



Beyond Uncertainty: Exploring Demographic Drivers of Sharia Insurance Adoption in Indonesia

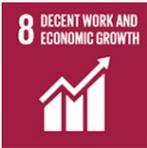
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Abstract. This research is motivated by the fact that human life is inevitably exposed to various risks, both economic risks such as business bankruptcy, fires, and losses, as well as personal risks such as accidents, illnesses, and even death. Although death is certain, the exact time of its occurrence is unknown. The purpose of this research is to determine the impact of demographic factors on the growth of Sharia insurance in Indonesia. This study employs a qualitative research method. The results show that insurance companies, as non-bank financial institutions engaged in risk coverage, are one of the pillars of the national economy. This is due to their ability to accept risk transfers from the public and their role in absorbing and accumulating public funds.

Keywords: Demographic Factors, Growth of Islamic Insurance, Sharia Insurance, Demographic.

1. Introduction

Humans, in living their lives, cannot escape the various risks that threaten their well-being [1]. These risks may arise from economic factors, such as business bankruptcy, fires, or theft, as well as personal risks such as accidents, illness, or even death [2]. Although death is inevitable, no one knows exactly when it will come. Passing away too soon or unexpectedly not only has psychological impacts on the family but can also cause significant financial losses, especially if the deceased was the primary breadwinner [3]. One way to mitigate the financial risks associated with death is by transferring the risk to a third party, which is where insurance companies come into play. By having insurance, individuals can protect themselves and their assets from unforeseen uncertainties, such as ensuring financial stability in meeting unexpected needs or mitigating external factors like natural disasters [4]. These uncertainties can result in losses, often referred to as risks. To prevent these risks from causing further financial damage, they must be transferred and managed appropriately, which can be achieved through insurance [5].

According to the Indonesian General Insurance Association (AAUI), the premium income of general insurance companies reached IDR 44.2 trillion by September 2017, a 2.8 percent increase from the previous year's figure of IDR 43 trillion AAUI in Ariani and Zuhawati [6]. This data suggests that as the insurance industry's premium income increases, so does the public's awareness of risk management through insurance purchases. In essence, insurance serves as a risk management tool, not a mechanism to eliminate future risks [7]. However, before purchasing insurance, individuals should first identify their specific insurance needs, as understanding the available insurance products is crucial in addressing personal requirements. Several factors influence an individual's decision to purchase insurance, such as saving motives, positive consumer experiences, and the tendency to buy insurance.

One of the key factors influencing insurance purchase decisions is saving motives. According to research by Brata et al. [8], there are four primary aspects of saving motives: precautionary motive, life cycle motive, bequest motive, and wealth accumulation

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motive. The first, precautionary motive, refers to an individual's effort to reduce uncertainty in life. The second, life cycle motive, relates to an individual's desire to anticipate major life events they may face in the future. The third, bequest motive, involves an individual's wish to leave a legacy to family members or dependents, ensuring income continuity in the absence of the breadwinner. Lastly, the wealth accumulation motive refers to purchasing life insurance as a form of savings and accumulating funds for future use, meaning that life insurance serves as a means for individuals to increase their income through their savings.

Another influential factor is positive experiences. An individual's personal experience plays a crucial role in their decision to purchase insurance. These experiences can come from personal encounters or the experiences of others. In this case, individuals tend to seek and share information related to insurance services when they perceive benefits or losses after using such services [9], [10], [11]. If an individual has had or heard of positive experiences with insurance, they will be more inclined to purchase insurance services. Conversely, if the experience appears negative, individuals are less likely to be interested in buying insurance.

In addition to the aforementioned factors, there is also the tendency to purchase insurance, which reflects an individual's interest in buying insurance products. Individuals are more likely to purchase insurance services if they feel a strong internal motivation. This motivation may stem from a desire to buy a particular product. Purchase intention represents an individual's tendency to act before deciding to purchase an insurance product. Individuals are also motivated to buy a product if the perceived benefits outweigh the sacrifices required to obtain it. According to Astiti and Surya [12], several indicators influence purchasing tendencies, including financial and psychological security, government regulations, and future financial stability. These considerations led the author to examine the impact of demographic factors on the growth of Sharia insurance in Indonesia.

2. Methods

This study aims to analyze the impact of demographic factors on the growth of Islamic insurance in Indonesia. The research employs a descriptive analytical method, as defined by Miles et al. [13], which investigates specific phenomena in real-life contexts. Data are collected through both primary and secondary sources. A qualitative approach is utilized, as noted by Bogdan and Taylor [14], where descriptive data are obtained from written or spoken words and observable behaviors. Miles et al. [13] emphasizes the importance of transcribing, coding field notes, and interpreting data to draw conclusions. This research employs field research, aligned with the goal of analyzing demographic factors affecting Islamic insurance growth [15]. Appropriate data collection techniques are crucial for scientific validity and include observation, interviews, and documentation.

Given the need for library resources, a literature review method is employed to gather data from books, articles, and relevant literature. Miles et al. [13], states that data collection involves gathering information pertinent to the topic. This study employs literature review methods to compile data from various sources, including books, journals, and online resources. Observation is a key part of this research, allowing the researcher to directly study the phenomena. The interview technique used is structured interviews with predefined questions. Data analysis involves systematically organizing and interpreting findings from observations and interviews, preparing them for presentation through editing and classification.

3. Results and Discussion

3.1 Level of Education

The observation results indicate that the level of education significantly influences the public's understanding of Islamic insurance (*takaful*). In several educational institutions, both at the high school and university levels, students with higher educational backgrounds tend to exhibit greater interest in Islamic insurance products. Students who have participated in financial and insurance education programs in school show a better understanding compared to their peers who have not received similar education. Furthermore, observations at Islamic insurance agencies suggest that many individuals seek information through social media and digital platforms, which facilitates easy access to knowledge about Islamic insurance. The presence of seminars and workshops on Islamic insurance has also proven effective in raising awareness and interest, especially among university students who actively participate. Therefore, while formal education plays an important role, easy access to information through technology and social interactions also contributes to the public's understanding and demand for Islamic insurance.

The interview results also revealed the following statements:

"I know that Islamic insurance is a way to protect oneself from risks, and there is a risk-sharing principle involved. In school, we learned the basics of finance, but I still feel that I lack a deep understanding."

Regarding the influence of education on the understanding of Islamic insurance, the responses included:

"Yes, definitely. In my major, we discuss a lot about risk management and financial products, including Islamic insurance. I feel more prepared to make decisions about insurance after studying this material."

When asked about the impact of education on the demand for Islamic insurance, the responses included:

"I believe education has a strong influence. More educated clients tend to be more open to understanding Islamic insurance products and their benefits. However, I also notice that many people with lower education levels can learn this information from media and discussions with friends, which helps them understand the importance of Islamic insurance."

The results of both the observations and interviews demonstrate that education plays a key role in enhancing understanding of Islamic insurance, although access to information from other sources also has a significant impact. Public awareness and knowledge of Islamic insurance can increase through various channels, including media, seminars, and interactions with insurance agents.

Education is a conscious and planned effort to create an environment conducive to learning and a learning process that enables students to actively develop their potential. Education is divided into two categories: formal and non-formal education. Formal education follows a structured and hierarchical system, consisting of basic education (elementary), secondary education (junior and senior high school), and higher education (diploma, undergraduate, and postgraduate levels). Meanwhile, non-formal education refers to educational paths outside the formal system, which may also be structured and tiered [16].

Education plays a significant role in influencing the demand for Islamic insurance (*takaful*). Individuals who have completed higher education generally possess greater

knowledge and understanding, which differs from those with lower levels of education. This demonstrates that the demand for Islamic insurance is influenced by a person's level of knowledge and understanding. Knowledge and comprehension of Islamic insurance encourage individuals to adopt such products as a means to mitigate future risks, ensuring that their well-being and that of their families remain intact. This perspective aligns with the findings of Khan and Khan [17], which state that public knowledge, understanding, and awareness of insurance are influenced by their level of education. Education, as a formal process of acquiring knowledge, was found to have a positive yet statistically insignificant effect on the demand for Islamic insurance. This suggests that, while higher education may increase the likelihood of individuals purchasing Islamic insurance, education alone does not have a substantial impact on overall demand.

However, knowledge of Islamic insurance is not solely obtained through formal education. It can also be acquired from various other sources, such as electronic media, print media, radio, and other platforms [6]. The advancement of technology today allows individuals to access information quickly and accurately, including knowledge about the importance of managing risks through Islamic insurance. As technology continues to evolve, individuals with lower levels of formal education also have the opportunity to gather information efficiently. Additionally, influence from others who convey the benefits and objectives of Islamic insurance may lead individuals to recognize its importance in managing future risks.

3.2 Income Level

Income levels significantly influence an individual's decision to purchase Sharia insurance. Observations at several Sharia insurance agencies reveal that individuals with higher incomes tend to be more active in seeking information and are more interested in purchasing Sharia insurance products. They perceive Sharia insurance as a form of protection against risks and as a long-term investment for the future. On the other hand, individuals with lower incomes often prioritize their daily needs over the protection provided by Sharia insurance, as they feel that the benefits of insurance are not immediately tangible.

Furthermore, the observation also indicates that people with lower incomes are more reluctant to invest in insurance because they are more focused on meeting basic needs. In contrast, individuals with stable or higher incomes tend to view insurance as an essential step in long-term financial planning, particularly in ensuring the well-being of their families and protecting their assets from unforeseen risks.

The interview results with a respondent who has a stable income support this finding. Below are some excerpts from the interview:

"I understand that Sharia insurance is important as a form of protection for my family. With my current income, I feel more capable of setting aside some money for investment and insurance. This greatly helps me feel more secure in facing future risks. In the past, when my income was lower, I didn't think insurance was important because I felt the money was better used for daily necessities. However, after my income increased, I started thinking more about how to protect my family and my investments, especially by using Sharia insurance, which aligns with my religious principles. Now, with a better income, I feel more financially prepared to take Sharia insurance. I see it as an investment for the future, not only for protection but also for improving my family's well-being in the long term (KL-1)."

From this interview, it is clear that income affects an individual's perception and decision regarding the purchase of Sharia insurance. The higher a person's income, the

greater their desire and ability to allocate part of their earnings for investment in Sharia insurance products. According to Asni [18], income is a source of earnings that individuals use to meet daily needs, which is crucial for their survival and livelihood, both directly and indirectly. Income, as defined by Astuti et al. [19], is the total amount earned by a person as compensation for their achievements. Individuals must work to obtain income to meet living needs and invest to ensure their descendants can live prosperously.

Income level also affects the demand for purchasing Sharia insurance. Individuals with higher incomes tend to have a higher demand for Sharia insurance products as a form of protection against risks and as an investment for the future. This contrasts with individuals with lower incomes, who tend to view Sharia insurance as a non-essential need because its benefits are not immediately felt, opting instead to prioritize meeting daily living expenses. Muhammad [20], state that income has a significant influence on the demand for purchasing insurance products. The higher the income, the stronger the demand for Sharia insurance products.

The findings from this study show that income level has a significant positive influence on the demand for Sharia insurance. In other words, the higher an individual's income, the greater their demand for purchasing Sharia insurance. Individuals with higher incomes tend to have more funds available to meet their daily needs. Those with additional funds are more likely to set aside part of their income for investment or savings. This allocation of funds is used to protect themselves, their families, and their assets from any risks that may arise in the future by participating in Sharia insurance programs. The purchase of Sharia insurance is undoubtedly based on an individual's desire, financial capacity, and need to protect their future from potential risks, while also serving as an investment. This study's findings align with the research by Bania and Faridy [21], which states that income has a significant positive influence on insurance decision-making.

3.3 Saving Motives

The observation results indicate that the primary motivation for saving, particularly for protection and long-term investment purposes, is a key factor in the demand for Sharia insurance. At various Sharia insurance agencies, it was noted that middle- to high-income customers tend to set aside part of their income to save in the form of Sharia insurance policies. They view insurance as a solution for wealth accumulation and risk mitigation in the future, such as covering medical expenses or loss of income due to accidents or death.

The wealth accumulation motive appears to be the most dominant among customers who seek to use Sharia insurance as an investment tool. In addition, the bequest motive is also frequently mentioned by customers who wish to ensure that their families are financially protected in the event of their death. These customers find it important to leave an inheritance, whether in the form of physical assets or non-physical assets like Sharia insurance policies, which can ease their family's financial burden in the future.

The interview results provide insights into the saving motives that influence individuals' decisions to purchase Sharia insurance. Their responses include:

"I started considering buying Sharia insurance after my child was born. I want to make sure that if something happens to me, my wife and child will remain financially secure. I also set aside part of my income to save, as I see this as a long-term investment (AS-1). I also considered the inheritance aspect. I want to leave

something useful for my family, not just tangible assets, but also insurance that can support them if I am no longer around (AS-2)."

Similarly, another respondent said:

"For me, saving through Sharia insurance is a smart way to accumulate wealth. It's not just about protection but also investment. I realize that unit-linked insurance can help me save part of my funds while still gaining protection from future risks. As a business owner, I also need to prepare for my child's education and living expenses in retirement. I feel that Sharia insurance can help me prepare funds for these life-cycle needs. This is important so that I don't have to worry too much about unexpected costs in the future (BS-1)."

From the interviews, it is clear that both respondents share similar motivations for choosing Sharia insurance. They prioritize family protection, wealth accumulation, and future preparedness through insurance. The bequest and wealth accumulation motives are the primary factors influencing their decision to purchase Sharia insurance products, in addition to life-cycle needs such as children's education and retirement. Both respondents feel that saving through Sharia insurance not only provides protection but also offers long-term financial benefits. The demand for Sharia insurance is influenced by the saving motive. This is aimed at protecting one's finances and assets from future risks for themselves and their families. One must use their assets wisely by saving, which serves as a long-term investment that will be highly beneficial in the future.

According to Morgan and Long [22], there are four motives within the saving motive: Precautionary Motive, Life Cycle Motive, Bequest Motive, and Wealth Accumulation Motive, which are explained as follows: (a) Precautionary Motive, this refers to the effort of an individual to reduce uncertainty in life, such as death, disability, or the risk of living longer than expected. (b) Life Cycle Motive, this refers to an individual's desire to prepare for significant future events in their life cycle, such as marriage, education, childbirth, and retirement. (c) Bequest Motive, this refers to an individual's intention to leave an inheritance for their family, loved ones, or dependents. This motive also influences the demand for Sharia insurance. (d) Wealth Accumulation Motive, this refers to an individual's desire to save and accumulate wealth to avoid future risks. Such risks may lead to high expenses, such as medical costs. This motive is also a factor in the demand for Sharia insurance.

Based on the study by Syifa and Ridlwan [23], saving motives have a significant positive impact on the demand for life insurance in Malaysia. This implies that Malaysian residents purchase insurance products based on precautionary motives, to protect against unexpected future events; bequest motives, to leave an inheritance for their family; life cycle motives, to prepare for major life events; and wealth accumulation motives, to accumulate wealth. The wealth accumulation motive has the greatest impact on the demand for Sharia insurance, followed by the bequest motive. Additionally, life-cycle expenses, such as marriage, childbirth, and education, are factors influencing the purchase of insurance products. Furthermore, an individual's effort to reduce unexpected life events, such as death or disability (precautionary motives), motivates them to protect themselves and their family from future risks to ensure a prosperous life.

The demand for Sharia insurance arises when an individual allocates funds to leave an inheritance for their family (bequest motives). This inheritance may not only be in the form of tangible assets, such as fixed property, but also intangible assets like Sharia insurance policies. When the insured person passes away, the heirs or family are entitled to receive the insurance payout, which can protect the family from financial problems in

the future. The demand for Sharia insurance can also occur when individuals are willing to set aside funds for savings and accumulation, allowing them to benefit from it in the future (wealth accumulation motives). Individuals who save part of their funds for investment can participate in unit-linked insurance programs, not only for investment purposes but also to protect themselves and enjoy its benefits in the future.

4. Conclusion

Based on the discussion of the research results, it can be concluded that insurance companies, as one of the non-bank financial institutions engaged in risk coverage, are one of the pillars of the national economy. This is due to their ability to accept the transfer of risk from society and act as institutions that absorb and collect accumulated funds from the public. The Sharia insurance industry in Indonesia has a very promising potential for growth. The demand for Sharia-based insurance products will continue to increase. The growth of the Sharia insurance industry must also be supported by the ease of access for the public to information regarding the economic benefits of Sharia-based finance compared to conventional economics, especially considering Indonesia's large population and its status as the largest Muslim-majority country in the world.

However, the industry will also face significant challenges due to the global economic downturn, uneducated communities about insurance, the implementation of free markets, limited human resources knowledgeable about Sharia insurance, lack of capital, and other factors. Therefore, government involvement is necessary to ensure the continued development of the industry through supportive regulations and policies.

5. Declaration

Author contributions and responsibilities - The authors made major contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation and discussion of results. The authors read and approved the final manuscript.

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