# Analysis of Determinants of Potential for Sharia Insurance Development in Singkuang Village, Mandailing Natal Sumatera Utara

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**ABSTRACT**

This study aims to quantitatively analyze the household economic protection needs and their relationship with the development of Islamic insurance in Singkuang Village, Muara Batang Gadis District, Mandailing Natal Regency. Households in rural areas face high economic vulnerability due to unstable income, large family dependents, as well as health and occupational accident risks, while insurance ownership rates remain low. Islamic insurance serves as an alternative financial protection based on the principle of mutual assistance (ta'awun) and is free from usury (riba), uncertainty (gharar), and gambling (maisir). This study employs a quantitative approach with a cross-sectional design. A sample of 96 households was taken using simple random sampling from a population of 1,500 households. Data were collected through a structured questionnaire using a 1-5 Likert scale, which had been tested for validity and reliability (Cronbach's Alpha 0.762). Data analysis included descriptive statistics, classical assumption tests (normality, multicollinearity, heteroscedasticity), and multiple linear regression analysis with t-test and F-test. This study concludes that economic protection needs, understanding of Islamic insurance, and community interest have a positive effect on the development of Islamic insurance. It is recommended that Islamic insurance institutions enhance education and socialization, local governments support sharia financial literacy programs, and insurance products be tailored to the economic conditions of rural communities.

**Keywords:** Sharia Insurance Development, Economic Protection Needs, Financial Understanding, Interest

**ABSTRAK**

*Penelitian ini bertujuan untuk menganalisis secara kuantitatif kebutuhan proteksi ekonomi rumah tangga serta hubungannya terhadap pengembangan asuransi syariah di Desa Singkuang, Kecamatan Muara Batang Gadis, Kabupaten Mandailing Natal. Rumah tangga di pedesaan menghadapi kerentanan ekonomi yang tinggi akibat pendapatan tidak stabil, tanggungan keluarga besar, serta risiko kesehatan dan kecelakaan kerja, sementara tingkat kepemilikan asuransi masih rendah. Asuransi syariah hadir sebagai alternatif perlindungan finansial berbasis prinsip tolong-menolong (ta'awun) dan bebas dari unsur riba, gharar, dan maisir. Penelitian ini menggunakan pendekatan kuantitatif dengan desain cross-sectional. Sampel sebanyak 96 rumah tangga diambil secara simple random sampling dari populasi 1.500 rumah tangga. Data dikumpulkan melalui kuesioner terstruktur dengan skala Likert 1-5, yang telah diuji validitas dan reliabilitasnya*

*(Cronbach's Alpha 0,762). Analisis data meliputi statistik deskriptif, uji asumsi klasik (normalitas, multikolinearitas, heteroskedastisitas), serta analisis regresi linier berganda dengan uji t dan uji F. Penelitian ini menyimpulkan bahwa kebutuhan proteksi ekonomi, pemahaman asuransi syariah dan minat masyarakat berpengaruh positif terhadap pengembangan asuransi syariah. Disarankan agar lembaga asuransi syariah meningkatkan edukasi dan sosialisasi, pemerintah daerah mendukung program literasi keuangan syariah, serta produk asuransi disesuaikan dengan kondisi ekonomi masyarakat pedesaan.*

**Kata Kunci:** *Pengembangan Asuransi Syariah, Kebutuhan Proteksi Ekonomi, Pemahaman, Minat*

**INTRODUCTION**

The poor rural conditions of infrastructure and transportation exacerbate this vulnerability by complicating access to the economy, public transportation, and economic recovery. In addition to the risk of losing capital and public transportation, the lack of access to public transportation and economic recovery can also lead to economic slowdown, resulting in inflation, and even weakening the economy. (Aldnyani & Sulgiharti, 2019). In addition to the risk of losing capital and financial disasters, the lack of access to public transportation also hinders the ability to maintain health. The sudden increase in Out of Pocket (OOP) in large numbers has led to a severe collapse in the health sector, thus driving the need for a collective protection system (Tarigan & Suryati, 2017). Furthermore, studies on the impact of the COVID-19 pandemic have shown that external economic pressures have significantly impacted the health sector, further increasing the urgency of economic protection (Hidayat et al., 2023).

Islamic economics aims to achieve universal human welfare, which includes the realization of universal economic stability based on the principle of social justice by protecting the environment, the soul, the soul, the body, and the environment (Saltrial et al., 2024). The Prophet SAW exemplified the principle of justice in social justice, based on the principle of tolerance. This principle promotes mutual assistance (tal'alwuln) in preventing the most halal problems in everyday life, so that by ensuring mutual assistance, economic and social disparities can be minimized (Sahla et al., 2023).

The principle of mutual assistance (*ta'awun*) is a principle that Muslims who want to achieve final protection are guided by Islamic principles (Chaniago et al., 2024). ALsulralnsi syarialh yang dikenall dallalm Islam sebalgali alt-tal'min (perlindungaln) daln talkalfull (mutual guarantee), aldallalh system collective di malnal pesertal mutual protect dari risk finnsiall through contribulsi salmal. This mechanism functions to provide malnfalalt altalul galnti rulgi sesulali kesepalkaltaln (ALALSI, 2025). ALsulralnsi syarialh berlalndalskaln limal dasar ultalmal, yalitul Talkalfull (mutual support through allied iulraln bersalmal), Talbalrrul' (dalnal kebaljikaln ulntulk balntul sesalmal pesertal), Walkallalh (perulsalhalaln sebalgali manajemenl dalnal yang mendalpalt imbalanceln), ALmalnalh (pengolangalaln dengan integritals), daln Tal'alwuln (semalngalt mutual help alntalr pesertal) (Falirulzzen et all., 2024). The law that is prohibited in the practice of Islamic law is based on the provisions of Islamic law, which is free from the law of wrongdoing (ghalralr), gambling (malysir), and the practice of ribal. In addition, the law is not allowed to be related to the law of wrongdoing (zhullm), sulalp (risywalh), and is not related to the objects of activities that are prohibited and related to the moral values of Islam (Dewaln Syalrialh Nalsionall, 2001).

which reflects the eternal nature of Allah. More than the eternal nature of Allah, the eternal nature of Allah is sold by every Muslim in his daily life. The essence of this mechanism is the principle of mutual benefit, which forms the system of mutual benefit, in which all participants are responsible for the risks that Allah has given to all members (Jallil et al., 2021). This principle is realized through the contribution of each participant in the form of mutual assistance, so that the contributions collected in the form of mutual assistance will ultimately help the participants who experience multiplicity and mutual benefit (Yulsrizall & Lulbis, 2020). The contribution given by each participant in the form of mutual assistance will ultimately help the participants who experience difficulties (Mulkhsinuln & Fulrsotuln, 2019). Unlike conventional financing, which simply transfers risk, Islamic financing allows participants to share risk through mutual management. This principle is more in line with equity and equity in Islamic financing (Hidalyalh & Ralhmaln, 2025). Equity is a horizontal dimension in Islam (Ralmdhaln et al., 2024). The Islamic economic development scheme plays an important role as a financial protector for the poor, especially in anticipating the worst economic consequences that can lead to poverty (Al-Zhalr et al., 2025). In addition, this system also provides protection for micro, small, and medium enterprises (ULMKM) which are currently facing economic hardship (Al-Zhalr et al., 2025). By managing the land based on sharia principles, this al-sulurnsi not only becomes a protector, but also can become a sustainable economic fund. With traffic, the development of sharia al-sulurnsi has great potential to strengthen the social and economic network system at the community level (Nulrralhimalh et al., 2023).

Although the shawl industry in Indonesia continues to grow, the actual shawl industry is still lacking in potential for adequate protection. The low level of awareness of shawl products, as well as the incompatibility of products with local conditions, often become an obstacle to its effectiveness. This situation increasingly emphasizes the need for research that can explore in detail the actual protection of individual shawls. This is the fundamental factor that ultimately leads to the development of truly effective products (Balchtial et al., 2025).

The ultimate goal of effective products is formed by the interaction of internal and external factors. Internally, research has shown that a person's positive behavior, born from the effects of poor product quality, is the ultimate driver of their success (Al-Balchtial & Nurdalny, 2022). This means that the reverse liver function increases the risk of kidney failure, while the lower liver function also inhibits it (Yalnti et al., 2024). Therefore, the reverse liver function becomes an important factor that helps the liver to reverse the risk of kidney failure, so that the liver can take the right liver function and increase the risk of kidney failure (Pidal & Imsal, 2022). In addition to positive attitudes, consumer attitudes are influenced by three external factors: the supplier, the quality of the product, the premium, and the promotional strategy (Muksall et al., 2023). This research furthers this by showing that product factors in promotions, including product values, influence consumer attitudes to become the ultimate source of consumer attitudes (Faldlillalh & Rohim, 2024). Therefore, strategic steps are needed to improve the quality of the product, which is not only focused on the quality of the product, but also on the quality of the product, the quality of the product, the quality of the product, and the quality of the product (AL-balnnal & Nulrdalny, 2022).

The importance of this approach is that the growth of sharia in Indonesia reflects a reversal trend. This growth is supported by the large Muslim community, as the potential for growth and the increasing number of Muslim entrepreneurs who recognize the importance of choosing sustainable development instruments that are in line with sharia principles (Zalinalt & Khotimal, 2025). The importance of this approach is evident in the large potential of sharia in Indonesia, requiring a small number of qualified entrepreneurs. Government regulation is essential to ensure the integrity of the industry, including the legality of the industry. Government regulatory strategies need to focus primarily on improving the quality of agricultural products, diversifying products, and ensuring the integrity of agricultural products. Government collaboration in agricultural education is key. With clear regulation and industry compliance, the potential for agricultural products can develop optimally (Khalsalnalh et al., 2024).

At the local level, such as in Desal Singkulalng, Kecalmaltaln Mulalral Baltalng Galdis, Kalbulpalten Malndaliling Naltall, kaljialn about the protection of the economy of the rulmalh talnggal in kalitalnnyal with alsulralnsi syarialh malsih salngalt jalralng. Kalralkteristik malsyalkaltnyal yang lng ha polal pendalpaln daln rentaln terhaldalp gulncalngaln ekonomi menuntut dekataltaln pembalngulnaln yang berbalsis daltal. Therefore, qualitative analysis of the protection in this region is an important step to produce a realistic balance that can be implemented by the industry and the government in following up on the product development strategy.

The research is located at the heart of the cultural and institutional approach that investigates the economic protection of rural communities in rural areas that have not yet been reached by Islamic principles, by analyzing the economic protection of these communities in accordance with Islamic principles to form strategic and strategic objectives for the development of products. Thus, this research will address the issue of micro-approaches that take into account the local context, so that it will ultimately become an important step in facilitating access to social assistance at the local community level.

This research is based on the integration of various theories that explain the economic protection of the government (X1), the economic protection of the government (X2) and the economic protection of the government (X3) and the return of the government (Y). The necessity of economic protection for single households (X1) explained by the Theory of Economic Vulnerability for Single Households (ALdnyalni & Sulgihalrti, 2019) in the Theory of General Risk Management shows that the higher the exposure of single households to risks such as unstable capital, large losses, and health and work accidents, the greater the necessity of financial protection, which directly encourages the return of general economic vulnerability (Y) because the general economic vulnerability functions as an effective risk transfer mechanism.

The implementation of Islamic principles (X2), which is based on the Theory of Islamic Literacy (Yalnti et al., 2024), as well as the concept of Talkalfull, which includes the principles of mutual assistance, mutual reciprocity, and mutual benefit (Falirulzzen et al., 2024), has a positive influence on Y because the more the implementation of Islamic principles in the operational mechanisms of Islamic principles, the higher the trust in their recipients of the product, which is the main factor in the rotation. memperkulalt potenial pengemblangn asuransi syariah in local area.

The highest motivational factor (X3) explained by the Theory of Planned Behavior (Theory of Planned Behavior) from AL-Jen and the Theory of Consumer Motivation (Mulksall et al., 2023) shows that motivational factors are the highest predictors of positive behavior, high motivational factors are formed from positive attitudes, social environment, perception of access, and external factors such as image of the recipient, premium rates and promotional strategies will directly increase the return of motivational factors (Y) because the motivational factors encourage malsyalralkalt ulntulk mencariri informalsi, membenkaln produkk daln paldal alkhnyal berpartisipalsi dallam schemal perlindungngaln collective.

These three independent variables simultaneously contribute to the Y as explained by the Theory of Inclusion of Recurrence in the Theory of Social Experience Networks (Nulrralhimalh et al., 2023), which states that the development of rural social adaptation occurs when high levels of protection are met with high levels of protection from the environment, so that the development includes potential, misfortune, and the need for social adaptation that is in accordance with local conditions and based on principles. malqalsid sharialh yalitul hifdz all-nalfs (perlindulngaln Jiwal) in hifdz all-mall (perlindulngaln halrtal) (Saltrial et all., 2024).

This research aims to analyze the overall qualitative and quantitative aspects of the economic protection of rural communities in Singkul Village and the impact of the development of rural communities in the region.

The development of rural communities in this research is interpreted as a potential, disadvantage, and necessity for rural communities, although institutional support has not yet been established in the research area. Halsilnyal dihalralpkaln tidaklah menalmbalh khalzalnalh ilmu ekonomi daln keulalngaln sharia, tetalpi julgal memberikankaln malsulkaln pralktis balgi pengembalngaln produkk daln straltegi pemalsalraln alsulralnsi sharia wich is more in accordance with the conditions in kebultulhaln malsyalralkalt setempatt (Hidalyalh & Ralhmaln, 2025).

Based on the theoretical basis and the underlying thinking that has been developed, the following hypotheses are proposed in this study:

-H1: The existence of economic protection for single households has a positive effect on the return of social capital in Singkulng Village
-H2: The existence of social capital has a positive effect on the return of social capital in Singkulng Village
-H3: The existence of social capital has a positive effect on the return of social capital in Singkulng Village
-H4: The existence of economic protection for single households, pemalhalmaln alsulralnsi syarialh, daln minalt terhaldalp alsulralnsi syarialh secalral bersalmal-salmal berpengalrulh terhaldalp pengembalngaln alsulralnsi syarialh di Desal Singkulalng

**METHODS**

This research uses a qualitative approach with a cross-sectional research design. The cross-sectional research design was chosen because this research aims to analyze the influence of the economic protection of the household in the case of the potential for the return of certain experiences, especially through certain experiences in the long run. Lokalsi Penelitianaln aldallalh Desal Singkulalng, Kecalmaltaln Mulalral Baltalng Galdis, Kalbulpalten Malndaliling Naltall, dengaln fokuls alnallisis paldal tingkalt rulmalh talnggal.

The population in this study was all single residents living in Singkul Village. The sample size was determined to be Slovin residents with a 10 percent error rate. With a population size of 1,500 single residents, a minimum sample size of 94 respondents was obtained, which was considered to have met the minimum sample size for the multi-linear regression analysis. The technique of taking the sample is simple random sampling, in which each sample has a sample selected from the respondents.

The data collected were of primary nature, collected directly through the distribution of a structured questionnaire to the respondents. The questionnaire was followed by indicators of each variable in using a Likert scale of 1 to 5 (from the Standard of 1 to 5) to measure the level of respondents' assessment of the results. The independent variables in this study consisted of the level of economic protection of the household (X1), the level of social support (X2) and the level of social support (X3). Validity of Islamic law includes

The validity of fundamental concepts and dimensions of Islamic law, such as the principle of mutual assistance (tal'alwuln), the principle of mutual benefit (talbalrrul'), and the principle of ribal, ghalral, and dal maksir. Validity depends on the return of Islamic law (Y). Before conducting further analysis, the questionnaire instrument must first be tested for its validity and reliability. Validity testing is carried out to verify that the research instrument is truly complete and to examine the validity of the selected validity. The method used is Pearson Product Moment correlation of the score of each item with the total score. From the 24 items (P1–P23 in total) with 31 respondents, the Pearson correlation coefficient was obtained which showed a positive and significant relationship. All items had a significance value (Sig. 2-tailed) < 0.05, even multivariates had a significance level of 0.01. This study relies on the correlation between each item and the construct being studied. The item-total correlation (r-count) values ranged from 0.562 to 0.899, which is higher than the r-table (0.355) at 5% significance with df = 29. Thus, each item was proven to represent the research instrument consistently. In conclusion, all items in the research instrument were found to be valid and warrant further analysis. The reliability of the instrument was tested to assess the internal consistency of each item. The test results using Cronbalch's ALPHA showed a value of 0.762 for 24 items per questionnaire. This value exceeded the minimum standard of 0.70, so the instrument was categorized as having positive reliability. This means that all items in the questionnaire were consistent in assessing the overall construct.

Daltal analysis is carried out through several talhalp. Pertalmal, Descriptive Statistical Analysis is used to profile respondents in the data. Then, the questionnaire instrument is tested for validity in its reliability before being tested with a classical analysis test (normal tests in multi-lineal tests). The influence relationship was tested with Multilinear Regression Analysis, where the significance of the influence was tested with t-test and the simultaneous influence with F-test, using a significance level of 5%. The influence of the variable was modeled in the regression equation: $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$, where $\alpha$ is constant, $\beta_1$ and $\beta_2$ are regression coefficients, and $\varepsilon$ is the error term.

## RESULTS AND DISCUSSION

Statistical Test

Table 1 Respondent Characteristics

| Characteristics | **n** | **%** |
|---|---|---|
| Gender | | |
| Man | 54 | 56,3 |
| Woman | 42 | 43,8 |
| **Age** | | |
| 15-24 | 2 | 2,1 |
| 25-54 | 77 | 80,2 |
| 55-64 | 15 | 15,6 |
| >64 | 2 | 2,1 |
| Status in the Household | | |
| Husban | 53 | 55,2 |
| Wife | 41 | 42,7 |
| Son | 2 | 2,1 |
| Work | | |
| Agricultural Sector (Farmers, Fishermen, Laborers) (farmers/fisheries) | 29 | 30,2 |
| Trade/Business Sector (Fruit Business/Traders, Entrepreneurs/Entrepreneurs) | 31 | 32,3 |
| Professional Services Sector (Teachers, Civil Servants/Private Employees, Doctors/Midwives) | 18 | 18,8 |
| Non-Workers (Housewives/Students) | 18 | 18,8 |
| Income Per Month | | |
| < Rp3.355.900 | 45 | 49,9 |
| Rp3.500.000 – Rp5.000.000 | 38 | 39,6 |

| | | |
|---|---|---|
| > Rp5.000.000 | 13 | 13,5 |
| Number of Family Members | | |
| 1-3 | 17 | 17,7 |
| 4-5 | 45 | 46,9 |
| 6-10 | 30 | 31,3 |
| >10 | 1 | 1,0 |
| Insurance Ownership | | |
| Already Have | 41 | 42,7 |
| Do not have yet | 55 | 57,3 |
| Type of Insurance owned | | |
| Life insurance | 12 | 30,8 |
| Health Insurance/BPJS | 26 | 66,6 |
| Other Insurance | 1 | 2,6 |

Source: Primary Data 2026

3. Gender
   Based on Table 1, it was found that the majority of respondents were male, representing 54 individuals (56.3%), while the remaining respondents were female, representing 42 individuals (43.8%). This indicates a fairly balanced respondent composition, with a slight male predominance. In the context of gender, this indicates that male gender plays a key role in determining the final outcome, which is related to gender.

3. Age
   In terms of age, the majority of respondents were in the productive age group (25–54 years), representing 77% (80.2%). This age group represents the economically active group, possessing substantial financial resources, and most likely to require financial protection. The remaining age groups were in the 55–64 age group (15.6%), 15–24 age group (2.1%), and 64 age group (2.1%). This dominant productive age group is particularly relevant to research on the need for domestic economic protection.

3. Household Status
   Based on the status of single households, respondents were predominantly married (53 percent) and wives (41 percent) and wives (2.1 percent). This indicates that respondents are primarily responsible for the ultimate decision-making within single households, so their perceptions of the need for protection in single households represent the overall situation of single households.

3. Occupation
   Based on occupational type, respondents were spread across all sectors. The largest group was the commercial/industrial sector with 31 individuals (32.3%), followed by the commercial/industrial sector with 29 individuals (30.2%). Then, the professional and non-professional sectors accounted for 18 individuals (18.8%). This composition reflects the economic characteristics of Desa Singkul, which are predominantly based on the informal and informal sectors. This is important because these sectors are generally the most important sectors in the economy and do not yet have a strong social network.

3. Number of Family Members
   Based on family size, the majority of respondents in the small family category (4–5 people) were 45 people (46.9%). Then, in the large family category (6–10 people) were 30 people (31.3%), in the small family category (1–3 people) were 17 people (17.7%), and in the large family category (>10 people) were 1 person (1.0%). This shows that respondents have a significant amount of control over their own resources, making the need for final protection increasingly important.

3. Insurance Ownership
   The results of the study showed that the majority of respondents did not have insurance (55% of respondents (57.3%), while 41% of respondents did (42.7%). This finding indicates that the level of insurance penetration in Singkul Village is still low. This low insurance ownership is a significant barrier to the return of insurance in the area. This also underscores the urgency of research on the need for household economic protection in the return of insurance.

3. Type of Insurance Owned
   Of the 41 respondents who had insurance, the majority had health insurance/BPJS (26 individuals) (66.6%). Then, 12 individuals (30.8%) had life insurance, and 1 individual (2.6%) had other insurance. The majority of health insurance coverage indicates that the incidence of health risks has increased, although the government program (BPJS) is still limited in private health insurance. Meanwhile, the ownership of life insurance is still low (30.8%). This indicates that protection against the risk of death and loss of life has not yet become a priority for the community.

3. Income
   Based on Table 3, it was found that respondents' income levels were categorized as having a minimum wage (ULMK) of Rp3,355,900. The analysis showed that the majority of respondents (46.9%) had income below the ULMK level, representing 45 percent. Respondents with income below the ULMK level (Rp3,500,000 – Rp5,000,000) accounted for 38 percent (39.6%), while respondents with income above the ULMK level (Rp5,000,000) accounted for 13 percent (13.5%). This finding indicates that almost half of the residents in Singkul Village have incomes below the regional minimum wage standard.

Table 2
Household Economic Protection Needs

| **Household Economic Protection Needs** | **Strongly agree** | | **Agree** | | **Quite Agree** | | **Disagree** | | **Strongly Disagree** | |
|---|---|---|---|---|---|---|---|---|---|---|
| | **n** | **%** | **n** | **%** | **n** | **%** | **n** | **%** | **n** | **%** |
| My household is at risk of experiencing economic hardship due to unforeseen events | 9 | 9,4 | 39 | 40,6 | 31 | 32,3 | 8 | 8,3 | 9 | 9,4 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Healthcare costs can be a major burden on household finances. | 18 | 18,8 | 44 | 45,8 | 21 | 21,9 | 7 | 7,3 | 6 | 6,3 |
| Loss of alkaline water pollution has a serious impact on environmental health problems | 40 | 41,7 | 39 | 40,6 | 8 | 8,3 | 4 | 4,2 | 5 | 5,2 |
| Loss of alkaline water pollution has a serious impact on environmental health problems | 34 | 35,4 | 39 | 40,6 | 13 | 13,5 | 2 | 2,1 | 8 | 8,3 |
| Dalpalt's economic risks interfere with the resolution of the global disaster | 34 | 35,4 | 38 | 39,6 | 13 | 13,5 | 2 | 2,1 | 9 | 9,4 |
| **Understanding Sharia Insurance** | | | | | | | | | | |
| I understand that the insurance coverage is functional as a risk protection against accidents. | 28 | 29,2 | 44 | 45,8 | 18 | 18,8 | 1 | 1,0 | 5 | 5,2 |
| I know the basic difference between conventional and non-conventional alsulralnsi syarialh | 28 | 29,2 | 31 | 32,3 | 32 | 33,3 | 1 | 1,0 | 4 | 4,2 |
| I understand that alsulralnsi sharialh applies the principle of mutual assistance (tal'alwuln) | 43 | 44,8 | 34 | 35,4 | 16 | 16,7 | 1 | 1,0 | 2 | 2,1 |
| I know that sharia insurance must be free from ribal. | 38 | 39,6 | 34 | 35,4 | 16 | 16,7 | 2 | 2,1 | 6 | 6,3 |
| I understand that the practice of gharar (uncertainty) is not permitted in Islamic law. | 35 | 36,5 | 35 | 36,5 | 17 | 17,7 | 0 | 0 | 9 | 9,4 |
| I know that maisir (gambling) is prohibited in Islamic law | 45 | 46,9 | 29 | 30,2 | 12 | 12,5 | 2 | 2,1 | 8 | 8,3 |
| I understand that the tabarru' funds are used to help each other between participants. | 39 | 40,6 | 31 | 32,3 | 19 | 19,8 | 0 | 0 | 7 | 7,3 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Compliance with Islamic law is an important consideration in choosing Islamic law. | 42 | 43,8 | 40 | 41,7 | 7 | 7,3 | 0 | 0 | 7 | 7,3 |
| **Interest in Sharia Insurance** | | | | | | | | | | |
| I have an interest in becoming a participant in sharia insurance | 28 | 29,2 | 41 | 42,7 | 21 | 21,9 | 1 | 1,0 | 5 | 5,2 |
| I am willing to set aside a portion of my income to pay sharia insurance contributions. | 25 | 26,0 | 42 | 43,8 | 20 | 20,8 | 2 | 2,1 | 7 | 7,3 |
| I am considering sharia insurance as a choice for family financial protection. | 25 | 26,5 | 46 | 47,9 | 18 | 18,8 | 1 | 1,0 | 6 | 6,3 |
| I would consider taking out Sharia insurance if a product that meets my needs is available. | 25 | 26,0 | 45 | 46,9 | 17 | 17,7 | 2 | 2,1 | 7 | 7,3 |

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| I am willing to seek further information about Islamic insurance products. | 35 | 36,5 | 38 | 39,6 | 17 | 17,7 | 2 | 2,1 | 4 | 4,2 |
| Development of Sharia Insurance | | | | | | | | | | |
| Sharia insurance has the potential to be developed in the area where I live | 31 | 32,3 | 39 | 40,6 | 18 | 18,8 | 1 | 1,0 | 7 | 7,3 |
| The need for economic protection for the community supports the development of sharia insurance in this area. | 31 | 32,3 | 44 | 45,8 | 15 | 15,6 | 0 | 0 | 6 | 6,3 |
| Education and outreach will increase public acceptance of sharia insurance. | 27 | 28,1 | 50 | 52,1 | 10 | 10,4 | 3 | 3,1 | 6 | 6,3 |
| Sharia insurance products need to be adapted to the economic conditions of the local community. | 31 | 32,3 | 46 | 47,9 | 10 | 10,4 | 3 | 3,1 | 6 | 6,3 |
| The development of sharia insurance can increase the economic resilience of households in this region. | 34 | 35,4 | 40 | 41,7 | 15 | 15,6 | 2 | 2,1 | 5 | 5,2 |

Source: Primary Data 2026

1. X1: Overall, the majority of respondents are aware of the high need for economic protection in their homes. This is reflected in the high percentage of Agree and Strongly Agree answers to all statements. Loss of income has a serious impact on family well-being (82.3%). Households need long-term financial protection (76.0%). Economic risks significantly impact the recovery of basic needs (75.0%). Health is a major threat to the recovery of households (64.6%). In addition, 50% of respondents believe that their households are at risk of experiencing economic difficulties due to the occurrence of unplanned talk. This hall shows that the public has a high level of risk in terms of economic risk in terms of the urgency of financial protection, which theoretically becomes the basis for the emergence of certainty in terms of product quality.

2. X2: In general, the level of understanding of the respondents' understanding of Islamic law is quite high, with the majority understanding the concepts of Islamic law. However, only about 10–15% of respondents have not yet understood the concepts of Islamic law. Most respondents agreed or strongly agreed that they:

   • Understand the principles of tal'alwuln (80.2%)

• Understanding the risk of fraud (75.0%)
• Impairs risk protection functions (75.0%)
• Recognize malisir laralngaln (77.1%)
• Examining Islamic law is important in choosing Islamic law (85.5%) In fact, it is relatively lower (61.5%), with many respondents who are willing to try it out. “culkulp seuljul”. This article points out that normal counterfeiting is based on the principle of back-and-forth, but the technical meaning of product differences still needs to be studied.

3. X3: Respondents' interest in shawl education is relatively high. The majority of respondents:
   • Consider shawl education as a protection option (74.4%)
   • Are willing to set aside capital to contribute (69.8%)
   • Are interested in participating (71.9%)
   • Are willing to seek further information (76.1%)
   In addition, 72.9% of respondents would consider participating in shawl education if a suitable product were available. This hall shows the potential for significant growth in the development of Islamic insurance in the research area.

4. : Majority of respondents are optimistic about the potential for the development of sharia economic growth in their region and believe that sharia economic growth will improve the overall economic growth. The majority of respondents had a positive perception of regional economic development, with:
   • Awareness of regional economic development potential (72.9%)
   • Awareness of regional economic development supporting regional economic development (78.1%)
   • Awareness of the importance of education (80.2%)
   • Awareness of the potential for product integration into the local economy (80.2%)
   • Belief in the benefits to economic resilience (77.1%)

   This shows that in terms of the perception of the social sector, there is strong support for the development of the social sector, especially if accompanied by education and adjustment of the product to local conditions.

**Table 3**
**Normalitas Test**

| | | |
|---|---|---|
| N | | 96 |
| Normal Parameters[a,b] | Mean | .0000000 |
| | Std. Deviation | 2.16947191 |
| Most Extreme Differences | Absolute | .085 |
| | Positive | .067 |
| | Negative | -.085 |
| Test Statistic | | .085 |

Source: Primary Data, 2026

The normality test was conducted to test whether the residuals of the regression model were normally distributed. The test was conducted using the Kolmogorov-Smirnov test with the Lilliefors correction, considering the sample size >50. The normality test was conducted if the sample size was 3.

Based on the 3-test, the Kolmogorov-Smirnov value was 0.085 with a significance level of 0.081. If the significance value was 0.081 > 0.05, the residuals were normally distributed.

Thus, the normality assumptions in the linear regression analysis are met. This shows that the regression model has met all the best linear regression models (BLULE).

**Tabel 4**
**Multicollinearity and Heteroscedasticity Test**

| | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| Model | | B | Std. Error | Beta | t | Sig. | Tolerance | |
| 1 | (Constant) | -.923 | 1.251 | | -.738 | .462 | | |
| | Total X1 | .381 | .085 | .341 | 4.484 | .000 | .458 | 2.184 |
| | Total X2 | .186 | .064 | .262 | 2.894 | .005 | .322 | 3.105 |
| | Total X3 | .394 | .091 | .364 | 4.355 | .000 | .379 | 2.636 |

a. Dependent Variable: Total Y
Source: Primary Data, 2026

The multicolineal test shows that all independent variables have Tolerance values > 0.10 in VIF < 10, namely $X_1$ (Tolerance = 0.458; VIF = 2.184), $X_3$ (Tolerance = 0.379; VIF = 2.636). This means that there is no independent multicolineal algorithm. The heteroscedal-stitial test using the Glejser method shows the total significance value of the independent variables > 0.05, so that heteroscedal-stitiality does not occur in the regression model. In this way, all the classical conclusions have been fulfilled in the final regression model which can be interpreted logically.

**Table 5**
**Regresion Linear Test**

| | Unstandardized Coefficients | | Standardized Coefficients | | |
|---|---|---|---|---|---|
| Model | B | Std. Error | Beta | t | Sig. |

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | (Constant) | -.923 | 1.251 | | -.738 | .462 |
| | Total X1 | .381 | .085 | .341 | 4.484 | .000 |
| | Total X2 | .186 | .064 | .262 | 2.894 | .005 |
| | Total X3 | .394 | .091 | .364 | 4.355 | .000 |

b. Dependent Variable: Total Y
Source: Primary Data, 2026

Based on the Table Coefficients, the following regression equation is obtained: $\hat{Y} = -0.923 + 0.381X_1 + 0.186X_2 + 0.394X_3$
Conditions:
- $\hat{Y}$ = Sharia Insurance Development
- $X_1$ = Need for Economic Protection of the Household
- $X_2$ = Sharia Insurance Investment
- $X_3$ = Interest in Sharia Insurance

The regression equation can be interpreted as a constant of -0.923 indicating the absolute value of economic protection ($X_1$), the absolute value of social protection ($X_2$), and the absolute value of social protection ($X_3$) is zero, and the absolute value of social protection (Y) is -0.923. However, this constant value is not statistically significant ($p = 0.462$). The regression coefficient of $X_1$ is 0.381 and is positive and significant ($p = 0.000$), which means that every increase in the economic protection of the home will increase the return of the sharia economy by 0.381. The regression coefficient of $X_2$ is 0.186 and is positive and significant ($p = 0.005$), which means that every increase in the economic protection of the home will increase the return of the sharia economy by 0.186. The regression coefficient of $X_3$ is 0.394 which is positive and significant ($p = 0.000$), which means that every increase in the salt of the salt of the heart increases the return of the salt of the heart by 0.394 units.

**Table 6**
**Partial influence significance test (t-test)**

| Model | | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | -.923 | 1.251 | | -.738 | .462 |
| | Total X1 | .381 | .085 | .341 | 4.484 | .000 |
| | Total X2 | .186 | .064 | .262 | 2.894 | .005 |
| | Total X3 | .394 | .091 | .364 | 4.355 | .000 |

c. Dependent Valrialble: Totall Y
Source: Primary Data, 2026

The t-test shows that the validity of the economic protection of single households ($X_1$) has a calculated t-value of 4.484 with a significance of 0.000. If the significance value is <0.05, $H_0$ is rejected and $H_1$ is accepted. Thus, the validity of economic protection of single households has a positive and significant effect on the return of sharia law. The validity of the economic protection of single households ($X_2$) has a calculated t-value of 2.894 with a significance of 0.005. If the significance value is <0.05, $H_0$ is rejected and $H_2$ is accepted. Thus, the Islamic insurance has a positive and significant effect on the return of Islamic insurance.

The variable of interest on Islamic insurance ($X_3$) has a t-value of 4.355 with a significance of 0.000. If the significance value is <0.05, $H_0$ is rejected and $H_3$ is accepted. Thus, the Islamic insurance has a positive and significant effect on the development of Islamic insurance.

Based on the Standardized Coefficients (BAL), the most significant variable of Islamic insurance ($X_3$) has the highest BAL value of 0.364, followed by the economic protection of Islamic insurance ($X_1$) of 0.341, and the most significant variable of Islamic insurance ($X_2$) of 0.262. This shows that the most significant variable of Islamic insurance is the most dominant variable in influencing the development of Islamic insurance.

**Tabel 7**
**Simultaneous influence test F**

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1389.831 | 3 | 463.277 | 95.323 | .000[b] |
| | Residual | 447.128 | 92 | 4.860 | | |
| | Total | 1836.958 | 95 | | | |

d. Dependent Valrialble: Totall Y
e. Predictors: (Constant), Total X3, Total X1, Total X2
Source: Primary Data, 2026

The F test was conducted to test the independent variables simultaneously with each other (simultaneously) having a significant effect on the dependent variable. The test was conducted at a significance level of 5% ($\alpha = 0.05$). The F test was conducted at a significance level of 7.

Based on the significance level of 7, the calculated F value was 95.323 with a significance level of 0.000. The F value of the label is at a significance level of 5% with df1 = 3 (number of independent variables) and df2 = 92 (n - k - 1 = 96 - 3 - 1 = 92) of 2.70. Thus, F count (95.323) > F count (2.70) with a significance level of 0.000 < 0.05.

Conclusion: $H_0$ is rejected and $H_a$ is accepted. This means that the variables of economic protection ($X_1$), sharia insurance ($X_2$), and the influence of sharia insurance ($X_3$) simultaneously have a significant influence on the development of sharia insurance (Y) in Singkulang Village, Batang Gadis District, Mandailing Natal Regency.

This F-test also confirms that the regression model is fit and can predict the influence of the independent variables on the dependent variables.

**Table 8**
**Coefficient of Determination Test**

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .870[a] | .757 | .749 | 2.205 |

Predictors: (Constalnt), Totall X3, Totall X1, Totall X2
Dependent Valrialble: Totall Y
Source: Daltal Primer, 2026

The determinal coefficient test is carried out to determine the magnitude of the deviation of the independent variables in calculating the value of the dependent variables. The results of the determinal coefficient test were calculated using Talbel 8.

1. Correlation Coefficient (R)
   An R value of 0.870 indicates independent hulbulngaln alntalral valrialbel (the occurrence of economic protection of rulmalh talnggal, pemalhalmaln alsulralnsi sharialh, in minalt terhaldalp alsulralnsi sharialh) with dependent valrialbel (refund of alsulralnsi shahrialh) salngalt kulalt. Based on the guidelines for interpreting the correlation coefficient, the value of R = 0.870 is based on a ratio of 0.80 – 1.00, which is the highest value in the global value category.

2. Determinal coefficient (R Square)
   The value of R Sqlalre of 0.757 means 75.7% of the value of the return of the return of the year (Y) and the value of the return of the year's economic protection ($X_1$), the return of the year's return ($X_1$) ($X_2$), in minalt haldalp alsulralnsi sharialh ($X_3$). While the remaining 24.3% of the signal is explained by traffic variables in this research model, such as religious factors, social factors, education, beliefs about local people, the influence of social figures, social factors and social factors. not examined in this research.

3. Adjulsted R Square
   Adjulsted R Square value of 0.749 shows the number of results after being followed by the number of independent values (k = 3) in the number of independent values (k = 3) in the number of independent values (k = 3) in the number of independent variables (n = 96), the number of independent values in the number of dependent values remains high, namely 74.9%. ALdjulsted R Squlalre digulnalkaln kalrenal more alkulralt ulntulk evaluate the regression model with more independent saltul valrialbel. The Aldjulsted R Squlalre value which is not significantly different from R Squlalre (0.749 vs 0.757) indicates that this regression model is efficient and does not occur overfitting.

Based on the analysis of multiple linear regression that has been carried out, it was found that the three independent variables namely the economic protection of the single household ($X_1$), the income of the household ($X_2$), and the income of the household ($X_3$) had a positive and significant effect on the return of the income of the household (Y) in Singkuang Village. The R Square value of 0.757 shows that 75.7% of the return of the income of the household is explained by the three variables. This finding confirms that the development of the sharia community in rural areas does not stand alone, but rather involves the interaction of various factors in the protection of the community, the level of the community's welfare.

The results of the study show that the need for household economic protection ($X_1$) has a regression coefficient of 0.381 with a t-value of 4.484 and a significance of 0.000, which means this variable has a positive and significant effect on the development of household economic vulnerability. This finding is in line with the Household Economic Vulnerability Theory proposed by ALdnyani & Sulgiharti (2019), which states that households with high risk exposure such as unstable income, large family dependents, and health risks and work accidents have a greater need for protection. This also supports the Theory of Community Risk Management, whereby communities facing high risk require risk transfer strategies such as social support when they are unable to manage the risks themselves. This research is consistent with the research of Balchtialr et al. (2025) which states that community social support schemes play an important role as financial protection for communities in anticipating the risk of poverty that can cause poverty. Thus, the initial hypothesis ($H_1$) which states that economic protection has a positive effect on the return of economic growth is accepted.

Furthermore, the variable of understanding of sharia insurance ($X_2$) has a regression coefficient of 0.186 with a t-value of 2.894 and a significance of 0.005, which means that this variable also has a positive and significant influence on the development of sharia insurance, although its influence is the smallest compared to other variables. This finding is in accordance with the Financial Literacy Theory which explains how a person's level of understanding of the concept of mutual understanding influences their behavior. The increasing understanding of Islamic society regarding the principles of mutual assistance (ta'awun), the tabarru' (charity fund) contract, and the prohibition of ribal, gharar, and maisir (rial) has contributed to the development of Islamic insurance. This also supports the concept of Takaful proposed by Falirulzzen et al. (2024).

that understanding the five main principles of sharia insurance (Takaful, Tabarrul', Wakalalh, Amanah, Ta'awun) becomes the basis for the halal sharia insurance product. This research is in line with Yalnti et al. (2024) which states that the literalism that is back then increases the tendency of sharia insurance users, while the low mentality of the perpetrators actually hinders it. AL-bannal & Nurdalny (2022) also proved that positive attitudes born from the effects of social change are the driving force behind the social change. Thus, the hypothesis ($H_2$) which states that the effects of social change have a positive influence on the social change is accepted.

The most interesting, the most significant variable ($X_3$) is proven to be the most dominant factor with a regression coefficient of 0.394, the highest Betal value (0.364), the calculated t-value of 4.355, and a significance of 0.000. This finding is very consistent with AL-Jzen's Theory of Planned Behavior, which states that intention is the strongest predictor of actual behavior. A person's interest in insurance is influenced by three main factors, namely a positive attitude towards the product, subjective norms (support from the social environment such as family, friends, and religious figures), and perceptions of behavioral control (accessibility and affordability of premiums). In the context of Singkuang Village, respondents showed positive attitudes such as considering alternative protection alternatives, being willing to set aside resources and seek more advanced informality, which initially represented a strong indication that interest matters were becoming a bridge between the interests of others and their actions. This also supports the Consumer Interest Theory, which posits that interest matters are formed from the interaction of internal factors (knowledge, knowledge, motivation) and external factors (environment, influence, social influence, culture). This research is in line with Mulksal et al. (2023) who stated that public interest in sharia insurance is strongly influenced by three external factors: the ultimate provider, the source of the sharia insurance, the premium rate, and the promotional strategy. Faldlillalh & Rohim (2024) also elaborated on product factors in promotion, including the values of the sharia insurance, which in turn influence the potential customers to become sharia insurance customers. AL-bannal & Nurdalny (2022) emphasized that strategic steps to improve community participation require an integrated approach that not only focuses on the main focus on the literal return of sharia, but also on the main focus on image development, clear economic value promotion, and product innovation and promotion that are appropriate and affordable. Thus, the third hypothesis (H3) which states that the most significant positive effect on the return of sharia is accepted, with the most significant factor.

Simultaneously, the F test results show a calculated F value of 95.323 with a significance of 0.000, exceeding the F table (2.70), which means that the three independent variables together have a significant influence on the development of sharia insurance. This finding is in accordance with the Financial Inclusion Theory which states that the development of sharia insurance in rural areas is based on the provision of formal and affordable public access. The group of people who were previously unreached by the social and economic conditions of the community were given access through products that were in accordance with their socio-economic conditions in the principles of social justice. This research is consistent with Khasanah et al. (2024) which is the most important thing in the development of Islamic education is the need for a wide range of qualified support, the most important thing is government regulation to ensure the quality of education, the most important thing is the focus of the strategy of Islamic education, the most important thing is product diversification and the most important thing is the government collaboration and the most important thing is the government education. Zalinarta & Khotima (2025) also discussed the potential for economic protection in the Muslim world.

This was supported by the large Muslim community, as the potential for economic protection in the rise of Muslim communities recognized the importance of choosing instruments that align with Islamic principles. Thus, the fourth hypothesis (H1), which states the necessity of economic protection, the potential for Islamic protection, and the potential for Islamic protection in general, is accepted.

In the perspective of Islamic Economics, the findings of this study are very relevant to the concept of malqalsid syarialh, especially hifdz all-nalfs (protection of souls) and hifdz all-mall (protection of halal) as stated by Satria et al. (2024). The high level of economic protection reflects the level of social protection that protects the soul from the risks that are calm, ... The principle of mutual assistance (ta'awun) which is the foundation of the Islamic community is in line with the values of mutual cooperation which are inherent in rural communities, as explained by Sahla et al. (2023). Thus, the development of Islamic community in Singkuang Village has implications not only for economic aspects but also for social and spiritual aspects.

Overall, the results of this study confirm all the hypotheses proposed. All three independent variables were shown to have a positive and significant effect on the return of Islamic economic growth, with the most dominant factor being the need for economic protection in the case of Islamic economic growth. This finding is consistent with the theories that have been published previously (Home Economics General

Theory, Family Risk Management Theory, Household Literacy Theory, Product Knowledge Theory, General Stores Theory, Consumer Interest Theory, Household Inclusion Theory, as well as the concept of social responsibility in takaful) and also in line with previous research studies. The characteristics of the Singkuang Village community, which are economically independent, have a large advantage, work in the informal sector, and are also thick with the values of mutual cooperation, making the community a potential instrument that can be developed.

## CONCLUSIONS

Based on the results of multiple linear regression analysis and hypothesis testing that have been conducted, it can be concluded that all hypotheses in this study are accepted. Firstly, the need for economic protection is based on a high level of capital. The single government prevents unstable capital, large losses, and health and work risks. This condition leads to the need for increased financial protection. Secondly, the need for Islamic financial protection is often reversed. The government recognizes the principle of mutual benefit, interest, and risk protection functions. They still need technical knowledge to be able to assess product defects more accurately. Third, the cost of the product is the most important factor. Respondents are willing to seek information, considering the cost of the product and adjusting the cost. This factor provides an opportunity for product penetration that is in accordance with local conditions.

The regression model explained 75.7 percent of the variance in sharia insurance returns. All independent variables had a significant positive effect. The most significant influence was the need for economic protection in sharia insurance.

This finding suggests the need to promote three factors simultaneously. The level of risk, the complexity of technical literacy, and the impact of sharia insurance through consistent education. This approach provides a strong basis for validating the role of sharia insurance in Singkuang Village.

Based on research, the Islamic insurance institution has increased its educational and socialization efforts more intensively towards the community, especially regarding the concept, benefits, and differences between Islamic and conventional insurance, considering that it has been proven to be the most dominant factor in influencing its development. The local government and community figures It is also expected to play an active role in supporting the program of reciprocal literacy through outreach activities and training, so that the risk of economic risk in the community will increase. In addition, the developer of the community-based product needs to plan a product that is in accordance with the economic conditions in the community at the local level, so that it is more affordable and relevant. For further researchers, it is necessary to redress the variables of the traffic in this research model, such as the level of the initial stage, the level of the institutional reliability, and the social factors of the community. This will allow for a more comprehensive understanding of the factors that influence the development of the social factors.

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