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Factors Affecting Sharia Insurance Acceptance Among the Community in Mandailing Natal

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Abstract

Sharia insurance is a type of financial safeguard that adheres to Islamic principles. Despite Mandailing Natal Regency having a significant Muslim demographic and various Islamic financial entities, there is still a relatively modest interest in sharia insurance among the populace. This research aims to analyze how religion and knowledge of Islamic finance influence the acceptance of sharia insurance within the community of Mandailing Natal Regency. The study employs a quantitative approach, utilizing purposive sampling with 100 participants. For data evaluation, techniques such as validity, reliability, classical assumptions, multiple linear regression, t-test, F-test, and determination coefficient are conducted using SPSS software. The study's results indicate that both religiosity and Islamic financial literacy considerably and positively affect the acceptance of sharia insurance, both independently and collectively. Additionally, the impact of Islamic financial literacy is shown to be greater than that of religiosity, suggesting that comprehension of sharia insurance's concepts, agreements, advantages, and processes is crucial for enhancing public acceptance. These findings imply that enhancing education and literacy regarding Islamic finance should be prioritized by insurance companies, Islamic financial institutions, and local authorities to promote greater acceptance of Islamic insurance offerings.

Keywords Sharia Insurance; religiosity; Islamic Financial Literacy; Community Acceptance; Mandailing Natal

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1. INTRODUCTION

Sharia insurance protects against various risks through mutual assistance (ta'awun) and risk sharing in the Islamic financial system. Sharia insurance avoids riba (riba), gharar (gambling), and maisir (gambling) by managing participant funds through sharia compliant contracts.

The Islamic finance industry in Indonesia continues to grow rapidly, as can be seen from the increasing number of Islamic financial institutions and the increasing variety of products and services for the public. Although people in Mandailing Natal Regency now have better access to Islamic financial services thanks to the existence of Bank Syariah Indonesia (BSI), Bank Muamalat, Bank Sumut Syariah,

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and Sharia Pawnshops, this has not been balanced by increasing public acceptance of sharia insurance products. This situation shows that there is a mismatch between the progress of Islamic financial institutions and the level of utilization of Islamic insurance products. Unlike Islamic banking products which are products that are withdrawn because they are needed for daily transactions, Islamic insurance products are classified as driven products, which require education, understanding, and trust from the public before they decide to use it. Therefore, the existence of Islamic financial institutions does not necessarily increase public acceptance of Islamic insurance. Various studies show that the low penetration of sharia insurance is influenced by several factors, including limited public literacy, low understanding of sharia insurance mechanisms, and public perception of the product. On the other hand, research on sharia insurance continues to develop and increasingly emphasizes the importance of behavioral factors, literacy, and community characteristics in increasing the acceptance of sharia insurance products.

Mandailing Natal Regency in North Sumatra Province with a majority Muslim population. The Central Statistics Agency of North Sumatra explained that the population of Mandailing Natal Regency will reach 513,536 people in 2025. This situation shows that this region has significant market potential for the development of the Islamic finance industry, including Islamic insurance. Furthermore, the existence of Bank Syariah Indonesia, Bank Muamalat Indonesia, Bank Sumut Syariah, and Pegadaian Syariah shows people's access to Islamic financial services. However, the level of use of insurance products is still relatively low. (“Badan Pusat Statistik Sumatera Utara,” n.d.)

The limited level of acceptance of sharia insurance is suspected to be related to various factors. One of the variables is religiosity. Religiosity reflects the level of religious beliefs, understanding, and practices in life, especially when it comes to decision-making about financial products.

Along with religiosity, Islamic financial literacy affects public acceptance of Islamic insurance. Islamic financial literacy means understanding the concepts, principles, benefits, contracts, and mechanisms of managing Islamic financial products. Several studies have linked Islamic financial religiosity and literacy to public acceptance of Islamic financial products. Pramudya and Rahmi (2022) found that Islamic religiosity and financial literacy positively and significantly influenced Islamic insurance acceptance. Niken and Ekowati (2023) found that religious people prefer Islamic financial products. Meanwhile, Hasyim (2018) explained that increasing Islamic financial literacy can strengthen public understanding of the benefits and mechanisms of Islamic financial products, thereby encouraging an increase in the acceptance of these products. These findings show that Islamic religious and financial literacy are determinants of shaping people's behavior towards the use of Islamic insurance products.

Although various studies have examined the relationship between religiosity and Islamic financial literacy and the use of Islamic financial products, most of the research has been conducted in urban areas, with customers of certain financial institutions, or with research subjects other than the people of Mandailing Natal Regency. The social, cultural, educational, and economic characteristics of the community in each region have the potential to produce different findings. Given these conditions, research on the relationship between religiosity and sharia financial literacy and the acceptance of sharia insurance by the people of Mandailing Natal Regency needs to be carried out to provide a more comprehensive picture.

This research utilizes the Planned Behavior Theory (TPB) proposed by Ajzen in 1991 as a theoretical basis. The SDGs outline that an individual's actions are influenced by their intentions, while these intentions are shaped by attitudes, subjective norms, as well as perceived control of behavior. In this study, religiosity is considered as an element that influences one's norms and beliefs in choosing financial products that are in line with sharia principles, while education about sharia finance forms a more logical attitude through an understanding of sharia benefits, contracts, and insurance mechanisms. Therefore, these two variables contribute to shaping people's intentions and choices to accept sharia insurance products. (Ajzen, 1991)

Mandailing Natal Regency was chosen as the research site because it has different socio-economic characteristics from urban areas. Most of the population works as farmers and self-employed with often irregular incomes, so a way to manage financial risk is needed. On the other hand, the people are mostly Muslims who have a very strong religious culture. These characteristics make Mandailing Natal the right area to analyze how religiosity and knowledge about Islamic financial literacy can affect public perception of Islamic insurance products. Therefore, this study is expected to provide empirical insights that are more contextually appropriate compared to previous research that is typically conducted in urban areas or with clients of certain financial institutions.

The uniqueness of the research lies in examining the influence of Islamic religiosity and financial literacy on Islamic insurance receipts, using the people of Mandailing Natal Regency as the object of research. The novelty of this study is in the study of the impact of religiosity and understanding of Islamic finance on the adoption of sharia insurance, by paying attention to the demographic characteristics of the people of Mandailing Natal, the majority of whom are of working age, have secondary to higher education, and work as entrepreneurs. This study not only explores the interaction between variables, but also presents an empirical understanding of public attitudes towards the acceptance of sharia insurance products in agricultural areas inhabited by the majority Muslim population.In addition to examining the relationship between variables, this study also provides an empirical picture of public acceptance of Islamic insurance in areas with a Muslim majority population and significant potential for the development of the Islamic finance industry. This study is expected to increase knowledge about Islamic economics and finance. The findings of this study are also expected to assist Islamic insurance companies, financial institutions, and local governments in improving Islamic financial literacy and promoting Islamic insurance products. This study examines how Islamic religiosity and financial literacy, individually or together, affect public acceptance of Islamic insurance in Mandailing Natal Regency.

2. METHODS

In Mandailing Natal, religious and Islamic financial literacy influenced people's acceptance of Islamic insurance. This quantitative associative study examined the relationship. This study covers the entire population of Mandailing Natal Regency. There were 100 respondents after using the Slovin formula with a margin of error of 10%. The use of a margin of error of 10% was chosen because this study is exploratory with a large population, namely 513,536 people. In addition to considering time, cost, and access constraints to respondents spread across various sub-districts, the 10% error rate can still be used in social research to obtain an overview of the relationship between variables. Thus, the sample size obtained still meets the needs of multiple linear regression analysis.

The population studied was the Muslim community living in Mandailing Natal Regency. Samples were taken by purposive sampling method that met the following criteria: (1) adhering to Islam; (2) be at least 17 years old; (3) settle in Mandailing Natal Regency; and (4) have knowledge of sharia insurance products, even though they are not necessarily participants or customers of sharia insurance. This criterion is determined so that respondents can provide an evaluation of the acceptance of sharia insurance based on their knowledge and views. The research data was collected using a five-point Likert scale, with 1 strongly disagreeing and 5 strongly agreeing. The question items were compiled using Islamic insurance indicators from previous studies. Validity and reliability tests were performed on all questionnaire items before use to ensure accurate and consistent measurement of research variables.

Variables related to religiosity were evaluated through the five dimensions proposed by Glock and Stark, namely the dimensions of belief (ideological), worship practice (ritualistic), spiritual experience (experiential), knowledge of religion (intellectual), and implementation (consequential). Meanwhile, the variables of Islamic financial literacy were evaluated based on indicators of understanding of Islamic financial principles, understanding of agreements, product profits, risk management, and the ability to make financial decisions in accordance with Islamic principles. On the other hand, the variables of acceptance of sharia insurance are measured through indicators of interest in using, willingness to recommend, level of trust in the product, and acceptance of the concept of sharia insurance.

The research instrument was prepared by adapting indicators from previous research that had been tested for validity and reliability, then adjusted to the context of the people of Mandailing Natal Regency so that it remained relevant to the purpose of the research.

This study uses SPSS to process data. Descriptive statistics describe the general characteristics of respondents. Then, test classical assumptions such as normality, multicollinearity, and heteroscedasticity before analysis. Multiple linear regression is used to examine how Islamic religiosity and financial literacy affect Islamic insurance acceptance. Hypothesis testing involves t-tests, F-tests and R^2 assessing the impact of independent variables on dependent variables.

3. FINDINGSAND DISCUSSION

3.1. Respondent Identities

The presentation of respondent characteristics aims to provide information about the general condition of the research sample. In this study, there were 100 respondents grouped from gender, age group, education level, type of occupation and income level as the basis for describing the characteristics of the sample.

Table 1. Respondent Description

Characteristics	Categories	Quantity	Percentage
Gender	Male	51	51%
	Women	49	49%
Age	< 20 years old	2	2%
	21–30 years old	32	32%
	31–50 years	52	52%
	> 50 years	14	14%
Education	SD	0	0%
	Junior High School	3	3%
	High School	31	31%
	S1	46	46%
	S2	20	20%
	S3	0	0%
Jobs	Self-employed	51	51%
	PNS	28	28%
	Farmer	18	18%
	TNI/POLRI	3	3%

1Author's Preparation (2026).

Based on Table 1, the distribution of respondents shows that the total number of male respondents is slightly more than that of women, which is 51 people (51%), while female respondents are 49 people (49%). Based on age group, the most respondents were in the range of 31–50 years with a total of 52 people (52%). Most of the respondents, 46 (46%), have a Bachelor's degree (S1). Most respondents—51 (51%), are entrepreneurs. Most of the respondents earn < Rp 5,000,000 per month. This composition shows that the sample in this study is dominated by people of productive age with good education, so they are expected to have information that is in accordance with the purpose of the study.

The characteristics of the respondents showed that most of them were in the productive age range (31–50 years), had a bachelor's degree (S1), and worked as self-employed. This situation indicates that the majority of respondents belong to community groups that are actively involved in economic activities and at the same time have the need for protection from business and family risks. A fairly high level of education also indicates that respondents have a better ability to understand information about Islamic financial products. Therefore, these demographic characteristics are one of the elements that support the influence of religiosity and especially Islamic financial literacy on the acceptance of Islamic insurance.

3.2. Research Instrument Test Findings

3.2.1. Validity and Reliability Analysis

Table 2. Validity Test

Variable	Statement	*r* count	r-table	Remarks
Religiosity	1	0,647	0,195	Valid
	2	0,710	0,195	Valid
	3	0,626	0,195	Valid
	4	0,675	0,195	Valid
	5	0,824	0,195	Valid
	6	0,806	0,195	Valid
	7	0,789	0,195	Valid
	8	0,717	0,195	Valid
Sharia Financial Literacy	1	0,828	0,195	Valid
	2	0,835	0,195	Valid
	3	0,633	0,195	Valid
	4	0,610	0,195	Valid
	5	0,710	0,195	Valid
	6	0,711	0,195	Valid
	7	0,798	0,195	Valid
Sharia Insurance Acceptance	1	0,758	0,195	Valid
	2	0,804	0,195	Valid
	3	0,852	0,195	Valid
	4	0,770	0,195	Valid
	5	0,756	0,195	Valid

[2] research results (data processed by SPSS).

Table 3. Reliability Test

Variable	Number of Items	*Cronbach Alpha*	Alpha Coefficient	Remarks
Religiosity	8	0,871	0,60	Reliable
Sharia Financial Literacy	7	0,849	0,60	Reliable
Sharia Insurance Acceptance	5	0,843	0,60	Reliable

3 research results (data processed by SPSS).

The validity test showed that all instrument items in terms of religiosity, Islamic financial literacy, and Islamic insurance acceptance had an r value that exceeded the table value (0.195). These results show each instrument item is valid and can be used for research. The reliability test showed that Cronbach's Alpha value for each variable was > 0.60, which indicates that the research instrument is consistent and ready for further analysis.

3.2.2. Classical Assumption Test Results

Before multiple linear regression analysis, the research model was tested for normality, multicollinearity, and heteroscedasticity. This test verifies that the regression model meets statistical requirements, ensuring that the results of the analysis are trusted as well as interpreted. The normality test of the One-Sample Kolmogorov-Smirnov Test is Asymp. Signature (2-tailed) is 0.200. This value exceeds the significance level of 0.05, shows normal distributed research data and meets the regression analysis assumptions. The multicollinearity test showed that the two independent variables had a tolerance value of 0.469 and a VIF value of 2.133. A Tolerance value above 0.10 and a VIF value below 10 indicate the absence of a strong independent variable relationship. Thus, the regression model does not have multicollinearity.

The results of the heteroscedasticity test showed that religiosity had a significance value of 0.589 and Islamic financial literacy of 0.094. Both values exceeded the significance limit of 0.05, indicating the absence of heteroscedasticity in the regression model. Thus, all classical test results show that the regression model meets all the requirements for multiple linear regression analysis.

3.3. Multiple Linear Regression Analysis

Table 4. Multiple Linear Regression Test

Models		**Unstandardized Coefficient**		**Standardized Coefficient**	**t**	**Sig.**
		B	Std. Error	Beta		
1		0.863	1.968		0.439	0.662
	Religiosity	0.217	0.079	0.281	2.746	0.007
	Sharia Financial Literacy	0.421	0.088	0.492	4.800	0.000

4 research results (data processed by SPSS).

Regression equation: $Y = 0.863 + 0.217\ X1 + 0.421\ X2$

The regression equation shows that the coefficient of Islamic financial literacy ($\beta = 0.421$) is greater than the coefficient of religiosity ($\beta = 0.217$). These findings indicate that increasing public understanding of the concept, contract, benefits, and mechanism of sharia insurance has a stronger influence on public acceptance than just an increase in the level of religiosity. In other words, religious beliefs alone are not enough to encourage a person to accept sharia insurance products if they are not followed by an adequate understanding of the characteristics and benefits of the product.

Multiple linear regressions show that Islamic religiosity and financial literacy increase Islamic insurance acceptance. This condition is related to the characteristics of the community in Mandailing Natal Regency, the majority of which work as independent entrepreneurs. Self-employed entrepreneurs tend to have higher levels of income uncertainty, so they need tools to manage risk. However, the choice to use sharia insurance is more influenced by an understanding of the benefits of protection, how to share risks, tabarru' contracts, and clarity in fund management, rather than just paying attention to religious values. The findings indicate that the increase in both independent variables tends to be followed by an increase in public acceptance of sharia insurance products.

Table 5. Model Summary

Models	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**	**Durbin-Watson**
1	.723a	.523	.513	1.553	1.987

5 research results (data processed by SPSS).

Financial literacy based on religion and sharia explains 52.3% of the change in public acceptance of sharia insurance, according to the Adjusted R Square value of 0.523. Other variables outside the research model explain 47.7%.

Table 6. ANOVA

Models	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	256.335	2	128.167	53.123
	Residual	234.025	97	2.413	
	Total	490.360	99		

6 research results (data processed by SPSS).

The simultaneous F test in Table 6 has a significance value below 0.05. These findings suggest that Islamic religiosity and financial literacy significantly affect Islamic insurance acceptance. The third hypothesis (H3) is accepted. According to the partial test (t-test), religiosity has a significance value of less than 0.05, having a positive and significant effect on public acceptance of Islamic insurance. The first hypothesis (H1) is accepted. Islamic financial literacy has a significance value below 0.05 and produces similar results. The second hypothesis (H2) is accepted because Islamic financial literacy positively and significantly affects public acceptance of Islamic insurance.

3.4. Discussion

3.4.1. The Influence of Religiosity on Sharia Insurance Receipts

According to research, religiosity has a positive and significant effect on the acceptance of sharia insurance in Mandailing Natal Regency. These findings show that sharia insurance products are more popular among religious people. This shows that religion influences the preference of financial products.

This influence can be understood because religious people pay more attention to the sharia compliance of a product. Sharia insurance follows Islamic teachings by encouraging mutual help (ta'awun) and sharing risks and avoiding riba, gharar, and maisir. A better understanding and application of religious values in daily life has led to an increase in people's preference for Sharia-based financial products.

The majority of Muslims in Mandailing Natal Regency support this finding. Religious values remain a key factor in choosing Sharia-based financial services. High religiosity does not necessarily increase the use of Sharia insurance if it is not accompanied by an adequate understanding of the benefits, concepts, and mechanisms of the product.

These findings mean that religiosity has a positive and significant effect on the acceptance of sharia insurance. Increasing religiosity makes people prefer financial products that are compliant with sharia. Religion plays a major role in the acceptance of Sharia insurance. (Pramudya & Rahmi, 2022)

Although attachment to religion appears to have a positive and significant impact, the level of influence is not as large as Islamic financial literacy indicates that religious principles do not necessarily motivate individuals to choose Islamic insurance products. This may be due to uncertainty among the public about how sharia insurance works or a lack of knowledge about the difference between sharia and conventional insurance.

3.4.2. The Effect of Sharia Financial Literacy on Sharia Insurance Receipts

Research shows that Islamic financial literacy increases public acceptance of Islamic insurance in Mandailing Natal Regency. These findings show that people are more likely to accept and use Islamic insurance if they understand its concepts, contracts, benefits, and management mechanisms. This shows that Islamic financial literacy influences people's choice of Islamic financial products.

Good Islamic financial literacy allows people to understand the main differences between Islamic insurance and conventional insurance. This knowledge builds trust in a transparent Islamic fund management system. Lack of understanding of Islamic insurance can lead to inaccurate perceptions, thus reducing public interest in it.

These findings show that Islamic financial literacy is improved by providing product information and educating the public about Islamic risk protection. Thus, Islamic insurance companies, financial institutions, and the government must continue to conduct socialization and education to build public trust and increase the use of Islamic insurance.

This study supports the findings that Islamic financial literacy affects public acceptance of Islamic financial products (Hasyim, 2018). These findings support Pramudya and Rahmi (2022), who found that Islamic insurance is more acceptable in societies with higher financial literacy. Therefore, increasing Islamic financial literacy can help increase the acceptance and use of Islamic insurance products by the public.

The dominance of the impact of Islamic financial literacy indicates that individual decisions are more influenced by ways of thinking than existing norms. This means that individuals tend to more easily accept sharia insurance products if they understand the economic benefits, how to manage funds, the clarity of contracts, and the way of risk sharing used. These findings indicate that education about Islamic finance is a more effective approach to increase public acceptance.

3.4.3. The Influence of Sharia Financial Religiosity and Literacy on Sharia Insurance Receipts

Various tests show that Islamic religiosity and financial literacy positively and significantly affect public acceptance of Islamic insurance in Mandailing Natal Regency. This shows that Islamic religiosity and financial knowledge affect public acceptance. These two variables affect public acceptance of Islamic insurance products.

Islamic financial literacy helps people understand the concepts, benefits, mechanisms, and characteristics of Islamic insurance, while religiosity encourages them to choose Islamic financial products. These two factors are very important for public acceptance. People who are very religious but do not understand Islamic insurance may be hesitant to participate. People who understand Islamic insurance products but are not religious are less likely to base their decisions on Islamic principles. Thus, increasing religiosity and Islamic financial literacy will increase public acceptance.

This study supports the findings of Pramudya and Rahmi that Islamic religiosity and financial literacy affect Islamic insurance acceptance. The findings also show that product promotion alone is not enough to increase public acceptance of Islamic insurance; Islamic finance education programs and counseling on its benefits and mechanisms are needed. Therefore, synergy between sharia insurance companies, financial institutions, local governments, and educational institutions is very important to increase sharia financial literacy, public trust and acceptance of sharia insurance products. (Pramudya & Rahmi, 2022)

This finding is in line with the Theory of Planned Behavior (Ajzen, 1991) which states that a person's choices are influenced by a combination of attitudes and beliefs. In the context of this study, the level of religiosity shapes individual norms and beliefs regarding the importance of choosing products that are in accordance with sharia principles, while the understanding of Islamic financial literacy builds a logical attitude through an understanding of the benefits and how products work. The combination of these two elements encourages the emergence of people's intentions and decisions to accept sharia-based insurance products.

4. CONCLUSION

This study shows that the level of religiosity and understanding of Islamic finance has a positive and significant impact on public acceptance of sharia insurance in Mandailing Natal Regency. However, understanding of Islamic finance has a much stronger influence compared to religiosity. The results of this study indicate that the community's decision to accept sharia insurance does not only depend on religious values, but also on an understanding of the concepts, benefits, contracts, transparency of fund management, and the risk sharing mechanism in sharia insurance.

The characteristics of the respondents, who are mostly in the productive age range, have a bachelor's education, and work as self-employed confirm the results that the need for risk protection must be supported by a sufficient understanding of sharia insurance products. Therefore, increasing understanding of Islamic finance is an important factor in improving public acceptance of sharia insurance products in Mandailing Natal Regency.

Based on the findings of the study, it is recommended that Islamic insurance companies make changes to their marketing approach. Instead of focusing only on the label "sharia", it is also important to emphasize education on how the tabarru' contract works, the principle of ta'awun, the risk-sharing mechanism, and the financial protection benefits obtained by the participants. Education efforts can be carried out through collaboration with Islamic financial institutions, universities, religious leaders, and local governments to increase public understanding of Islamic financial literacy in a sustainable manner.

For future researchers, it is recommended to add additional variables such as trust level, perception of risk, quality of service, revenue, and impact of digital media. In this way, the research model can provide a more in-depth explanation of public acceptance of sharia insurance.

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