The Influence of Regional Potential Factors and Socio-Economic Barriers on People's Decisions to Use Sharia Insurance in Batu Bara Regency

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ABSTRACT

This study aims to analyze the influence of regional potential and socio-economic barriers on people's decisions to use Islamic insurance in Batu Bara Regency. The study employs a quantitative approach using a survey method through questionnaires distributed to 97 respondents, determined using the Lemeshow formula with a 95% confidence level. The data were analyzed using multiple linear regression after passing classical assumption tests.The results show that partially, regional potential does not have a significant effect on people's decisions. Although the region has economic potential in the agriculture, fisheries, and MSME sectors, this has not been sufficient to encourage people to use Islamic insurance. On the other hand, socio-economic barriers have a positive and significant effect. Limited income, low literacy in Islamic finance, and the habit of relying on personal savings are the main factors influencing decisions.Simultaneously, both variables have a significant effect, with a coefficient of determination (R^2) of 0.084, meaning that 8.4% of the variation in people's decisions can be explained by the research model. This study concludes that the development of Islamic insurance should focus on improving literacy, providing easily understandable education, and expanding service access so that public interest can be translated into actual decisions.

Keywords: *Regional potential, Socio-economic barriers, Community decision, Islamic insurance*

ABSTRAK

Penelitian ini bertujuan menganalisis pengaruh potensi wilayah dan hambatan sosial ekonomi terhadap keputusan masyarakat menggunakan asuransi syariah di Kabupaten Batu Bara. Penelitian menggunakan pendekatan kuantitatif dengan metode survei melalui kuesioner kepada 97 responden yang ditentukan menggunakan rumus Lemeshow dengan tingkat kepercayaan 95%. Data dianalisis menggunakan regresi linier berganda melalui uji asumsi klasik. Hasil penelitian menunjukkan bahwa secara parsial potensi wilayah tidak berpengaruh signifikan terhadap keputusan masyarakat. Meskipun daerah memiliki potensi ekonomi pada sektor pertanian, perikanan, dan UMKM, hal tersebut belum cukup mendorong masyarakat menggunakan asuransi syariah. Sebaliknya, hambatan sosial ekonomi berpengaruh positif dan signifikan. Keterbatasan pendapatan, rendahnya literasi keuangan syariah, serta kebiasaan mengandalkan tabungan menjadi faktor utama yang memengaruhi keputusan. Secara simultan, kedua variabel berpengaruh signifikan dengan nilai koefisien determinasi (R^2) sebesar 0,084, yang berarti 8,4% variasi keputusan masyarakat dapat dijelaskan oleh model penelitian.

Penelitian ini menyimpulkan bahwa pengembangan asuransi syariah perlu difokuskan pada peningkatan literasi, edukasi yang mudah dipahami, serta perluasan akses layanan agar minat masyarakat dapat diwujudkan menjadi keputusan nyata.

Kata kunci: potensi wilayah, hambatan sosial ekonomi, keputusan masyarakat, asuransi syariah

INTRODUCTION

In everyday life, economic risks are unavoidable, whether related to health, accidents, or loss of income. People generally face these risks informally, relying on personal savings, family assistance, or support from their neighbors. This pattern is still prevalent in non-urban areas, where long-term financial planning is not yet common practice and access to formal financial services is limited. This situation highlights the importance of financial inclusion, namely the availability and utilization of financial services for all levels of society, including rural areas, because increased financial access can boost business growth, productivity, and community income (Khairunnisa et al., 2024).

As an alternative risk protection that aligns with Islamic values, Sharia insurance is growing in Indonesia. However, its adoption rate varies across regions. Urban areas tend to have higher adoption rates than districts and rural areas (Hasanah & Suparman, 2022). The suboptimal development of Sharia insurance product innovation, coupled with limited access and outreach to the general public, and a weakening market share, are serious obstacles facing the Sharia insurance industry (Yusrizal & Lubis, 2020). This difference can be attributed to higher levels of financial literacy in urban areas, where access to information and education is more readily available.

In a regional context, Batu Bara Regency is an area in North Sumatra Province whose economic structure is dominated by the agriculture, fisheries, and micro, small, and medium enterprises (MSMEs) sectors, as recorded in the 2025 report of the Central Statistics Agency (BPS) of Batu Bara Regency. These economic characteristics cause the community to experience high levels of financial vulnerability, particularly due to the risk of crop failure, fluctuating food commodity prices, and seasonal income uncertainty (Yusdar et al., 2025). However, the adoption of formal risk protection instruments such as sharia insurance remains very low, despite the region's abundant potential, such as fertile land and natural resources, which could serve as a foundation for developing takaful products tailored to local needs.

This limited accessibility of services is further exacerbated by the absence of a Sharia insurance company operating directly in Batu Bara Regency, severely limiting outreach activities, financial education, and information dissemination regarding the benefits of takaful. Consequently, the public tends to view Sharia insurance as a procedurally complex instrument, perceived as expensive, and less urgent for household financial planning. In fact, the fundamental principles of Sharia insurance, namely tabarru' (mutual assistance mechanism), distributive justice in risk sharing, and usuryfree fund management, are normatively more congruent with Islamic religious values and the socio-cultural norms of the majority Muslim community in the region, as outlined in the Indonesian Insurance Roadmap 2023-2027 published by the Financial Services Authority (Financial Services Authority, 2023).

In addition to regional and institutional potential, the socio-economic conditions of the community are also major obstacles to the adoption of Islamic insurance. Low understanding of the concept and benefits of Islamic insurance, relatively low per capita income (averaging IDR 2.5 million per month according to the Batu Bara Regency Statistics Office, 2025), and limited Islamic financial literacy result in suboptimal utilization of long-term risk protection instruments (Khasanah, 2024). For the majority of the population, income management is still focused on meeting basic daily needs, so the decision to use Islamic insurance has not yet become a top priority. This condition is influenced by limited understanding of the principles and mechanisms of Islamic insurance, the lack of sustainable Islamic financial education programs, and social norms that rely more on informal, family-based and mutual cooperation protection schemes than on the use of formal Islamic risk protection instruments (Fariz et al., 2025)..

Although extensive research on Sharia insurance literacy and inclusion has been conducted at the national level, empirical studies analyzing the influence of regional potential and socioeconomic barriers on the decision to use Sharia insurance at the district level are still limited. Therefore, this study focuses on Batu Bara Regency, a representative agricultural region with a relatively low adoption rate. This study aims to analyze the influence of regional potential and socioeconomic barriers on people's decisions to use Sharia insurance. A quantitative approach is used, using the Theory of Planned Behavior (TPB) framework, to explain the relationship between knowledge, attitudes, and intentions in shaping the decision to use Sharia insurance.

METHODE

This research is a quantitative survey approach, where information is collected from respondents using a structured questionnaire designed to elicit specific information through questions or statements. The population in this study is residents in Batu Bara Regency who may or have already decided to use Sharia insurance (Sugiono, 2018). The sample size in this study was determined using the Lemeshow formula, because the target population is relatively large and the exact size is unknown. The Lemeshow formula is used to determine the minimum sample size for an unknown population, with the following formula:

$$n = \frac{Z^2 \cdot P(1-P)}{d^2}$$

Information:
n = number of samples

Z = Z value at a certain level of confidence
P = proportion of events
d = margin of error

The results of calculating the number of samples using the Lemeshow formula are presented in the following table:

Sample Count Calculation Table with Lemeshow Formula

Component	Symbol	Value	Information
Trust level	Z	1,96	Confidence level 95%
Proportion of events	P	0,5	Used when the population is unknown
Complement of proportions	(1 - P)	0,5	1 - P
Margin of error	d	0,10	Error rate 10%
Lemeshow Formula	$n = Z^2 \times P\ (1\text{-}P)\ /\ d^2$	-	Basic formula
Calculation	$n = (1{,}96)^2 \times 0{,}5 \times 0{,}5\ /\ (0{,}10)^2$	-	Value substitution
Result	$n = 3{,}8416 \times 0{,}25\ /\ 0{,}01$	-	Calculation stage
Minimum sample size	n = 96,04 = 96		Rounded

Based on these calculations, the minimum sample size was 96 respondents. In practice, 97 respondents were successfully collected, thus meeting and exceeding the minimum sample size requirement. Therefore, the sample size in this study was deemed sufficient for multiple linear regression analysis.

The data used in this study is primary data obtained directly through the distribution of a structured questionnaire to respondents. The questionnaire was structured based on indicators for each research variable and used a Likert scale of 1–5: 1 = Strongly Disagree, 2 = Disagree, 3 = Somewhat Agree, 4 = Agree, and 5 = Strongly Agree. The independent variables in this study consist of Regional Potential (X1) and Socioeconomic Barriers (X2). The Regional Potential variable (X1) encompasses regional economic conditions, the potential of business sectors such as agriculture, fisheries, and MSMEs, access to Islamic financial institutions, and environmental support for the development of Islamic insurance. Meanwhile, the Socioeconomic Barriers variable (X2) encompasses low income levels, lack of Islamic financial literacy, minimal promotion and education about Islamic insurance, and public trust in insurance institutions. The dependent variable in this study is the Public's Decision to Use Islamic Insurance (Y), which reflects the public's actions or choices in using or intending to use Islamic insurance products.

RESULT AND DISCUSSION

Respondent Characteristics

Karakteristik	n	%
Gender		
Man	46	47,4
Women	51	52,6
Age		
20-29	51	52,6
30-39	22	22,7
40-49	15	15,5
>50	9	9,3
Last education		
JUNIOR HIGH SCHOOL	20	20,6
SENIOR HIGH SCHOOL	50	51,5
D3/S1	27	27,8
Work		
Farmer/ Fisherman / Breeder (Primer Sector)	18	18,6
Trader/ Self-employed (Informal Sector/UMKM)	39	40,2
Teacher/PNS/PPPK (Formal Sector/Profesional)	19	19,6
Employee /Labour (Private Sector/ Factory)	13	13,4
IRT/Student/Does't Work	8	8,2
Income Per Month		
< Rp 1.000.000	13	13,4

Rp 1.000.000 - Rp 3.000.000	39	40,2
Rp 3.000.000 - Rp 5.000.000	45	46,4
Insurance Ownership		
Already Have	39	40,2
Do not have yet	58	59,8
Type of Insurance owned		
Health Insurance/BPJS	21	53,8
Life insurance	12	30,8
Employment Insurance	3	7,7
Vehicle Insurance	3	7,7

Interpretation:

1. Gender
   Based on Table 1, the respondents in this study were predominantly female, at 51 (52.6%), while the respondents were male at 46 (47.4%). This indicates that female participation in this study was slightly higher than male participation.

2. Age
   Based on age, the majority of respondents were in the 20-29 age range, amounting to 51 people (52.6%). This indicates that the respondents were predominantly of young, productive age. This age group is economically active, has family responsibilities, and is most in need of financial protection. There were 22 people in the 30-39 age group (22.7%), 15 people in the 40-49 age group (15.5%), and 9 people over 50 (9.3%).

3. Last Aducation
   T The highest educational level of respondents was high school (50 respondents, 51.5%), followed by a diploma (3/S1) degree (27 respondents, 27.8%), and junior high school (20.6%). This indicates that the majority of respondents had a high school education. Tingkat pendidikan responden paling banyak adalah SMA yaitu sebanyak 50 orang (51,5%), diikuti oleh pendidikan D3/S1 sebanyak 27 orang (27,8%), dan SMP sebanyak 20 orang (20,6%). Hal ini menunjukkan bahwa sebagian besar responden memiliki latar belakang pendidikan menengah atas.

4. Work

In terms of occupation, the majority of respondents worked as traders/entrepreneurs, with 39 respondents (40.2%). This was followed by teachers/civil servants/PPPK (19.6%), farmers/fishermen/livestock breeders (18.6%), employees/laborers (13.4%), and housewives/students/unemployed (8.2%).

5. Income Per Month
   Based on monthly income, the majority of respondents (45 respondents) had an income of Rp 3,000,000 - Rp 5,000,000. 39 respondents (40.2%) had an income of Rp 1,000,000 - Rp 3,000,000. 13 respondents (13.4%) had an income below Rp 1,000,000.

6. Insurance Ownership
   The table shows that the majority of respondents, 58 people (59.8%), do not have insurance, while 39 respondents (40.2%) do. This indicates that insurance ownership in Batu Bara Regency is still relatively low, necessitating efforts to increase public understanding and interest in insurance products, particularly sharia insurance.

7. Type of Insurance Owned
   Of the 39 respondents who already have insurance, the majority have health insurance/BPJS, namely 21 people (53.8%). Then, 12 people (30.8%) have life insurance, 3 people (7.7%), employment insurance, and 3 people (7.7%) vehicle insurance. The dominance of health insurance shows that public awareness of health risks has begun to grow, although it is still limited to government programs (BPJS) and private health insurance. Meanwhile, the still low ownership of life insurance (30.8%) indicates that protection against the risk of death and loss of a breadwinner is not yet a top priority for the community.

Regional Potential Factors

Regional Potential Factors	**Strongly agree**		**Agree**		**Simply Agree**		**Don't agree**		**Strongly Disagree**	
	n	**%**	**n**	**%**	**n**	**%**	**n**	**%**	**n**	**%**
Public access to sharia insurance offices or agents in my area is still limited.	36	37,1	34	35,1	20	20,6	3	3,1	4	4,1
Support from local governments or local institutions for the development of sharia	31	32,0	39	40,2	19	19,6	4	4,1	4	4,1

insurance in Batu Bara Regency is still minimal.										
The lack of promotional activities for sharia insurance in my area has resulted in low public knowledge about sharia insurance..	38	39,2	31	32,0	21	21,6	3	3,1	4	4,1
The agriculture, fisheries, and MSME sectors are an important part of my region's economic potential.	30	30,9	42	43,3	19	19,6	3	3,1	3	3,1
Sharia insurance socialization activities held in Batu Bara Regency are still rarely carried out.	31	32,0	40	41,2	20	20,6	3	3,1	3	3,1
Most people in my area have productive economic activities that potentially require risk protection.	27	27,8	39	40,2	23	23,7	5	5,2	3	3,1
Socio-Economic Barriers (Knowledge Deficiency, Lack of Education, and Collective Cultural Norms)										
The term akad in sharia insurance is difficult for the public to understand.	25	25,8	37	38,1	22	22,7	8	8,2	5	5,2
Lack of understanding makes me hesitate to use sharia insurance.	28	28,9	39	40,2	21	21,6	6	6,2	3	3,1
I consider sharia insurance to be in line with my religious values.	33	34,0	35	36,1	21	21,6	5	5,2	3	3,1
My income level is not sufficient to pay regular sharia insurance premiums.	29	29,9	38	39,2	19	19,6	6	6,2	5	5,2
My personal economic condition influences my interest in using sharia insurance.	31	32,0	38	39,2	19	19,6	5	5,2	4	4,1

The habit of using savings is considered safer than using sharia insurance.	30	30,9	38	39,2	22	22,7	5	5,2	2	2,1
The environmental factors where I live influence my decision to use sharia insurance.	28	28,9	39	40,2	21	21,6	6	6,2	3	3,1
Community Decision to Use Sharia Insurance in Batu Bara Regency										
Easy-to-understand education will increase my interest in using sharia insurance.	31	32,0	39	40,2	21	21,6	4	4,1	3	3,1
Sharia insurance is seen as important as a means of long-term financial protection.	30	30,9	39	40,2	21	21,6	4	4,1	3	3,1
I am willing to set aside a portion of my income to pay sharia insurance contributions.	26	26,8	39	40,2	23	23,7	5	5,2	4	4,1
I have the intention to use sharia insurance if the service is available and easily accessible.	29	29,9	37	38,7	23	23,7	4	4,1	4	4,1
I would consider sharia insurance as the primary risk protection option.	30	30,9	39	40,2	20	20,6	4	4,1	4	4,1
I am willing to seek further information regarding sharia insurance products.	31	32,0	35	36,1	24	24,7	4	4,1	3	3,1
If there is an easily accessible sharia insurance service, I would be interested in considering it.	31	32,0	39	40,2	20	20,6	4	4,1	3	3,1

Interpretation :

X1: Based on the results of the descriptive analysis of the Regional Potential Factor, respondents overall assessed that the regional potential for developing sharia insurance in Batu Bara Regency is still low. This is reflected in:

1. Limited accessibility - the majority of respondents (72.2%) experienced difficulty accessing Islamic insurance offices or agents.
2. Minimal government support - as many as 72.2% of respondents felt that local government support was still lacking.
3. Minimal promotion - 71.2% of respondents admitted that minimal promotion had an impact on low public knowledge.
4. Rare socialization - 73.2% of respondents felt that socialization activities regarding sharia insurance were still rarely carried out.

Nevertheless, the community is aware of the economic potential of their region (74.2% acknowledge the importance of the agriculture, fisheries, and MSME sectors), which should be the foundation for the development of Sharia insurance. In other words, market potential exists, but supporting infrastructure and promotion remain weak.

X2: Based on the descriptive analysis of Socio-Economic Barriers, it was found that the main obstacles faced by the community are knowledge deficiencies, with the majority of respondents having difficulty understanding the technical terms of Sharia insurance (63.9%) and hesitating to use it due to a lack of understanding (69.1%). Economic barriers, indicated by 69.1% of respondents feeling their income was insufficient to cover premiums, and 71.2% admitting that economic conditions influenced their interest, as well as strong collective cultural norms such as savings habits perceived as safer (70.1%) and the influence of the residential environment (69.1%). Nevertheless, there are positive aspects, such as the belief that Sharia insurance aligns with religious values (70.1%) and the high expectation for easy-to-understand education to increase interest (72.2%), indicating that the community is actually open and ready to learn, provided it is delivered in an appropriate manner.

Y: Based on the results of a descriptive analysis of the public's decision to use Sharia insurance, it was found that public interest and intention are actually very high, although still hampered by accessibility and understanding. This is reflected in the public's positive awareness that Sharia insurance is important for long-term protection (71.1%), willingness to sacrifice by setting aside income (67.0%), and intention and preference to make Sharia insurance their primary choice (68.6%-71.1%). The public also demonstrated a proactive attitude with a willingness to seek further information (68.1%). The most significant finding was that 72.2% of respondents were interested in considering Sharia insurance if the service was easily accessible, confirming that accessibility is a key factor in converting interest into a concrete decision.

Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		97
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	5.43287872
Most Extreme Differences	Absolute	.087
	Positive	.073
	Negative	-.087
Test Statistic		.087
Asymp. Sig. (2-tailed)		.064[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Interpretasi

Based on the results of the normality test using the Kolmogorov–Smirnov method, the Asymp. Sig. value was obtained at 0.064. This value is greater than 0.05, thus concluding that the residual data in the regression model is normally distributed. Thus, the regression model in this study meets the assumption of normality.

Multicollinearity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	43.080	6.388		6.744	.000		
	Total_X1	-.113	.170	-.070	-.660	.511	.864	1.157
	Total_X2	-.596	.205	-.308	-2.904	.005	.864	1.157

a. Dependent Variable: Total_Y

Interpreta:

Multicollinearity tests are performed to ensure that the independent variables in a regression model do not have too strong a relationship or high correlation. If multicollinearity is present, the regression coefficients can become unstable and the interpretation of the variables' effects can be less accurate.

Conclusion:

The test results show that all independent variables have a Tolerance value of 0.864, which is greater than 0.10, and a Variance Inflation Factor (VIF) value of 1.157, which is less than 10. Based on these criteria, it can be concluded that there is no multicollinearity in the regression model. This indicates that each independent variable is able to provide an explanatory contribution to the dependent variable without any excessive linear relationship between variables.

Heteroscedasticity Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.389	4.040		.344	.732		
	Total_X1	-.098	.108	-.099	-.908	.366	.864	1.157
	Total_X2	.182	.130	.152	1.404	.164	.864	1.157

a. Dependent Variable: Abs_RES

Interpretation:

The heteroscedasticity test aims to determine whether there is inequality in residual variance at each level of the independent variable in a regression model. A good regression model is one that has constant residual variance, also known as homoscedasticity.

Kesimpulan:

Based on the test results, the significance value for the regional potential factor variable was 0.366 and for socioeconomic barriers it was 0.164. Both variables were greater than 0.05, thus concluding that the regression model in this study did not exhibit heteroscedasticity. Therefore, the regression model meets one of the classical assumptions in multiple linear regression analysis.

Linear Regression Test

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	43.080	6.388		6.744	.000
	Total_X1	-.113	.170	-.070	-.660	.511
	Total_X2	-.596	.205	-.308	-2.904	.005

a. Dependent Variable: Total_Y

Interpretation:

Based on the results of the multiple linear regression analysis, the following equation was obtained: $Y = 43.080 - 0.113X_1 - 0.596X_2$. The constant value of 43.080 indicates that when the regional potential and socioeconomic barriers are held constant, the community's decision to use Islamic insurance has a base value of 43.080.

The regional potential coefficient of -0.113 indicates that every one-unit increase in regional potential will decrease people's decision to use Sharia insurance by 0.113, assuming other variables remain constant. However, because its effect is insignificant, this variable does not play a strong role in explaining people's decisions.

Meanwhile, the socioeconomic barrier coefficient of -0.596 indicates that every one-unit increase in socioeconomic barriers will decrease people's decision to use Sharia insurance by 0.596. This indicates that socioeconomic barriers have a greater influence on people's decisions than regional potential.

Partial influence significance test (t-test)

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	43.080	6.388		6.744	.000
	Total_X1	-.113	.170	-.070	-.660	.511
	Total_X2	-.596	.205	-.308	-2.904	.005

a. Dependent Variable: Total_Y

Interpretation:

A t-test was conducted to determine the influence of each independent variable individually on community decisions. The test results showed that the regional potential variable had a significance value of 0.511, which is greater than 0.05, indicating that it had no partial significant effect on community decisions to use Sharia insurance.

Conversely, the socioeconomic barriers variable had a significance value of 0.005, which is less than 0.05, indicating a significant influence on community decisions. This indicates that community social and economic conditions are the primary factors influencing the decision to use Sharia insurance.

Simultaneous influence test F

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	259.994	2	129.997	4.313	.016[b]
	Residual	2833.552	94	30.144		
	Total	3093.546	96			

a. Dependent Variable: Total_Y
b. Predictors: (Constant), Total_X1, Total_X2

Interpretation:
A simultaneous test was conducted to determine whether regional potential and socioeconomic barriers jointly influence community decisions. The test results showed a significance value of 0.016, which is less than 0.05, indicating that both variables simultaneously have a significant influence on the community's decision to use Islamic insurance. This indicates that both variables together contribute to explaining community decisions.

Coefficient of Determination Test

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.290[a]	.084	.065	5.490

a. Predictors: (Constant), Total_X1, Total_X2
b. Dependent Variable: Total_Y

Interpretation:
The analysis yielded an R-square value of 0.084. This indicates that 8.4% of the variation in people's decisions to use Sharia insurance can be explained by the regional potential and socioeconomic barriers variables in this research model. Meanwhile, the remaining 91.6% is influenced by factors outside the research model, such as financial literacy, public trust in insurance institutions, religiosity, service quality, and Sharia insurance product promotion.

CONCLUSION

Based on the results of multiple linear regression analysis and hypothesis testing, this study aims to analyze the influence of regional potential and socioeconomic barriers on people's decisions to use sharia insurance in Batu Bara Regency. The results indicate that the regression model used meets the classical assumptions and is suitable for hypothesis testing. The coefficient of determination (R^2) value of 0.084 indicates that 8.4% of the variation in people's decisions can be explained by the two independent variables in this study, while the remaining 91.6% is influenced by other factors outside the model.

First, based on the partial t-test results, the regional potential variable (H_1) does not significantly influence people's decisions to use sharia insurance. This is indicated by a significance value of 0.511, which is greater than 0.05. These results indicate that the existence of regional economic potential, such as business activities and community economic resources, does not directly encourage people to make decisions to use sharia insurance. Therefore, the first hypothesis (H_1) is rejected.

Second, the socioeconomic barriers variable (H_2) was proven to significantly influence people's decisions to use Islamic insurance. This is indicated by a significance value of 0.005, which is less than 0.05. The negative regression coefficient indicates that the greater the socioeconomic barriers experienced by the community, the lower their decision to use Islamic insurance. Barriers such as limited income, low financial literacy, and prioritizing economic needs are factors that influence people's decisions. Therefore, the second hypothesis (H_2) is accepted.

Third, based on the results of the simultaneous test (F-test), regional potential and socioeconomic barriers simultaneously significantly influence people's decisions to use Sharia insurance. This is indicated by a significance value of 0.016, which is less than 0.05. Thus, the two variables collectively explain variations in people's decisions. Therefore, the third hypothesis (H3) is accepted.

Overall, this study shows that people's decisions to use sharia insurance in Batu Bara Regency are more influenced by social and economic conditions than by regional potential. This finding suggests that the development of sharia insurance depends not only on regional economic potential but also requires increased financial literacy, public awareness of the benefits of sharia insurance, and increased economic capacity to ensure greater acceptance and utilization of insurance products.

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