



Customer Perceptions of Sharia and Conventional Insurance Operations at AJB Bumiputera 1912

Mohamad Ali

Universitas Islam Depok, Indonesia

Booyali140169@gmail.com

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Abstract:

This study aims to analyze customer perceptions of the operational aspects of Sharia and conventional insurance at AJB Bumiputera 1912 using a comparative quantitative approach. The research focuses on four key dimensions of operations: transparency, efficiency, trust, and satisfaction. The study involved 200 respondents, comprising 100 Sharia insurance customers and 100 conventional insurance customers, selected through purposive sampling. Data were collected using a closed-ended Likert-scale questionnaire and analyzed using descriptive statistics and independent t-tests to identify perception differences between the two groups. The results show that Sharia insurance customers have a more favorable perception of company operations, particularly in the dimensions of transparency and trust, which exhibited statistically significant differences ($p < 0.05$). Sharia customers gave average scores of 4.3 for transparency and 4.5 for trust, while conventional insurance customers gave scores of 3.8 and 4.1, respectively. Although efficiency and satisfaction also showed positive trends for the Sharia group, the differences were not statistically significant. These findings suggest that the Sharia insurance system is perceived as fairer, more ethical, and more aligned with the customers' spiritual values, which contributes to greater loyalty and satisfaction. Religiosity, product usage experience, and service quality are identified as the main determinants of positive perceptions toward Sharia insurance. The implications of this study highlight the importance of value-based communication strategies, improved Islamic financial literacy, and internal reforms to enhance perceptions of conventional insurance. This research is expected to serve as a strategic reference for the management of AJB Bumiputera 1912 in strengthening competitiveness and contributing to the development of consumer behavior literature in Indonesia's insurance industry.

Keywords: Customer Perception, Sharia Insurance, Conventional Insurance

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INTRODUCTION

The insurance industry in Indonesia has experienced significant growth over the past few decades, reflecting a growing public awareness of the importance of financial protection against life's uncertainties. Amidst this development, two distinct insurance systems have emerged: conventional insurance and Sharia (Islamic) insurance, each offering a unique approach to risk and fund management. The fundamental difference between the two lies in their operational principles; conventional insurance operates on a profit-oriented basis, with the company managing the funds, whereas Sharia insurance is grounded in the principles of mutual assistance (*ta'awun*) and risk-sharing (*tabarru'*), involving transparent and Sharia-compliant fund management. These differences have led to varying customer perceptions, shaped by factors such as their understanding of Sharia concepts, trust in financial institutions, and personal experiences with insurance services (Pangiuk et al., 2016).

AJB Bumiputera 1912, the oldest insurance company in Indonesia, was established during the colonial era as an economic response to foreign domination. Over time, AJB Bumiputera has evolved and adopted various innovations, including the introduction of a Sharia unit to meet the needs of customers seeking insurance services aligned with Islamic principles. This strategic move reflects the company's responsiveness to market dynamics and the increasingly diverse demands of its customer base. However, operating two insurance systems within a single institution presents inherent challenges, particularly in the areas of management, marketing, and service delivery. These challenges can influence customer perceptions regarding the company's credibility and operational efficiency (Monica et al., 2024).

Sharia insurance in Indonesia began to develop in 1994 with the establishment of PT Asuransi Takaful Keluarga as the pioneering entity. The growth of this industry has been driven by increasing awareness among the Muslim community of the importance of financial products aligned with Islamic principles. According to the Financial Services Authority (OJK), as of December 2018, there were 48 Sharia Business Units (UUS), comprising 22 UUS in life insurance, 24 in general insurance, and 2 in reinsurance (Handayani, 2019). This increase reflects a significant demand for Sharia insurance products, although challenges such as limited Islamic financial literacy and public understanding remain major barriers to broader market penetration.

The fundamental distinction between Sharia and conventional insurance lies in their operational principles and mechanisms. Conventional insurance operates on a risk-transfer model, where the premium paid by the policyholder becomes the property of the company and is used to pay claims and generate profit. In contrast, Sharia insurance applies a risk-sharing principle, in which participants' contributions are pooled into a *tabarru'* fund to assist fellow participants facing adversity. The insurance company serves as a fund manager (*mudharib*) and receives compensation (*ujrah*) for its management services. This fundamental difference influences customer perceptions regarding fairness, transparency, and spiritual legitimacy in insurance (Farhana, 2024).

Customer perception of Sharia insurance is shaped by various factors, including understanding of Sharia principles, trust in the institution, and personal experience with insurance services. Research by Pratiwi and Arsyi (2020) revealed that most members of the public still lack a clear understanding of the Sharia insurance concept, resulting in low participation in such products (Monica et al., 2024). Insufficient education and outreach efforts are key obstacles to improving public trust and literacy in this area.

Conventional insurance has long been familiar to Indonesian society and is generally perceived positively in terms of reliability and speed of claim payments. However, issues such as forfeited funds, a lack of transparency in fund management, and perceived engagement in *riba* (interest-based practices) have raised concerns among more religiously observant customers.

These negative perceptions have prompted some policyholders to shift toward Sharia insurance, which is considered more consistent with values of justice and spiritual integrity.

A study by Desmiati (2023) at AJB Bumiputera 1912's Curup Branch highlighted that the community's lack of understanding regarding Sharia insurance remains a central challenge in expanding the customer base. Traditional promotional methods and underutilization of information technology have further limited market penetration. Moreover, selecting the right target customers and improving agent competence are seen as key success factors in strengthening the presence of Sharia insurance in regional areas (Alfino, 2024).

As a company managing both conventional and Sharia insurance models, AJB Bumiputera 1912 represents a unique entity in Indonesia's insurance ecosystem. This dual model requires differentiated services, promotional strategies, and communication approaches tailored to the specific characteristics of each customer segment. A key challenge lies in effectively communicating the added value of Sharia products to customers who are accustomed to conventional models. In practice, overlapping perceptions are often observed, as many customers are still unclear about the fundamental differences between the two systems. Therefore, studying customer perception of both systems is highly relevant for identifying areas for service enhancement and more effective marketing strategies.

The level of financial literacy in Indonesia, particularly in relation to Islamic finance, remains relatively low. According to the Financial Services Authority (2022), the national Islamic financial literacy index stood at only 8.93%, significantly lower than conventional financial literacy, which exceeds 30%. This indicates that the majority of the population lacks sufficient understanding of the principles, benefits, and operational mechanisms of Sharia financial products, including insurance. Within AJB Bumiputera 1912, the success of the Sharia unit greatly depends on the intensity and quality of education provided to both prospective and current customers. Low literacy may result in misconceptions or negative perceptions regarding contribution schemes, claims mechanisms, and surplus underwriting structures.

Religiosity plays a significant role in influencing decisions to choose Sharia-based financial products. A study by Fauziah et al. (2021) found that higher levels of religiosity are positively correlated with preferences for Sharia-compliant products, including insurance (Journal of Islamic Economics, Theory, and Application, Vol. 8, No. 1). In Indonesia, where Muslims form the majority, this presents a strategic opportunity for companies like AJB Bumiputera 1912 to reinforce religious values in their product communication. Nevertheless, it is important to note that religiosity is not the only factor; rational considerations such as benefit clarity, system transparency, and service quality also play essential roles in shaping overall customer perceptions.

Service quality and trust are two critical indicators of long-term success in service-oriented businesses, including insurance. Research by Hidayat et al. (2022) found that customer perceptions of reliability, responsiveness to complaints, and the ease of claim processing significantly affect their decision to choose and remain loyal to an insurance company (Journal of Islamic Business and Economic Review, Vol. 5, No. 2). Perception differences between Sharia and conventional insurance at AJB Bumiputera may stem from distinct customer experiences with each unit's service delivery. Therefore, conducting a customer experience audit is essential for identifying gaps and aligning services with customer expectations.

Interestingly, many customers do not strictly differentiate between Sharia and conventional insurance in practice. There exists a phenomenon of "perceptual hybridization," where customers appreciate Sharia principles but still opt for conventional products due to pragmatic reasons such as lower premiums or faster processes. This reflects a perceptual gap that can be bridged through strategic communication. AJB Bumiputera 1912 could benefit from developing an integrative

narrative that frames Sharia products not only as religious alternatives but also as rational and ethical financial solutions for family protection.

This study aims to conduct an in-depth analysis of customer perceptions regarding the operational aspects of Sharia and conventional insurance at AJB Bumiputera 1912. The primary focus is directed toward understanding how such perceptions are formed, the influencing factors, and how these perceptions affect customer preferences in choosing the type of insurance. By employing both qualitative and quantitative approaches, this research also aims to identify practical recommendations that can be utilized by the company to enhance communication effectiveness and service delivery between the two insurance systems. The results of this study are expected to serve as a strategic reference for improving the competitiveness of AJB Bumiputera, particularly in the face of increasing disruption within the financial services industry.

The urgency of this research lies in the fact that public understanding of insurance products—especially those based on Sharia principles—remains very limited. Moreover, the status of AJB Bumiputera 1912 as a mutual company (owned by its members) makes it a unique case, not only from an academic standpoint but also in terms of industrial policy relevance. This research holds practical significance in strengthening marketing strategies based on customer psychographic understanding while contributing theoretically to the literature on consumer behavior in the context of dual insurance systems. Thus, this study is not only crucial for the sustainability of AJB Bumiputera but also provides valuable insights for the development of a more inclusive and adaptive national insurance industry that caters to the evolving needs of modern society.

METHODOLOGY

This study adopts a **comparative quantitative approach** to analyze the differences in customer perceptions of operational performance between Sharia and conventional insurance at AJB Bumiputera 1912. The quantitative approach was selected as the study emphasizes objective measurement of key variables using structured instruments and numerical data, while the comparative design facilitates the identification of differences between two customer groups—Sharia and conventional policyholders. The research aims to determine whether statistically significant differences exist in customer perceptions across four operational dimensions: transparency, service efficiency, trust, and satisfaction. Hypothesis testing is conducted using inferential statistical techniques, particularly the **independent samples t-test**. This approach aligns with Sugiyono (2018), who emphasized that quantitative methods are suitable for testing hypotheses and explaining inter-variable relationships mathematically and statistically.

The study population includes all customers of AJB Bumiputera 1912 utilizing either Sharia or conventional insurance services within the selected operational regions. The sample was determined using **purposive sampling**, focusing on respondents who have actively used insurance products for a minimum of one year. Purposive sampling is a non-probability sampling technique conducted by deliberately selecting individuals or groups based on specific criteria relevant to the research objectives. This technique is commonly employed in qualitative research due to its capacity to generate rich and in-depth data, particularly when researchers aim to understand phenomena contextually from informants who are considered to possess specialized knowledge or experience. Purposive sampling encompasses various types, such as maximum variation sampling, homogeneous sampling, and critical case sampling, each of which is tailored to the specific requirements of the study. Although it cannot be statistically generalized and is susceptible to researcher bias, this method remains effective for exploring complex issues in case studies, program evaluation, and policy research (Campbell et al., 2020; Etikan & Bala, 2017; Palinkas et al., 2015).

Collected data were analyzed using the latest version of **SPSS software**. Descriptive analysis was performed to profile the respondents and calculate average perception scores for each operational dimension. Subsequently, the **independent samples t-test** was employed to examine comparative hypotheses between customer groups. This test reveals whether significant differences exist in the evaluation of operational performance between Sharia and conventional insurance services. The interpretation of the t-test results is supported by theories of consumer behavior in Islamic finance, as well as empirical references from previous studies (Wulandari & Subagio, 2015; Rahman et al., 2021), which suggest that religiosity and financial literacy are key determinants in shaping perceptions and preferences regarding insurance systems.

RESEARCH FINDINGS

1. General Findings

The respondents in this study were divided into two main groups, namely customers of Sharia insurance (n = 100) and customers of conventional insurance (n = 100) at AJB Bumiputera 1912. In terms of gender, 55% of respondents were male and 45% were female. The majority of respondents were aged between 30 and 45 years (60%), followed by those over 45 years (25%), and those under 30 years (15%). The educational background was predominantly university graduates (72%), with the remaining 28% being high school or vocational school graduates. These characteristics suggest that the respondents were generally well-educated and therefore possess the potential for a better understanding of insurance products, whether Sharia or conventional (Hasibuan et al., 2024).

This study assessed customer perceptions across four main dimensions of insurance operations: **transparency, efficiency, trust, and satisfaction**. Each dimension consisted of several indicators measured using a 5-point Likert scale. The collected data were averaged to obtain perception scores for each operational dimension within both insurance groups. In addition, the data were also converted into percentages to reflect the proportion of respondents who assigned scores of ≥ 4 , as an indicator of high satisfaction levels for each aspect (Aisyah et al., 2024).

Table 1. Descriptive Statistics

Dimensi	Syariah (Mean)	Konvensional (Mean)	Syariah (%)	Konvensional (%)
Transparansi	4.3	3.8	86	76
Efisiensi	4.1	4	82	80
Kepercayaan	4.5	4.1	90	82
Kepuasan	4.2	3.9	84	78

Overall, the results indicate that customers of Sharia insurance provided higher ratings across all four operational dimensions compared to those of conventional insurance. The average perception scores for Sharia insurance ranged from 4.1 to 4.5, while conventional insurance ranged between 3.8 and 4.1. This suggests a positive perception trend toward Sharia-based operations, particularly in the aspects of **trust and transparency** (Meha et al., 2023).

2. Specific Findings

a. Customer Perceptions

1) Transparency

In the dimension of transparency, Sharia insurance received an average score of **4.3** (86%). This reflects that the majority of customers felt they received clear information regarding policy terms, fund management, and the Sharia principles implemented. Information concerning the distribution of underwriting surplus and the

tabarru' fund mechanism was generally perceived as transparent, although several respondents suggested improvements in the delivery of periodic reports. In contrast, conventional insurance received an average score of **3.8** (76%). Some respondents expressed a lack of understanding regarding how their premiums were managed and why some funds became non-refundable. This lack of clarity contributed to negative perceptions of transparency, despite continued trust in AJB's long-standing institutional reputation (Pratiwi & Yusrizal, 2023).

2) Efficiency

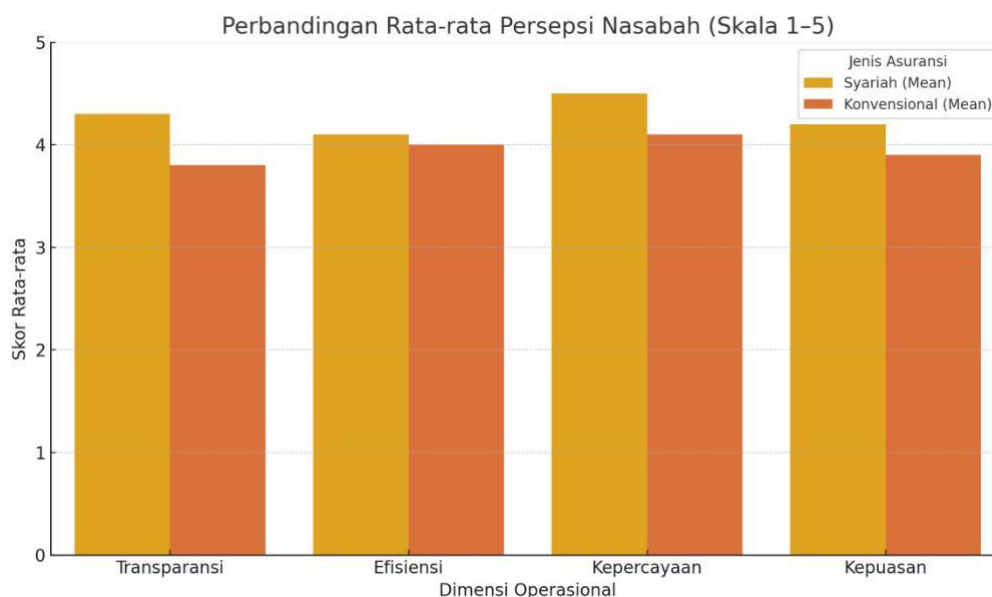
In terms of efficiency, Sharia insurance achieved an average score of **4.1** (82%). The processes of registration, premium payments, and claim submissions were perceived as relatively easy and fast. The use of digital technologies and responsive agents played a central role in enhancing customers' perceptions of operational efficiency. For the conventional insurance group, the average efficiency score was **4.0** (80%). Although the difference with the Sharia group was marginal, several respondents noted delays in claim document validation. Nonetheless, most customers expressed overall satisfaction with the general speed of service (Pratiwi & Yusrizal, 2023).

3) Trust

Sharia insurance received the highest score in the **trust** dimension, averaging **4.5** (90%). This reflects a strong belief among customers in the integrity of fund management, adherence to Islamic principles, and the company's reputation for being ethical and fair. Several respondents noted that the presence of a Sharia supervisory board further enhanced their trust. Conventional insurance, on the other hand, earned a trust score of **4.1** (82%). Although still relatively high, customers were more cautious in assessing the transparency of fund management. Concerns were raised regarding potential conflicts of interest and perceived unfair deductions from premium funds (Pratiwi & Yusrizal, 2023).

4) Satisfaction

In the **satisfaction** dimension, Sharia insurance recorded an average score of **4.2** (84%). Most customers reported being satisfied with the overall service quality, including communication, product benefits, and the spiritual value embedded in the offerings. However, some suggestions were made regarding the need for further innovation in product offerings and improved access to digital services. Customers of conventional insurance gave an average satisfaction score of **3.9** (78%). This lower score was attributed to unmet expectations, particularly concerning product flexibility and dissatisfaction with the premium deduction system (Pratiwi & Yusrizal, 2023).



b. Comparative Statistical Results

To assess the statistical significance of differences between the two customer groups, an independent samples t-test was conducted at a 5% significance level. The analysis revealed that there were statistically significant differences ($p < 0.05$) in the dimensions of **transparency** and **trust**, while the differences in **efficiency** and **satisfaction** were not statistically significant. These results suggest that the Sharia insurance system is significantly more valued in terms of transparency and ethical integrity.

Further analysis was conducted to explore the relationship between customer characteristics (age, education level, and duration of insurance membership) and their perceptions of insurance operations. The results indicated that respondents with higher educational backgrounds tended to assign more critical scores to conventional insurance, particularly in the aspects of transparency and trust. Conversely, customers who had been using Sharia products for more than three years demonstrated more consistent satisfaction levels compared to newer users. This suggests that **experience and financial literacy** play an important role in shaping customer perceptions.

Many Sharia insurance customers reported choosing the product because it was perceived as free from elements of *riba* (interest), *gharar* (excessive uncertainty), and *maisir* (gambling). They associated the product with a sense of spiritual blessing and psychological peace, as it aligned with their religious beliefs. This was further reinforced by the presence of a **Sharia Supervisory Board**, which added ethical legitimacy to fund management. From a perceptual standpoint, this ethical dimension provides added value that is often absent from conventional products.

Sharia insurance customers also expressed higher levels of confidence that the *tabarru'* fund and financial reports were subject to stricter audits. Several respondents noted that transparent reporting of underwriting surplus and collective benefit-sharing enhanced their sense of fairness. On the other hand, conventional insurance customers stated that investment-related information and fund usage were often opaque or difficult to access, even though daily services were generally considered adequate.

Digital innovations such as mobile applications and web-based services were identified as key factors influencing perceptions of efficiency. Sharia customers were more likely to

access digital services than conventional ones, resulting in the perception that Sharia insurance was more modern and responsive. Conventional customers at certain branches mentioned that they still needed to visit physical offices for administrative matters, which negatively affected their perception of service efficiency.

Differences in communication channels also reflected distinct segmentation strategies. Sharia insurance was more active on social media and religious outreach platforms, while conventional insurance relied on traditional methods such as brochures and direct visits. The effectiveness of communication channels was found to be directly correlated with product understanding and the perceived professionalism of the company.

Sharia respondents demonstrated **higher loyalty levels**, as measured by their willingness to recommend the product to others. An informal **Net Promoter Score (NPS)** collected in this study indicated that **78% of Sharia customers** were willing to recommend their insurance product, compared to **62% of conventional customers**. Trust and religious values were cited as the main drivers of this enhanced loyalty.

Loyalitas Pelanggan Syariah vs. Konvensional



Made with Napkin

Conventional insurance customers expressed greater concern about the risks of insolvency and investment losses, particularly in light of AJB's internal issues in recent years. In contrast, Sharia customers indicated a higher level of confidence, attributing this to the principle of **risk-sharing** rather than **risk-transfer**. They believe that risks are collectively borne by the participant group, which reinforces a sense of mutual responsibility.

In the claims process, Sharia customers felt that the company acted more fairly and empathetically, although processing times were occasionally longer. On the other hand, conventional insurance customers observed that claims were processed faster, yet decisions were often not fully explained, leading to perceptions of reduced transparency.

Most Sharia customers were introduced to their insurance products through religious sermons, Sharia agents, or Muslim community networks. Conversely, conventional customers learned about their products via colleagues, brochures, or in-branch promotions. This contrast demonstrates how social context and communal values influence initial perception formation.

Sharia insurance agents received higher scores in terms of educational quality and clarity of product explanation. They were perceived as more than just salespeople—communicating not only the benefits but also the underlying ethical and religious principles of the product. Conventional agents were viewed as more transactional, focusing primarily on sales targets.

For Sharia customers, the product's main advantage lies in its spiritual value and the principle of mutual assistance. Conventional customers, on the other hand, appreciated premium flexibility and the diversity of available benefits. These differing orientations shaped long-term brand reputation perceptions.

Most respondents from both groups agreed on the need for **regular educational initiatives** from the company. These should focus on explaining fund management mechanisms, surplus distribution systems, and customer rights and obligations. A lack of education risks perpetuating misconceptions or negative perceptions.

AJB Bumiputera 1912, as an institution rooted in national history, holds a special place in the hearts of its customers. Sharia customers interpreted this legacy as a form of moral commitment, while conventional customers appreciated its long-standing presence and national reach. Both groups, however, emphasized the importance of internal reforms to enhance performance and rebuild public trust.

The findings of this study have important implications for AJB Bumiputera's management. The company must align its communication and service strategies with customer perception profiles. The Sharia unit should be reinforced through ethical narratives and the principle of mutual aid, while the conventional unit must improve transparency in premium management and investment disclosures.

The data reveal a significant opportunity for **product segmentation based on customer values and motivations**. Value-driven, religious-based products can be further developed to meet the growing needs of Indonesia's Muslim market. Meanwhile, conventional products should be tailored to appeal to a more rational and pragmatic customer segment.

Research Limitations is This study has several limitations that should be considered. It focuses solely on AJB Bumiputera 1912 with a limited sample of 200 respondents from one region, thus restricting generalizability. The use of purposive sampling may lead to selection bias, and the quantitative method using Likert-scale questionnaires limits exploration of deeper qualitative insights. Self-report bias and incomplete construct coverage may also affect the validity of findings. Moreover, the cross-sectional design cannot capture changes over time or account for external influences such as regulations, innovations, or financial literacy, highlighting the need for future longitudinal and mixed-method research.

CONCLUSION

This study concludes that there are significant differences in customer perceptions between Sharia and conventional insurance operations at AJB Bumiputera 1912, particularly in the dimensions of **transparency and trust**. Sharia insurance customers tend to provide higher evaluations, driven by the belief that the Sharia system is more just, transparent, and aligned with religious values. The presence of *tabarru'*, Sharia Supervisory Boards, and an ethical service approach enhances trust in Sharia insurance products. While conventional insurance was rated relatively well in terms of service efficiency, concerns remained regarding fund transparency and customer rights over their premiums.

Beyond perception differences, the study found that factors such as **education level, experience as a customer, and religiosity** also shaped customer views on insurance operations. Customers with higher education and financial literacy were more critical of conventional practices, while Sharia customers showed higher loyalty—motivated by the belief that their chosen system fulfills both financial and spiritual needs. Digital innovation, agent-based education, and

tailored communication channels also play critical roles in shaping customer experiences across both systems.

Overall, the findings of this research provide a valuable foundation for AJB Bumiputera 1912's management to design strategies for improving service quality, customer education, and communication tailored to market segments. Sharia products show great potential for further development by reinforcing ethical, transparent, and spiritual values. Conventional products, meanwhile, require enhancements in information transparency and post-claim services to remain competitive in building long-term trust. A deep understanding of customer perceptions allows the company to take strategic actions that will strengthen both units in an increasingly competitive and value-conscious market.

Future studies are encouraged to broaden the research scope by involving more AJB Bumiputera 1912 branches across various regions in order to obtain a more nationally representative picture of customer perceptions. Moreover, a **mixed-methods approach**, combining quantitative and qualitative data, may offer deeper insights into the psychological, social, and cultural factors influencing customer preferences for Sharia and conventional insurance. Further research may also incorporate additional variables such as long-term customer loyalty, the influence of digital media on product understanding, and generational differences in perception, to help formulate more adaptive and sustainable communication and product development strategies.

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