JURNAL ECONOMINA e-ISSN: 2963-1181
Volume 5, Number 7, July 2026
Homepage: ejournal.45mataram.ac.id/index.php/economina

The Influence Of Sharia Insurance Education Through Social Media And The Role Of Ulama On Increasing Public Awareness Of Sharia Insurance

Nur Ajizah Harahap[1]*, Rahmi Syahriza[2], Marliyah[3]
[1,2,3] Sharia Insurance, Faculty of Islamic Economics and Business, State Islamic University of North Sumatera, Medan, Indonesia

** Corresponding Author: jizahnurajizah08@gmail.com*

Article History
Received: 15-07-2026
Revised: 20-07-2026
Published: 24-07-2026

ABSTRACT
Although the Islamic insurance industry in Indonesia shows positive developments, the level of public awareness in using Islamic insurance products is still relatively low. This condition indicates that efforts to increase public knowledge, understanding, and trust in Islamic insurance still need to be optimized. This study aims to analyze the effect of Islamic Insurance Education through Social Media and the Role of Ulama on Public Awareness in Islamic Insurance in Medan City. The research data was obtained through questionnaires and analyzed using SPSS version 30 with validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, partial tests (t-test), simultaneous tests (F-test), and coefficient of determination tests. The results show that Islamic Insurance Education through Social Media has a positive and significant effect on Public Awareness in Islamic Insurance (β = 0.491; p = 0.003). In addition, the Role of Ulama also has a positive and significant effect with a more dominant contribution (β = 0.919; p = 0.000). Simultaneously, both variables had a positive and significant effect on Public Awareness (F = 56.667; p = 0.000).Two independent variables explain 52.9% of the variation in public awareness, while the remaining 47.1% is influenced by factors not included in the research model, based on an Adjusted R-squared value of 0.529. This finding indicates that the synergy between education through social media and the role of religious scholars is an effective strategy in increasing public awareness, understanding, and trust in Islamic insurance.

Keywords: Social Media Education, Role of Religious Scholars, Public Awareness, Islamic Insurance

INTRODUCTION

Indonesia's Islamic finance sector is experiencing a positive upward trend, particularly in the area of Islamic insurance. However, public understanding of the importance of Islamic insurance remains low, despite its significant potential benefits. Many people lack a full understanding of Islamic insurance, how it works, and how it differs from conventional insurance, resulting in limited interest in using it. According to data from the Financial Services Authority (OJK), Islamic insurance contributed IDR 17.63 trillion to the Indonesian economy in 2024, a 2.9% increase compared to the previous year. In terms of market share, Islamic insurance assets account for only about 5% of the country's total insurance sector. This indicates that Islamic insurance plays a relatively small role in the country's overall financial landscape.

Furthermore, the overall insurance coverage rate in Indonesia remains relatively low. In 2024, the insurance sector contributed approximately 2.6% of national economic output, as reflected in Gross Domestic Product (GDP). This figure lags far behind countries such as Malaysia and Singapore, indicating that the public still needs to better understand the importance of financial protection. On the positive side, advances in digital technology, particularly through social media, present significant opportunities to enhance education about Islamic finance and deepen understanding. Social media serves as an effective tool for disseminating information widely and quickly while enabling interactive communication. Digital platforms can help raise awareness of Islamic insurance by facilitating access to and understanding of relevant information.

Previous research has shown that social media plays a crucial role in increasing public interest and awareness of sharia insurance products. Putri (2020) found that social media marketing strategies have a positive impact on purchase intention for sharia insurance products in Indonesia because they facilitate communication between service providers and consumers and disseminate relevant educational information. Furthermore, Susianti et al. (2025) demonstrated that social media marketing is effective in increasing sharia financial literacy among Generation Z, which in turn can shape new behaviors and awareness of sharia-based finance. Furthermore, previous research has highlighted the influence of social media educational strategies on public understanding and awareness of sharia insurance products. Pradania et al. (2024) demonstrated that the use of social media, such as Instagram, as a marketing tool for sharia insurance is effective in disseminating information that increases public awareness of the importance of sharia-based financial protection.

However, most previous research has addressed the influence of Sharia insurance education through social media and the role of Islamic scholars separately. Studies that simultaneously integrate these two approaches to raise public awareness of Sharia insurance are still limited, particularly in the context of regional communities with strong social and religious characteristics, such as North Sumatra, particularly the city of Medan.

Table 1. Data on Sharia Insurance users in Medan

Region	**Number of Sharia Insurance Participants**	**Information**
Medan City	30,000 people	Data from Islamic insurance companies
North Sumatra	70,000 people	Total number of insured participants
North Sumatra	66.43% of the population is Muslim	Huge potential of insurance market

Source: Allianz Life Syariah Indonesia

Table 2. Potential of Sharia Insurance Market in Medan

Indicator	**Mark**
Population of Medan City	2,486,283 people
Insurance Market Potential in Indonesia	250,000,000 people
Sharia Insurance Users	8,000,000 people
Percentage	3.2%

Source: Official (BPS), BPS, OJK

Medan has a population of 2,486,283, while the estimated number of people with potential insurance coverage in Indonesia is around 250 million. However, only around 8 million people have registered for Sharia insurance. Percentage-wise, only around 3.2% of the total potential market in Indonesia currently participates in Sharia insurance. This figure indicates that Sharia insurance adoption remains relatively low compared to the overall population and market size. This indicates a significant gap between the potential of Sharia insurance and its actual utilization by the public.

A similar situation can be seen at the regional level, particularly in Medan. This city has a population of over 2.4 million, yet the level of public participation in sharia insurance remains relatively low, at around 1.2%. Despite the significant market potential for sharia insurance, efforts to increase public awareness and understanding of its importance still require further efforts. This low figure highlights that education and confidence are key barriers to attracting more participants. Therefore, innovative methods, such as leveraging social media and emphasizing the role of religious leaders, are needed to help the public understand and appreciate the benefits of sharia insurance.

Table 3. Total Sharia Insurance Assets in Indonesia (2020-2025)

Year	(trillion)	Growth %
2020	38.55	-
2021	42.50	10.22%
2022	44.65	5.06%
2023	45.30	1.45%
2024	45.75	0.99%
2025	47.02	2.77%

Source: OJK (Indonesian Insurance Statistics & Industry Report)

Data from the Financial Services Authority (OJK) indicates that total assets of the sharia insurance sector in Indonesia continue to increase, indicating positive growth and development in the industry from 2020 to 2025. In 2020, total assets reached IDR 38.55 trillion and continued to increase to IDR 47.02 trillion in 2025. While asset growth may fluctuate, the overall trend is upward. The most significant increase occurred in 2021, which was marked by a 10.25% increase; however, in subsequent years, growth has remained more consistent and continues to increase. This indicates that the sharia insurance sector is very strong and has promising potential for future expansion.

However, this increase in investment value does not fully reflect the high level of public participation in Islamic insurance. This suggests that investment growth is driven more by increased funds under management, rather than solely by an increase in the number of participants. Therefore, efforts to increase public literacy and awareness are needed to ensure that investment growth is accompanied by an increase in the number of Islamic insurance users.

RESEARCH METHODS

This study uses a quantitative approach aimed at analyzing the influence of Islamic insurance education through social media and the role of Islamic scholars on public awareness of Islamic insurance. This study examines the relationship between variables through statistical analysis. This study uses both primary and secondary data. Secondary data were obtained from various sources, including reports from the Financial Services Authority (OJK) and the Central Statistics Agency (BPS), as well as relevant literature and previous research. While primary data were obtained through questionnaires distributed to the general public in

Medan City. The population in this study was the entire population of Medan City, which numbered more than 2 million people. This number is considered a large population, therefore the sampling was purposive sampling with the criteria of respondents actively using social media and having basic knowledge of Islamic insurance. The sample size for this study was set at a minimum of 100 respondents. The determination of the sample size refers to Sugiyono's opinion that the sample size of quantitative research generally ranges from 30 to 500 respondents. Furthermore, according to Imam Ghozali, a sample size of 100 respondents is sufficient for statistical analysis using SPSS, especially in regression testing. A questionnaire with a five-point Likert scale, ranging from disagree to strongly agree, was used to collect data. This research instrument was created using data on public awareness, the role of religious experts, and social media education.

Next, the collected data was analyzed using SPSS software. The analysis stages included normality, validity, and reliability tests to ensure the quality of the research instruments, as well as multiple linear regression analysis to determine the effect of the independent variables on the dependent variable. Additionally, a t-test was conducted to test partial effects, an F-test to test simultaneous effects, and a coefficient of determination (R^2) was used to determine the extent of the independent variables' contribution in explaining the dependent variable. With this method, the research is expected to be accurate, systematic, and scientifically accountable.

RESULTS AND DISCUSSION

Research Result

Validity Testing

The purpose of validity testing is to determine whether each statement in the research instrument accurately reflects the variables being studied and aligns with the concepts it aims to measure. This testing determines the suitability of each questionnaire item for use as a data collection tool in research.

Table 6. Validity test results

Variables	Indicator	R Count	R Table	Significant	Information
Education through social media (X_1)	X1.1	0.629	0.197	0.05	VALID
	X1.2	0.675	0.197	0.05	
	X1.3	0.700	0.197	0.05	
	X1.4	0.658	0.197	0.05	
	X1.5	0.579	0.197	0.05	
The role of the ulama (X_2)	X2.1	0.804	0.197	0.05	VALID
	X2.2	0.846	0.197	0.05	
	X2.3	0.897	0.197	0.05	
	X2.4	0.825	0.197	0.05	
	X2.5	0.780	0.197	0.05	
Public awareness (Y)	Y.1	0.791	0.197	0.05	VALID
	Y.2	0.649	0.197	0.05	
	Y.3	0.659	0.197	0.05	
	Y.4	0.724	0.197	0.05	
	Y.5	0.736	0.197	0.05	
	Y.6	0.663	0.197	0.05	
	Y.7	0.721	0.197	0.05	
	Y.8	0.527	0.197	0.05	
	Y.9	0.816	0.197	0.05	

	Y.10	0.811	0.197	0.05	

Source: Data processed with SPSS v.30, 2026

Based on the data in Table 6, which describes the results of the validity analysis, it was found that all items in the education variable through social media (X_1), The Role of Ulama (X_2), and Public Awareness (Y) shows the calculated r value is above the critical threshold of 0.197 at a significance level of 5% (α = 0.05). The range of r values for the Education through Social Media variable ranges between 0.579 and 0.700; for the Role of Ulama variable, it ranges between 0.780 and 0.897; and for the Public Awareness variable, it ranges between 0.527 and 0.816. Thus, all item statements for each variable are considered valid and meet the validity testing standards. These findings indicate that each element in the research instrument can measure the construct being studied with adequate accuracy and consistency. Consequently, this research instrument is suitable for use in data collection and can be continued to the reliability testing process and more in-depth data analysis.

Reliability Test

This study applied a reliability test using Cronbach's alpha to assess the questionnaire's reliability. If the Cronbach's alpha value is greater than 0.60, the questionnaire is considered reliable; if the value is below 0.60, the questionnaire is considered unreliable.

Table 7 Reliability Test

variables	Cronbach's alpha	N of Items	standard	information
Education through social media (X_1)	0.842	5	0.60	reliable
The role of scholars (X_2)	0.936	5	0.60	reliable
Public awareness (Y)	0.923	10	0.60	reliable

Source: Data processed with SPSS v.30, 202 6

Based on Table 7, the variables Education through Social Media (X_1), the Role of Ulama (X_2), and Public Awareness (Y) have Cronbach's Alpha values of 0.842, 0.936, and 0.923, respectively. Since each of these values is higher than 0.60, it can be said that each variable in this study is reliable. Thus, the research instrument has a good level of consistency and is suitable for use in further data analysis.

Classical Assumption Testing

Data Normality Test

A normality test is performed to determine whether the data in a study is normally distributed. This test is important because it is one of the assumptions that must be met before conducting parametric statistical analysis, such as linear regression analysis.

Histogram

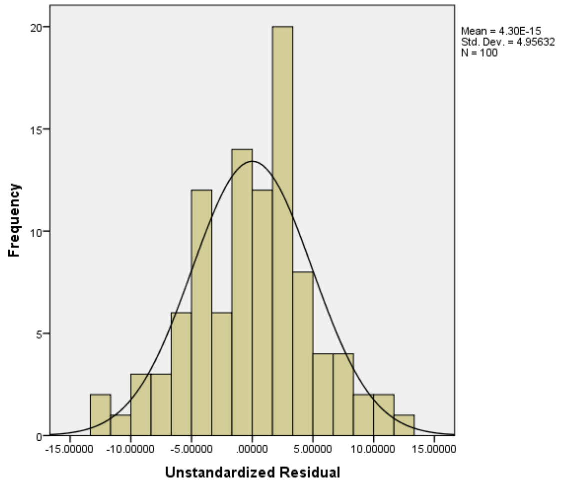

Figure 1 Results of the Normality Test Using the Histogram Graph Method
Source: Data processed with SPSS v.30, 2026

Based on the results of the normality graph, the data distribution pattern forms a bell-like curve (bell curve) which is relatively symmetrical along the Y axis. Therefore, it can be concluded that the research data meets the assumptions of normal distribution and is suitable for use in regression analysis.

P-Plot

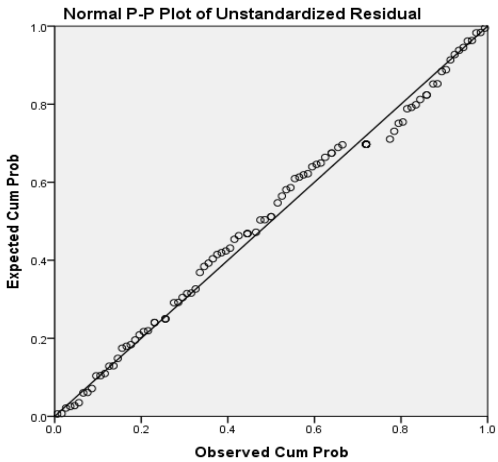

Figure 2 Results of the Normality Test Using the PP Plot Graph Method
Source: Data processed with SPSS v.30, 2026

From the image above, the data points in the regression model are spread evenly and uniformly, close to each other, and located along the diagonal line. It is clear from the image above that the data is normally distributed and meets the assumption of normality.

Kolmogorov Smirnov

Table 8 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters [a,b]	Mean	.0000000
	Standard Deviation	4.95631943
Most Extreme Differences	Absolute	.073
	Positive	.073
	Negative	-.059
Test Statistics		.073
Asymp. Sig. (2-tailed)		.200 [c,d]

Source: Data processed with SPSS v. 30, 202 6

According to Table 8, the Asymp. Sig. (2-tailed) value of 0.200, which is higher than 0.05, is the result of the normality test using the Kolmogorov-Smirnov test. Thus, it can be said that the residual data meets the requirements for normality because it is regularly distributed. Consequently, further study of the regression model is necessary.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a strong relationship or correlation between independent variables in a regression model. A good regression model is one that does not exhibit multicollinearity. The test is performed by examining the Tolerance and Variance Inflation Factor (VIF) values. A model is considered free of multicollinearity if the Tolerance value is >0.10 and the VIF value is <10.

Table 9 Multicollinearity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	12,202	2,677		4,559	.000		
	Education_Through_Social_Media	.491	.161	.265	3,041	.003	.628	1,591
	Role of Ulama	.919	.147	.542	6,234	.000	.628	1,591

a. Dependent Variable: Public Awareness of Sharia Insurance

Source: Data processed with SPSS v.30, 202 6

The tolerance value of the Education through Social Media variable ($X1$) in Table 9 is 0.628 and the VIF is 1.591, while the Role of Ulama variable (X_2) also has a tolerance value of 0.628 and a VIF of 1.591. The tolerance value of both variables is greater than 0.10 and the VIF value is less than 10. Thus, it can be concluded that there are no symptoms of multicollinearity between the independent variables, so that the regression model meets the assumption of multicollinearity and is suitable for further analysis.

Heteroscedasticity Test

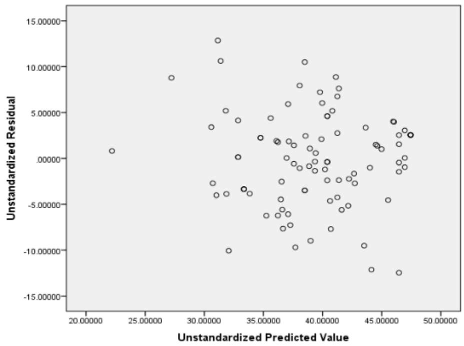

Figure 3 Results of the Heteroscedasticity Test Using the Scatterplot Method

Source: Data processed with SPSS v.30, 2026

The residual scatterplot shows that these points are randomly distributed both above and below the horizontal axis around the zero line. The distribution of these points does not show a tendency to narrow or widen as the expected value varies, and does not form a specific pattern such as a wave, cone, or other systematic pattern. This indicates that the residual variability is quite stable across the expected value range. Therefore, it can be concluded that this regression model is worthy of further research because it adheres to the assumption of homoscedasticity and shows no indication of heteroscedasticity.

Multiple Linear Regression

Multiple linear regression was used to determine the simultaneous and partial influence of the variables Education through Social Media (X_1) and the Role of Ulama (X_2) on Public Awareness of Sharia Insurance (Y). The following is the formula for multiple regression analysis:

$$Y = \alpha + \beta 1\, X_1 + \beta 2\, X_2 + \varepsilon$$

Table 10 Multiple Linear Regression Test Results

Coefficients [a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	12,202	2,677		4,559	.000
	Education_Through_Social_Media	.491	.161	.265	3,041	.003
	Role of Ulama	.919	.147	.542	6,234	.000

a. Dependent Variable: Public Awareness of Sharia Insurance

Source: Data processed with SPSS v.30, 2026

Multiple linear regression analysis produces the following regression equation:

$$Y = 12.202 + 0.491X_1 + 0.919X_2 + \varepsilon$$

The multiple linear regression equation can be interpreted as follows:

1. The constant (12.202) shows that the value of "Public Awareness regarding Sharia Insurance" is 12.202 when the variables "Education through Social Media" and "Role of Religious Figures" have a value of 0.

2. The coefficient of Education through Social Media (0.491) shows that each increase of one unit of Education through Social Media will increase Public Awareness of Sharia Insurance by 0.491 units, assuming the Role of Ulama variable remains constant.
3. The coefficient of the role of Ulama (0.919) shows that every one unit increase in the role of Ulama will increase public awareness of Sharia insurance by 0.919 units, assuming the variable of education through social media remains constant.

Hypothesis Testing

Partial Test Results (t-Test)

The t-test is used for partial hypothesis testing to determine the extent of influence of each independent variable on the dependent variable. The basis for decision-making is done by comparing the significance value (Sig.) with a significance level of 5% (0.05). If the Sig. value is less than 0.05, the independent variable is considered to have a significant influence; if the Sig. value is greater than 0.05, the variable does not have a significant influence on the dependent variable. The following explanation is obtained from the findings of the regression analysis in the coefficient table:

Table 11 Partial Test Results

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12,202	2,677		4,559	.000
	Education_Through_Social_ Media	.491	.161	.265	3,041	.003
	Role of Ulama	.919	.147	.542	6,234	.000

Source: Data processed with SPSS v.30, 2026

1. Sharia Insurance Education through Social Media (X_1) shows a calculated t value of 3.041 with a significance of 0.003 **(0.003 < 0.05)** , thus concluding that Sharia insurance education through social media has a positive and significant effect on public awareness of Sharia insurance. These results indicate that the more effective education provided through social media has a positive and significant effect on public awareness of Sharia insurance.
2. The Role of Ulama (X_2) has a t-value of 6.234 with a significance level of 0.000. This significance value is less than 0.05, so it is concluded that the Role of Ulama has a positive and significant effect on Public Awareness in Sharia Insurance.

Simultaneous Test Results (F-Test)

The F-test was conducted to determine whether all independent variables simultaneously influence the dependent variable. The test was conducted to analyze the influence of Islamic insurance education through social media and the role of Islamic scholars simultaneously on public awareness of Islamic insurance. Decision-making was based on the significance value (Sig.). If Sig. <0.05, then the independent variables simultaneously have a significant effect on the dependent variable. Conversely, if the Sig. value is >0.05, then the independent variables together do not have a significant effect on the dependent variable.

Table 12 F Test Results

ANOVA [a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2841.445	2	1420,722	56,667	.000 [b]
	Residual	2431.945	97	25,072		
	Total	5273.390	99			

Source: Data processed with SPSS v.30, 2026

The calculated F value in Table 12 is 56.667 with a significance value of 0.000. With df1 = 2 and df2 = 97, the F table value at $\alpha = 0.05$ is approximately 3.09. Considering that the calculated F value (56.667) is greater than the F table value (3.09) and the significance value (0.000) is less than 0.05, it can be concluded that public awareness of sharia insurance is significantly influenced by education through social media and the role of ulama.

Results of the Determination Coefficient Test (R^2)

The coefficient of determination (R^2) is used to determine the extent of the ability of the independent variables, namely Education through Social Media (X_1) and the Role of Ulama (X_2), in explaining the variation in the dependent variable, namely Public Awareness in Sharia Insurance (Y).

Table 13 Results of the Determination Coefficient (R^2) Test

Model Summary [b]

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Durbin-Watson
1	.734 [a]	.539	.529	5.00715	1,550

Source: Data processed with SPSS v.30, 2026

The Adjusted R-Square value in Table 13 is 0.529. This finding indicates that 52.9% of the variation in public awareness of Sharia insurance can be explained by social media-based Sharia insurance education and the role of religious leaders. Meanwhile, other variables not included in this research model contribute 47.1%. Furthermore, a strong relationship between the independent and dependent variables is indicated by a correlation coefficient (R) of 0.734. Thus, increased public awareness of Sharia insurance is strongly correlated with the role of religious leaders and education through social media.

Discussion

Based on the results of this research's hypothesis testing analysis, Sharia insurance education through social media and the role of religious scholars have a positive and significant impact on public awareness of Sharia insurance in Medan. These findings indicate that improving the quality of education through social media and optimizing the role of religious scholars can improve public understanding, attitudes, and awareness of the importance of Sharia-compliant financial protection.

1. **The Influence of Education through Social Media on Public Awareness of Sharia Insurance**

Education through social media has a positive and significant effect on public awareness of Sharia insurance, with a regression coefficient of 0.491, a t-value of 3.041, and a significance level of 0.003 (<0.05). This finding indicates that the better the quality of education received through social media, the higher the level of public awareness in understanding and using Sharia insurance products.

These observations indicate that social media has emerged as a primary channel for easily accessible information. Disseminating information through social media platforms, such as Instagram, Facebook, TikTok, and YouTube, facilitates the dissemination of information to a wider audience , enabling them to understand the concepts, principles, advantages, and workings of Sharia insurance in a faster, more engaging, and clearer manner. Delivering information through short videos, visual aids, and educational materials makes the message more easily understood by the public compared to conventional media. In addition to increasing information accessibility, social media also encourages interactive communication between the public and Sharia insurance providers. Features such as comments, discussions, live broadcasts, and Q&A sessions provide the public with opportunities to receive direct explanations regarding various aspects of Sharia insurance. Through these interactions, the public can improve their understanding of the concepts and mechanisms of Sharia insurance, while simultaneously developing a more positive perception of the products and services offered.

The results of this study align with the theory of Musa, Rahman, and Ismail (2022) that social media is an effective communication medium for delivering Islamic financial education because it can reach the public widely, quickly, interactively, and without being limited by space or time. The higher the intensity of the public's access to accurate information about Islamic insurance, the greater the effectiveness of education, the higher the level of public understanding and awareness of the importance of Islamic-based financial protection. This finding also supports research by Susianti et al. (2025) which states that the quality of digital educational content, the credibility of information sources, and the intensity of information delivery have a significant influence on increasing Islamic financial literacy. This study shows that people who receive education more frequently through social media have a better level of understanding of the benefits and principles of Islamic insurance compared to those who rarely receive such information.

Thus, the results of this study confirm that social media serves not only as a means of communication and entertainment, but also as an effective educational tool for increasing public literacy and awareness of Sharia insurance. Therefore, Sharia insurance companies need to continue developing digital education strategies by presenting informative, engaging, and easy-to-understand content that is delivered consistently to increase public participation in using Sharia insurance products.

2. The Influence of the Role of Ulama on Public Awareness in Sharia Insurance

The role of Islamic scholars has a positive and significant effect on public awareness of Islamic insurance, with a regression coefficient of 0.919, a t-value of 6.234, and a significance level of 0.000 (<0.05). The larger regression coefficient compared to the Education through Social Media variable indicates that the role of Islamic scholars is the most dominant factor in increasing public awareness of the use of Islamic insurance.

These findings indicate that the public still views Islamic scholars as figures with moral and religious authority in providing explanations on various muamalah issues, including sharia insurance. The scholars' explanations regarding the concepts of ta'awun (contract of trust), tabarru' (tabarru') contracts, and the prohibitions on usury, gharar (gharar), and maysir (risk of betting) provide assurance that sharia insurance products comply with Islamic sharia principles, thereby alleviating public doubts. In addition to providing religious legitimacy, Islamic scholars also play a role in building public trust in sharia financial institutions. The high level of public trust in Islamic scholars makes the information they convey more readily accepted than information solely from insurance companies.

These findings align with Antonio's (2001) opinion that ulama play a strategic role in legitimizing Islamic economic practices, thereby increasing public trust. Furthermore, Muhammad Syakir Sula (2004) explains that ulama play a role as educators, not only imparting religious knowledge but also guiding the public in applying Islamic economic principles in their daily lives. The development of digital technology has also expanded the reach of ulama's preaching through social media, making Islamic finance accessible to a wider audience. Lectures, online studies, educational videos, and digital content delivered by ulama are effective tools for increasing public literacy regarding Islamic insurance.

Thus, the results of this study indicate that the success of increasing public awareness of Sharia insurance is influenced not only by the availability of information, but also by the level of public trust in the party providing the information. Therefore, the involvement of religious scholars in Sharia insurance education and outreach programs is a crucial strategy for increasing public acceptance of Sharia insurance products.

3. The Influence of Education through Social Media and the Role of Ulama on Public Awareness of Sharia Insurance

Based on the results of the simultaneous test, the variables of Islamic insurance education through social media and the role of religious experts (ulama) simultaneously have a positive and significant influence on public awareness of Islamic insurance because the F-statistic value of 56.667 is higher than the F-table value of 3.09 with a significance of 0.000 (<0.05). In addition, the Adjusted R-square of 0.529 explains 52.9% of the variation in public awareness of Islamic insurance, while other factors outside the research model influence the remaining 47.1%.

These findings indicate that increasing public awareness of Sharia insurance is not sufficient through information dissemination alone; it also requires strengthening trust. Education through social media plays a role in improving the public's cognitive aspects through the rapid and easily accessible dissemination of information, while religious scholars strengthen the affective and normative aspects through religious legitimacy, which builds public confidence in the halal status of Sharia insurance products.

The synergy between social media and religious scholars creates a more effective educational process than relying solely on one approach. Social media broadens the reach of information to the public, while religious scholars reinforce the content of that information, enabling the public not only to understand the concept of Islamic insurance but also to develop the confidence to use it. The combination of these two approaches is a relevant strategy, particularly for the religious population of Medan, which actively uses social media.

The results of this study also provide practical implications: Sharia insurance companies need to collaborate with Islamic scholars to develop digital-based Sharia financial literacy programs. Delivering information through educational content supported by credible religious figures will increase public trust and expand the reach of education. This strategy is expected to increase public awareness, interest, and participation in the sustainable use of Sharia insurance products.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of data analysis, it can be concluded that Sharia Insurance Education through Social Media and the Role of Ulama have a positive and significant influence on Public Awareness of Sharia Insurance in Medan City.

Sharia insurance education through social media has a positive and significant impact on public awareness of Sharia insurance. This is evidenced by a regression coefficient of 0.491, a calculated t-value of 3.041, and a significance level of 0.003 (<0.05). These results indicate that the better the education provided through social media, the higher the public's awareness of using Sharia insurance products.

The role of religious scholars has a positive and significant influence on public awareness of Islamic insurance. This is indicated by a regression coefficient of 0.919, a calculated t-value of 6.234, and a significance value of 0.000 (<0.05). Compared to the variable of education through social media, the role of religious scholars is the variable that has the most dominant influence in increasing public awareness of Islamic insurance. Public knowledge about Islamic insurance is positively and significantly influenced by the role of religious scholars and education through social media. The calculated F-value of 56.667 and a significance value of 0.000 (<0.05) support this. Furthermore, the Adjusted R-Square value of 0.529 indicates that these two variables explain 52.9% of the variation in public awareness, with factors outside the research model influencing 47.1%.

Overall, this study shows that the synergy between education through social media and strengthening the role of ulama is an effective strategy in increasing literacy, trust, and public awareness in using sharia insurance products, so that it can support increased public participation in the sharia insurance industry.

Suggestion

1. For Sharia Insurance Companies: Sharia insurance companies are expected to increase the intensity of public education through various social media platforms such as Instagram, Facebook, TikTok, and YouTube by presenting engaging, easy-to-understand content that aligns with Sharia principles. Furthermore, companies need to expand collaboration with Islamic scholars, religious leaders, and Islamic institutions to enhance the credibility of the information provided, thereby increasing public trust in Sharia insurance products.
2. For Ulama and Religious Institutions: Ulama are expected to continue to play an active role in providing education on the importance of sharia insurance as a form of risk management in accordance with Islamic principles. This material will be delivered not only through in-person lectures but also through digital and social media to reach a wider audience, especially the younger generation.
3. For the Community: The public is expected to be more proactive in seeking information about the concept, benefits, and mechanisms of Sharia insurance through trusted sources. With increased Sharia financial literacy, the public is expected to understand the importance of Sharia-compliant financial protection and incorporate Sharia insurance into their family's financial planning.
4. For Future Researchers: Other factors that may influence public knowledge about Islamic insurance, such as Islamic financial literacy, income level, religion, trust in Islamic financial institutions, service quality, or risk perception, should be included in future research. Furthermore, to obtain results with a higher level of generalizability, research could be conducted across a wider geographic area with a larger sample size or using various analytical techniques.

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