

Analysis of the literacy level of health workers regarding Islamic life insurance at the Ofa Padang Mahondang Community Health Center

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ABSTRACT

Introduction

Financial literacy on Islamic life insurance is considered low. Various things can be the causes of this low literacy including the lack of socialization, education, and professional collaboration programs.

Objectives

This study aims to analyze the literacy level of health workers regarding Islamic life insurance considering the phenomenon of still very low penetration and density of such product.

Method

This research uses descriptive quantitative methods. Primary data was obtained through a questionnaire. The population of this study was 38 health workers who worked at the Ofa Padang Mahondang Village Health Center, Pulau Rakyat District, Asahan Regency, North Sumatra Province.

Results

57.9% of respondents had a high level of financial literacy, being able to answer correctly above 80%. 34.2% of respondents were in the middle category, being able to answer correctly between 60%-80%. Only 7.9% respondents were in low category, being able to answer correctly below 60%.

Implications

The study highlights the importance of continuous education and awareness campaigns about Islamic insurance among healthcare professionals and the broader population.

Originality/Novelty

This study contributes to efforts to increase knowledge about Islamic life insurance for health workers as the spearhead of health services in Indonesia.

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INTRODUCTION

Currently, there are approximately 50 countries with a majority Muslim population, accounting for about 24% of the global population, or around 1.9 billion people. The significant Muslim population in various countries has sparked the need for financial instruments and services in line with Islamic law principles. In the insurance industry, Islamic insurance, also known as Takaful, is grounded in the principles of mutual assistance and cooperation, encompassing elements of shared responsibility, collective compensation, common interests, and solidarity. Its operational implementation adheres to Islamic Sharia (Siregar et al., 2022).

The growth of Islamic finance has shown progressive growth in recent years. In 2020, the total size of the global Islamic finance sector reached USD 2.6 trillion, primarily dominated by Islamic banking assets and Islamic capital markets (outstanding Sukuk), with respective shares of 68% and 26% of the overall total. Meanwhile, the contribution of the Islamic insurance or Takaful industry remained notably small, comprising only 1% of the total (Siregar et al., 2022). Like conventional finance, the insurance industry within the Islamic finance sector also records low contributions when compared to other financial sectors. This reflects the uneven global development of Islamic insurance (Siregar et al., 2022).

In fact, one of the challenges is the limited awareness of Islamic insurance and its importance among both Muslim and non-Muslim populations (Andini & Maghfiroh, 2022; Jannah & Nugroho, 2019; Redhika & Mahalli, 2014; Yusrizal & Lubis, 2020). Insurance serves as a financial tool in managing household affairs, addressing fundamental risks, and safeguarding assets (Hidayati & Shofawati, 2018; Nurlatifah & Mardian, 2016; Wahyudi et al., 2020). Like conventional insurance, the Islamic insurance industry is dominated by life insurance, constituting 80% of the market, followed by general insurance at 15%, and reinsurance at 5%. The growth of the Islamic life insurance business is mainly driven by the retail segment, in line with its target market. Meanwhile, the growth of Islamic general insurance is more influenced by Business-to-Business (B2B) transactions. As for Islamic reinsurance, it is highly dependent on the general Islamic insurance business, thus having the smallest market share (Siregar et al., 2022).

One insurance product that should be considered a necessity in modern society is life insurance. The demand for life insurance in Indonesia has been increasing over the years in line with rising incomes and the public's awareness of the need to anticipate future risks. However, the contribution of life insurance to the Indonesian economy remains relatively low (Adiandari et al., 2017; Wibowo, 2020). The life insurance industry faces several challenges and obstacles. Many Indonesians still do not fully grasp the importance of insurance in their lives. The Financial Services Authority (*Otoritas Jasa Keuangan abbreviated OJK in Bahasa Indonesia*) announced the results of the National Survey on Financial Literacy and Inclusion (*Survei Nasional Literasi dan Inklusi Keuangan abbreviated SNLIK in Bahasa Indonesia*) in 2022, indicating an increase in the financial literacy index of the Indonesian population. The 2022 SNLIK results show a financial literacy index of 49.68%, compared to 38.03% in the 2019 SNLIK and 29.7% in 2016

([Otoritas Jasa Keuangan, 2022b, 2022a](#)). Additionally, between 2018 and 2022, the contribution of Islamic life insurance saw a 15.92% increase from IDR 12.66 trillion in 2018 to IDR 22.85 trillion in 2022 ([Otoritas Jasa Keuangan, 2023](#)).

Therefore, life insurance companies need to become more professional to compete in the current era of globalization. Individuals need to educate themselves when considering such instruments, understanding the true nature of life insurance, the company's prospects, and what should be expected. It is crucial to assess whether this insurance genuinely benefits individuals and their families, among other questions. Further financial literacy is still required ([Brown & Goolsbee, 2002](#); [Lin et al., 2019](#); [Remund, 2010](#)).

However, based on the research conducted on the Level of Islamic Insurance Literacy among Sharia Insurance Students at the Faculty of Islamic Economics and Business, UIN North Sumatra, it falls into the category of "Sufficient Literate." It's classified as "Sufficient Literate" because respondents possess knowledge and beliefs about Sharia insurance institutions, including features/services, benefits, risks, as well as rights and obligations related to Sharia insurance products. To reach the "Well Literate" level, Sharia Insurance students must acquire skills in utilizing Sharia insurance products. The limited usage of Sharia insurance products/services by respondents hinders the maximization of literacy ([Syahputra, 2020](#)).

The low income or welfare level of the population makes insurance not yet a necessity or lifestyle. Many have more immediate needs that require their income, leaving little for personal protection, family, or assets. The low awareness of insurance, coupled with the limited capacity of businesses to understand the importance of insurance, contributes to the lack of financial literacy. Negative perceptions exist in society about insurance, often stemming from individuals feeling trapped when filing claims. Policyholders may not receive the promised claims as initially stated in their insurance policies ([Alsakinah et al., 2022](#); [Batubara, 2019](#); [Susmita & Aslami, 2021](#)).

The problem of low literacy in Islamic life insurance may be attributed to various factors, including limited socialization, education, and professional cooperation programs related to Islamic insurance literacy among healthcare professionals. Research related to the level of Islamic life insurance literacy in Indonesia is limited, and there is a lack of literature discussing Islamic life insurance literacy, especially within the healthcare community. These factors have prompted the author to analyse health professionals' literacy levels regarding Islamic life insurance at the Ofa Padang Mahondang Health Center.

The choice to conduct research at the Ofa Padang Mahondang Health Center was influenced by its rural location, where there is minimal to no knowledge about Islamic life insurance among the local population; they are primarily familiar with conventional insurance. Hence, this study aims to analyze the level of health professionals' literacy regarding life insurance due to the prevailing issue of extremely low penetration and density of insurance products, particularly life insurance, in Indonesia, despite the enormous potential market. Another consideration is the possibility of worse consequences due to the lack of financial literacy in the field of life insurance compared

to financial literacy in savings. This is because life insurance contracts have two critical financial roles: serving as financial security for beneficiaries in the event of death and acting as long-term savings.

LITERATURE REVIEW

Insurance Literacy

Financial literacy can also be defined as the mastery of basic financial knowledge. However, experts emphasize the importance of individuals understanding how to acquire and manage financial resources, distribute them for optimal use, and ultimately improve the well-being of society. Financial literacy is also related to managing limited financial resources in a way that promotes contentment, gratitude, and financial stability (Kojo Oseifuah, 2010; Potrich et al., 2016). Financial literacy is a fundamental need that can benefit individuals in avoiding financial problems. To create a high-quality society with the ability to manage finances effectively, financial knowledge is essential because financial literacy has become a necessity in daily life and a life skill that every individual needs for long-term well-being. Financial issues can arise not only from low income but also from individuals' lack of knowledge in managing their finances. Financial literacy reflects an individual's ability to use their resources to enhance and achieve a prosperous life (Gaudecker, 2015; Huston, 2010; Lusardi et al., 2017; Robaka & Yowi, 2021; Willis, 2011).

Providing financial literacy, such as insurance, is a manifestation of insurance companies' concern for society to become aware of the need for self-protection from potential risks. It's a form of financial service company protection to anticipate losses (Yudhanegara & Villanueva, 2021). Therefore, financial literacy, especially insurance literacy, is crucial when making decisions about owning life insurance (Wahono & Leng, 2022).

Islamic Insurance Literacy

Islamic insurance literacy is an individual's ability to understand information comprehensively and specifically about Islamic insurance, which operates based on Sharia principles. This understanding includes recognizing the benefits, advantages, and potential implications that may arise when enrolling as a participant in Islamic insurance. It serves as a basis for decision-making regarding potential consequences (Mutmainah et al., 2022; Trixie, 2017).

Islamic insurance literacy is one of the activities supporting the growth of Islamic finance in the future, including Islamic insurance. Understanding and awareness are key to its growth. However, the limited understanding of financial insurance institutions and their benefits among the public is a shared concern among industry stakeholders. Insurance literacy is essential for the general public, and educational initiatives aim to assist individuals in managing potential risks (Pramudya & Rahmi, 2022; Sadewo, 2018; Sinambela et al., 2023).

Insurance Literacy Indicators

There are several key elements of insurance literacy's knowledge and abilities typically mentioned in literature ([Trixie, 2017](#)):

- a. Basic knowledge in understanding insurance.
- b. Evaluating insurance information, such as understanding the main features of basic insurance services, attitudes towards using insurance, and the awareness of the importance of reading and maintaining it.
- c. Awareness of risks related to insurance products.
- d. Understanding the benefits, advantages, and implications that arise after using insurance.
- e. Financial literacy includes some factors such as ([Aprilia et al., 2023](#); [Remund, 2010](#)):
- f. Knowledge of financial concepts.
- g. The ability to communicate about financial concepts.
- h. The ability to manage personal finances.
- i. The ability to make financial decisions.
- j. Confidence in making financial plans for the future.

Based on the explanations above, insurance literacy indicators include basic knowledge of insurance concepts, the ability to understand the nature and benefits of insurance, awareness of risks associated with insurance products, and the confidence to make plans to address potential risks.

Healthcare Professionals

Healthcare professionals are individuals who dedicate themselves to the field of healthcare and possess knowledge and/or skills acquired through education in healthcare, which, for certain types, require authorization to perform healthcare efforts ([Pemerintah Pusat Republik Indonesia, 2014](#)). Healthcare professionals consist of: healthcare professionals and healthcare assistant professionals. As stated in Article 11, healthcare professionals are grouped into:

- a. Medical professionals.
- b. Clinical psychology professionals.
- c. Nursing professionals.
- d. Midwifery professionals.
- e. Pharmacy professionals.
- f. Public health professionals.
- g. Environmental health professionals.
- h. Nutrition professionals.
- i. Physical therapy professionals.
- j. Medical technical professionals.
- k. Biomedical technical professionals.
- l. Traditional healthcare professionals.
- m. Other healthcare professionals.

Islamic Life Insurance

Life insurance is a form of cooperation among individuals who want to avoid or minimize the risks of death, old age, and accidents. In Islamic insurance, each participant intends to mutually help and protect each other from the beginning by setting aside their funds as contributions for the common good, called *Tabarru'*. This system of mutual protection and shared responsibility encourages a situation where a group of people voluntarily contributes to a shared fund with the goal of providing mutual support in case of risks affecting members (Abdullah, 2018; Fajar et al., 2018).

The concept of Islamic life insurance involves members voluntarily contributing to a shared fund with the aim of providing mutual support in the event of risks affecting members. The definition of Islamic life insurance is the management of risk based on Sharia principles to provide mutual help and protection by making payments based on the life or death of participants, or other payments to participants or other eligible parties at specified times as stipulated in the agreement, the amount of which has been determined and is based on fund management (Ghoni & Arianty, 2021; Indra et al., 2022).

Islamic life insurance can be defined as a form of Islamic insurance primarily providing services, protection, and assistance in dealing with death and personal accidents, with premiums paid through contracts that comply with Sharia principles. In Islamic life insurance, participants commit to donating their contributions as *Tabarru'* funds to assist fellow participants affected by misfortunes. Therefore, through Islamic life insurance, individuals should manage their finances to meet all their needs. Individuals are expected to manage the risks that may arise from future misfortunes by protecting themselves (life) and their assets caused by such misfortunes (Iqbal & Berlian, 2017; Syarifudin et al., 2020). The effort of Islamic life insurance is the management of risk based on Sharia principles to provide mutual help and protection by making payments based on the life or death of participants, or other payments to participants or other eligible parties at specified times as stipulated in the agreement, the amount of which has been determined and/or based on fund management (Pemerintah Pusat Republik Indonesia, 2014).

METHOD

This study employed a quantitative descriptive method. Quantitative descriptive research is a type of study used to analyze data by describing or depicting collected data as it is. This method aims to apply data processing based on statistical rules that are presented or interpreted in the form of numerical values obtained from the field (Mohajan, 2020; Sileyew et al., 2019). The type of data used is primary data, which is data obtained through the distribution of questionnaires to healthcare professionals. The study population consists of 38 employees working at the Ofa Padang Mahondang Village Health Center, Pulau Rakyat District, Asahan Regency, North Sumatra Province. The sampling technique used is a saturated sample because the population is less than 100 people (Braun & Clarke, 2021; Hennink et al., 2019). Therefore, the entire population, which comprises 38 healthcare professionals, is used as the research sample to



investigate the literacy levels regarding Islamic life insurance at Ofa Padang Mahondang Health Center.

Data collection in this research involved the use of questionnaires. This questionnaire was approved for use for this research by Program Studi Asuransi Syariah (S1), Universitas Islam Negeri Sumatera Utara, Medan, Indonesia. This research has also received approval from the Ofa Padang Mahondang Village Health Center. Before filling out the questionnaire, respondents received an explanation regarding the purpose of the research and that the data would only be used for research purposes. All respondents have agreed to fill out the questionnaire. The results of the questionnaire are then calculated to categorize the respondent's financial literacy. The categorization of personal financial literacy levels is divided into three groups (Chen & Volpe, 1998; Hung et al., 2009; Huston, 2010):

- a. <60%, indicating individuals have low financial knowledge.
- b. 60%–79%, indicating individuals have moderate financial knowledge.
- c. >80%, indicating individuals have high financial knowledge.

Data analysis of all collected data was processed using the assistance of statistical computer software, IBM SPSS Statistics (IBM Corp., 2020).

RESULTS

Classification of respondents based on gender is presented in Table 1. Based on the data, it can be observed that the number of male respondents is 3 people, accounting for 7.9% of the total, while the number of female respondents is 35 people, making up 92.1% of the total respondents, which is 38 people in total (100%). This indicates that female healthcare professionals are more dominant compared to male healthcare professionals. This aligns with global trends where more than 70% of medical professionals worldwide are women (Amran, 2017; Health Workforce UHL, 2019; Nurjanah, 2022). This global situation is not significantly different from the situation in Indonesia. According to data from the Ministry of Health in 2019, approximately 70% of the 1,244,162 healthcare professionals in Indonesia are women (Nurjanah, 2022).

Table 1. Classification of respondents based on gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	3	7.9	7.9	7.9
	Female	35	92.1	92.1	100.0
	Total	38	100.0	100.0	

Source: Primary data.

Table 2 explain classification of respondents based on age. Based on the data, it can be observed that the number of respondents in the age group of 25–35 years is 21 healthcare professionals (55.3%), the number of respondents in the age group of 36–45 years is 10 healthcare professionals (26.3%), the number of respondents in the age group of 46–55 years is 6 healthcare professionals (15.8%), and the number of respondents in the age group of 56–65 years is 1 healthcare professional. This indicates that the age group of 25–35 years is more dominant, with 21 healthcare professionals.

In the section on financial literacy, the description of the questionnaire results completed by healthcare professionals at Puskesmas Ofa Padang Mahondang, which has been processed by the researcher, will be presented. The processed data includes the financial literacy level of healthcare professionals. The obtained data is presented in [Table 3](#).

Table 2. Classification of respondents based on age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 25-35	21	55.3	55.3	55.3
36-45	10	26.3	26.3	81.6
46-55	6	15.8	15.8	97.4
55-65	1	2.6	2.6	100.0
Total	38	100.0	100.0	

Source: Primary data.

Table 3. The literacy level of health workers regarding sharia life insurance is based on the overall questionnaire assessment

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 50	1	2.6	2.6	2.6
55	2	5.3	5.3	7.9
65	2	5.3	5.3	13.2
70	5	13.2	13.2	26.3
75	6	15.8	15.8	42.1
80	6	15.8	15.8	57.9
85	8	21.1	21.1	78.9
90	5	13.2	13.2	92.1
95	3	7.9	7.9	100.0
Total	38	100.0	100.0	

Source: Primary data.

Based on [Table 3](#), it can be observed that the financial literacy level of healthcare professionals regarding Islamic life insurance, based on questionnaire assessments, is as follows:

- <60%, indicating low financial knowledge, is represented by the scores 50 (1 person) and 55 (2 people).
- 60%–79%, indicating moderate financial knowledge, is represented by the scores 65 (2 people), 70 (5 people), and 75 (6 people).
- >80%, indicating high financial knowledge, is represented by the scores 80 (6 people), 85 (8 people), 90 (5 people), and 95 (3 people).

Therefore, based on the overall assessment of healthcare professionals' financial literacy regarding Islamic life insurance in [Table 3](#), it can be concluded that the higher the level of financial literacy among healthcare professionals, the more likely they are to utilize Islamic life insurance products and services. Additionally, based on [Table 3](#), the categories of healthcare professionals' financial literacy levels regarding Islamic life insurance are as in [Table 4](#).

Table 4. Literacy level of health workers regarding Islamic life insurance at Ofa Padang Mahondang Community Health Center

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	3	7.9	7.9	7.9
	Medium	13	34.2	34.2	42.1
	High	22	57.9	57.9	100.0
	Total	38	100.0	100.0	

Source: Primary data.

Based on [Table 4](#), it can be observed that the description of healthcare professionals' literacy levels regarding Islamic life insurance is as follows: 57.9% of the respondents have a high level of financial literacy, meaning they can correctly answer above 80%. Meanwhile, 34.2% of the respondents fall into the medium category, which means they can correctly answer between 60% to 80%. There are only a few respondents, 7.9%, who answered incorrectly, indicating a low level of literacy. This data is based on a total of 38 respondents (100%).

According to the research findings from the questionnaires distributed to all respondents, who are healthcare professionals at the Ofa Padang Mahondang Community Health Center, it is evident that there are more healthcare professionals with a high level of literacy. This indicates that respondents have a good understanding of the fundamental concepts of Islamic life insurance, particularly in questions 1-5. These questions encompass theories related to Islamic life insurance, fund management, and contractual agreements within the Islamic life insurance framework.

Furthermore, in statements 6-10 concerning information evaluation, most respondents also understand the services and attitudes associated with Islamic life insurance. However, in statement number 10 regarding the concept of "dana hangus" (forfeited funds) in Islamic insurance, most respondents incorrectly believe that this concept exists, which should not be the case in the Islamic insurance system.

Moving on to statements 11-15, most respondents comprehend the significance of understanding the risks associated with Islamic life insurance products. Nonetheless, there are still some respondents who mistakenly believe that the profits derived from surplus underwriting, reinsurance commissions, and investment returns solely benefit the insurance company, when, in reality, these profits should be shared between policyholders and the company. In statements 16-20, the majority of respondents are aware of the benefits of using Islamic life insurance, both in terms of feeling secure with protection and the benefits of claims. However, there are still some respondents who answered incorrectly in statement number 19, believing that Islamic insurance companies can invest without restrictions, which contradicts the principles of Sharia where investments must comply with halal (permissible) and haram (forbidden) guidelines. This is a key distinction between Islamic and conventional insurance.

This research does not align with Lubis et al.' (2019) study which found that the average financial literacy level among customers at PT Bank Tabungan Negara (Persero) Tbk Branch Office in Medan was 37.7%. This indicates that the financial literacy of bank customers falls into the low category, below 60%. Therefore, it can be concluded that healthcare professionals at the Ofa Padang Mahondang Community Health Center have a significantly higher level of literacy in the four indicators of Islamic insurance literacy compared to bank customers at PT Bank Tabungan Negara (Persero) Tbk Branch Office in Medan. This implies that healthcare professionals possess the knowledge, skills, and confidence that influence their attitudes and behaviors in managing their finances, especially in the context of Islamic life insurance.

Additionally, this research is consistent with Syahputra's (2020) study which categorized the level of Islamic insurance literacy among Islamic Insurance students at the Faculty of Islamic Economics and Business at UIN Sumatera Utara as "Sufficient Literate." This category indicates that respondents possess knowledge and confidence related to Islamic insurance institutions, including features/services, benefits, risks, and rights and obligations associated with Islamic insurance products. To achieve a "Well Literate" level of Islamic insurance literacy, students must also acquire skills in using Islamic insurance products and services. The lack of respondents utilizing Islamic insurance products and services has limited the maximization of their literacy. This distinguishes this study from others, as the respondents, who are healthcare professionals at the Ofa Padang Mahondang Community Health Center, have experience using Islamic insurance products, particularly Islamic life insurance.

CONCLUSION

Based on the data analysis and discussion, it can be concluded that the level of literacy among healthcare professionals regarding Islamic life insurance at the Ofa Padang Mahondang Community Health Center falls into the category of high literacy, at 57.9%. This high literacy categorization is attributed to the respondents, who are healthcare professionals at the Ofa Padang Mahondang Community Health Center, having experience in using Islamic insurance products, particularly Islamic life insurance. Moreover, the majority of respondents provided correct answers in the questionnaire based on the four indicators used in this research: basic knowledge of understanding insurance, evaluating insurance information, awareness of risks associated with insurance products, and understanding the benefits and implications of using insurance.

Literacy in Islamic insurance is crucial when seeking desired insurance products or services, considering the various choices offered by Islamic insurance companies. This is evident in the performance of Islamic insurance, which has not yet reached its optimal condition, as seen in the higher recorded claims growth compared to premiums, despite limited availability and performance of investment assets. Support and collaboration from various parties, including the government, associations, and the Islamic insurance industry itself, are necessary. Government support, through the formulation of strong regulatory policies, is a key driver for the development of the

Islamic insurance industry. Furthermore, the younger generation needs comprehensive knowledge of financial management, including an enhanced understanding of Islamic life insurance literacy. Providing education related to Islamic life insurance literacy is a crucial step towards advancing the Islamic economy in Indonesia.

The implications of the study on the level of literacy among healthcare professionals regarding Islamic life insurance at the Ofa Padang Mahondang Community Health Center are significant. Firstly, the findings indicate that a considerable portion of healthcare professionals possess a high level of literacy in Islamic insurance, suggesting that they are well-prepared to make informed decisions and effectively utilize Islamic insurance products. This bodes well for the healthcare professionals' financial security and risk management. Additionally, the study highlights the importance of continuous education and awareness campaigns about Islamic insurance among healthcare professionals and the broader population. Improved literacy in Islamic insurance can lead to better financial planning and security for individuals and families. Moreover, it underscores the potential for the growth of the Islamic insurance industry, provided that regulatory support and collaboration among stakeholders are further strengthened. Overall, the study underscores the significance of literacy in Islamic insurance as a driver of financial well-being and economic development in Indonesia.

Several limitations should be considered when interpreting the findings of this study. Firstly, the research was conducted within a specific context, focusing on healthcare professionals at the Ofa Padang Mahondang Community Health Center in a particular region of Indonesia. Therefore, the results may not be generalizable to a broader population or different geographic areas with varying levels of exposure to Islamic insurance. Secondly, the study relied on self-reported data from respondents through questionnaires, which could introduce response bias or social desirability bias, potentially affecting the accuracy of the literacy assessment. Additionally, the study did not explore the reasons behind specific responses or the potential factors influencing the respondents' levels of literacy in Islamic insurance. Future research could benefit from in-depth interviews or focus groups to gain a deeper understanding of these factors. Finally, the study assessed literacy primarily in terms of theoretical knowledge, and practical applications or decision-making skills were not extensively explored. Despite these limitations, the study provides valuable insights into the state of literacy in Islamic insurance among healthcare professionals in the selected area.

Author Contributions

Conceptualization	C.P.S., A.S. & N.A.	Resources	C.P.S., A.S. & N.A.
Data curation	C.P.S., A.S. & N.A.	Software	C.P.S., A.S. & N.A.
Formal analysis	C.P.S., A.S. & N.A.	Supervision	C.P.S., A.S. & N.A.
Funding acquisition	C.P.S., A.S. & N.A.	Validation	C.P.S., A.S. & N.A.
Investigation	C.P.S., A.S. & N.A.	Visualization	C.P.S., A.S. & N.A.
Methodology	C.P.S., A.S. & N.A.	Writing – original draft	C.P.S., A.S. & N.A.
Project administration	C.P.S., A.S. & N.A.	Writing – review & editing	C.P.S., A.S. & N.A.

All authors have read and agreed to the published version of the manuscript.

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Institutional Review Board Statement

The study was approved by Program Studi Asuransi Syariah (S1), Universitas Islam Negeri Sumatera Utara, Medan, Indonesia.

Informed Consent Statement

Informed consent was provided by respondents before filling the questionnaire.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

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