experience a disaster, Insurance is not an effort against destiny. Instead, it makes an effort to live a life full of plans and togetherness by the advice of Allah SWT by overcoming financially through contracts that do not violate sharia.

In the Qur'an, it is not fully explained about the practice of sharia insurance, and there is not a single verse that explains the practice of *ta'min* or *takaful*. The legislation on Insurance in Indonesia is regulated in several places, including the Commercial Code (KUHD), Law No. 2 of 1992 concerning Astek (Social Insurance for Workers), and Askes (Social Insurance for Health Care). Meanwhile, Sharia Insurance in Indonesia is still limited and has not been regulated explicitly in the law. Regulations that regulate Insurance in general and some regulations that specifically regulate Sharia Insurance, including Minister of Finance Regulation no. 18/PMK.010/2010 concerning the Implementation of Basic Principles for Insurance Businesses and Regulations with Sharia Principles. In addition, sharia insurance in Indonesia is also regulated in several DSN MUI Fatwas, including DSN MUI fatwa No. 21/DSNMUI/X/2001 concerning General Guidelines for Sharia Insurance. It appears in this fatwa that sharia insurance (*ta'amin*, *takaful*, or *tadhamun*) is an effort to protect and help each other between some people/parties through investment in the form of assets [11].

Many parties do not understand the difference between Insurance and gambling. Whereas with Insurance, people who are dependents of someone who dies first can receive a small amount of profit through premiums that have been paid by the deceased in advance. Maybe some people think it looks like gambling, but the difference between gambling and Insurance is fundamental. Because Insurance is a partnership that is recognized in Islam. Insurance is also a premium payment from all insurance participants to help other participants who need assistance [9].

The problem in Insurance is the emergence of uncertainty because the risk is uncertain. For example, a customer who entered one of the Insurance was hit by accident and got a claim. On the other hand, a customer who has been paying premiums for a long time but never had a disaster happen to him will not benefit from the Insurance he is participating in. This is a problem in the community. If you follow Insurance, get ready to receive "scorched funds." A *tabaduli* contract can cause the contract to be damaged and legally null and void. Therefore, in sharia, insurance companies distinguish between *tabarru'* funds and *Tijani* funds. Thus, sharia insurance companies were born to provide solutions to the opportunities for *gharar* in Insurance due to the high uncertainty factor. Customers who do not submit claims will still benefit from the sharia insurance products they follow [9].

The main principle in Sharia Insurance is *ta'awunu'ala al birr wa altaqwa* (please help you all in goodness and piety) and *al-ta'min* (feeling of security), which makes all insurance participants as a big family who bears and guarantees each other's risks [9].

The operational system of sharia insurance is a mutual responsibility, mutual assistance, and mutual protection between the participants. The participants give insurance companies the trust or mandate to manage premiums, develop in a halal way, and provide compensation to those who experience disasters according to the contents of the agreement deed. The management mechanism and participants (premiums) are divided into two systems: Each participant must regularly pay a certain amount of money (premiums) to the company. Although the company stipulates a minimum amount of premium that can be paid, in principle, the premium payment depends on the participant's ability. Each participant can pay the premium through a checking account, checking account, or pay directly. Participants can choose payments, either monthly, quarterly, semi-annually, or annually according to their abilities. Through this system, each *takaful* premium that has been submitted to the insurance company will be entered into two separate accounts. Funds that do not contain savings elements will be deposited in the company's *tabarru'* account

in a particular account. *Tabarru'* funds are intended to help insurance participants. Therefore, the existence of funds through *tabarru'* accounts is ideal for humanitarian purposes that help each other.

5. CONCLUSIONS

The reception of UPT.BP2MI employees towards sharia insurance are that in the concept of understanding, sharia insurance is an effort to protect each other between each other with the concept of helping each other between individuals or between certain parties, where through asset investment wherein sharia insurance the funds are *tabarru'* funds of a certain amount. Funds from each member that are set aside and intended to be sincere as *dema* to provide compensation to members who experience calamity, insurance is not an effort against destiny but instead makes an effort to live a whole life plan and togetherness by the advice of Allah SWT by overcoming financially through contracts that do not violate sharia.

The principles in sharia insurance are *ta'awunu'ala al birr wa al-taqwa* (please help all of you in goodness and piety) and *al-ta'min* (feeling of security), which makes all insurance participants a family that bears and guarantees each other's risks other.

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