

**ANALYSIS OF THE MULTI-FACTOR EVALUATION PROCESS METHOD IN
THE DECISION OF CHOOSING ASURANSI JIWA SYARIAH
BUMIPUTERA BRANCH MEDAN**



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Abstract

Insurance products are financial instruments used to anticipate the risk of financial loss that may occur in life. Choosing a life insurance product that suits the needs of prospective customers requires the right method to increase efficiency with appropriate product suitability information, to facilitate prospective customers in making decisions about choosing sharia life insurance products that are in accordance with the conditions of prospective customers based on several factors, namely age, insurance premiums, benefits, payment period and method of payment. The Multi-Factor Evaluation Process (MFEP) method is used to facilitate decision-making so that it is more accurate, efficient, and effective. The results of the ranking in this study are the ranking of Sharia life insurance products that are recommended for prospective customers, sorted from the highest to the lowest evaluation weight value. Based on calculations performed using the Multi-Factor Evaluation Process (MFEP) method, Mitra Iqra' Plus Products received a score of 2.60, Mitra Mabur Plus received a score of 2.40, and AJSB Assalam Family received the highest score of 3.40. It can be concluded that the AJSB Assalam Family product is a product that is recommended to customers.

Keywords: Sharia Insurance, Multi-Factor Evaluation Process (MFEP) Method, Purchase Decision

INTRODUCTION

Islamic insurance is a risk management plan that complies with Islamic law and involves participants and operators known as Islamic insurance. Al-Qur'an and As-Sunnah contain provisions that form the basis of Sharia (Daulay & Nasution, 2019). Sharia insurance consists of life insurance and general insurance. The difference between the two lies in the object of coverage. Sharia life insurance in which the insured is human while in general Islamic insurance, the object of coverage is property, for example; houses, cars, boats, and other possessions. In addition to differences in objects, the working mechanism of sharia life insurance and general sharia insurance is also different. Even so, the two types of sharia insurance have the same principle, namely mutual help (*ta'awun*) (Mapuna, 2019).

The principle of mutual help which is the main goal of sharia life insurance is an implementation of the Word of Allah SWT, in the Al-Qur'an Surah Al-Maidah verse 2: "And please help in (doing) goodness and piety, and don't help in committing sins and violations".

Every community needs a guarantee of protection (insurance) against the danger of loss if they want to prepare themselves for unexpected events. One type of product that has various products to ensure the survival of individuals, residents, and businesses is insurance. The many dangers that people face every day must be covered by insurance products. The products created by the insurance industry are anticipated to eliminate people's worries about unexpected dangers.

One of the insurance industries that has existed until now is PT. Asuransi Jiwa Syariah Bumiputera. PT. Asuransi Jiwa Syariah Bumiputera is one of the Indonesian sharia insurance companies. PT. Asuransi Jiwa Syariah Bumiputera is an insurance company that has been operating in Indonesia since 1912 and has a very bright career in the insurance industry. Different drafts have been sent to companies in response to requests for very different types of insurance over time. PT. Asuransi Jiwa Syariah Bumiputera officially began operating after obtaining approval from the Financial Services Authority (OJK) on September 5th, 2016. Based on sharia principles, this life insurance is the result of the separation of sharia entities from Bumiputera Insurance Company 1912.

Sharia insurance is present in the economic activities of modern Muslim society as an answer to the desire of Muslims for insurance products. The main reason behind the presence of sharia insurance is so that Muslims have alternative insurance options that are in accordance with Islamic teachings. Therefore, similar to conventional insurance, Islamic insurance (*takaful*) is designed to provide protection and coverage for both individuals and corporations against loss or damage to themselves and their property. It's just that, in carrying out its functions, sharia insurance carries out its insurance business activities based on sharia principles.

Compared to sharia insurance, people are still more inclined to use conventional insurance services than to use Sharia-based insurance services, even though if you look at the Muslim community in North Sumatra the majority are compared to non-Muslim communities, but there are still Muslim communities who also use conventional insurance, things One of the causes of this problem can be caused by people who do not understand or do not understand Islamic insurance or Islamic insurance in socializing insurance has not provided perfect socialization for the community (Yusrizal & Lubis, 2020).

Positive responses can be seen from customers when they decide to buy the product. Everyone is able to choose the most preferred product from the available alternatives and choices. Someone is able to evaluate each product from the results of information that has been previously obtained from other people, so as to be able to rank which product is most desirable and less desirable from the available choices. This is in line with the concept which states that products that are of interest will provide greater satisfaction than products that are less desirable (Lubis, 2020).

To rank and evaluate which products are most needed from the available alternatives and choices, an analysis with a decision support system is needed. Decision Support System (SPK) is used as an alternative system application that helps in making decisions. One of the methods used is the Multi Factor Evaluation Process where decision making is done by giving objective and subjective considerations to the factors that are considered important.

The consideration is carried out in the form of giving a weight (Weighting System) to the Multifactor involved and considered important. By using the Multi Factor Evaluation Process method, it is hoped that it can provide an appropriate ranking and more

accurate predictions (Putri et al., 2021). Several researchers have previously examined the Multi Factor Evaluation Process Method in various business sectors, including (Muhridan et al., 2021) states that by applying the Multifactor Evaluation Process Method to a decision support system it can make it easier for the leadership of CV. Karya Bersama in the process of determining employee salary increases. (Budihartanti et al., 2021) stated that in the results of calculations using the Multi Factor Evaluation Process method, the 3 (three) best airlines to be recommended were Garuda Indonesia with a score of 4,264, in second place was Emirates with a value of 4,085, and in third place, Qantas Airways with a value of 4.05. (Ersa et al., 2022) states that with a decision support system using the Multi Factor Evaluation Process (MFEP) method, companies will know which products are most in demand by customers with an appropriate system and method based on predetermined factors, namely price, type, quality, inventory and warranty. (Primadasa & Amalia, 2017) states that based on the calculation of the SPK MFEP method, the result is that the type of corn plant is the best alternative.

Other research, namely research conducted by (Karmila & Sulmiati, 2022) states that based on a decision support system using the Multi Factor Evaluation Process (MFEP) method, the result is that the determination of ship berthing priorities shows the best alternative in ship berthing services which will be prioritized for berthing. (Manurung et al., 2021) states that Decision Support system for purchasing used cars at CV. Ade Berlian Mobil to determine the best used car based on established criteria using the Multi Factor Evaluation Process method. System testing and implementation gave results that were as expected until the system displayed the final result in the form of a ranking of each used car data. (Sutra & Nurcahyo, 2020) stated that the comparison of data from PKH assistants showed a similarity rate of 100%, so that with this level of accuracy the MFEP method could be recommended to assist PKH assistants in identifying the right beneficiaries in the Family Hope Program. (Junaedi et al., 2018) states that based on the calculation of the Multi Factor Evaluation Process Method, the choice of competency skills is the best choice of the total evaluation weight of each alternative calculation where the highest total evaluation weight is 3.3 for the alternative competency skills of Accounting and Financial Institutions (Saputra & Rozi, 2022) stated that after testing the system using the black box and UAT methods based on the test results that have been obtained, so the conclusion that can be

drawn is that in UAT user testing, 68% of users said they agreed to implement the user interface according to their wishes, and 12% said they completely agree.

In accordance with (Harmayani & Dwina, 2020), BNI savings products that are recommended to be taken are individual BNI Taplus products where this product has an MFEP value of 6.5. From the theory above, it can be concluded that the MFEP method can help customers choose products that suit their needs and are more informed.

From the background of the problems above, it can be tried to apply the Multi Factor Evaluation Process (MFEP) method to insurance companies, to assist customers in making their choices on appropriate insurance products at PT. Asuransi Jiwa Syariah Bumiputera, Medan Branch.

REVIEW OF LITERATURE

Sharia Insurance

Sharia insurance is insurance based on sharia principles with mutual assistance (*ta'awuni*) and mutual protection (*takafuli*) among participants through the establishment of a pool of funds (*Dana Tabarru'*) which is managed according to sharia principles to deal with certain risks (Zainal, 2020). Sharia insurance is an attempt to shelter and help each other and is carried out by investing in assets (*tabarru'*) that provide examples of improvement to fight certain risks through contracts (agreement) that are in accordance with sharia. increase. Sharia insurance implements a system to donate part or all of the donations used to settle claims in the event of a disaster. In other words, the role of the guarantor in Islamic insurance is limited to managing and managing the investments from the various funds received (Siregar & Syahriza, 2022).

Multi Factor Evaluation Process (MFEP) Method

Multifactor Evaluation Process (MFEP) is a quantitative method that uses a weighting system. In multifactor decision making, decision makers subjectively and intuitively weigh the various factors that have an important influence on their choice of alternatives. For strategically influential decisions, it is preferable to use a quantitative approach such as MFEP. In the MFEP, first of all, all the criteria that are important factors in making a judgment are given appropriate weighting. The same steps are also taken for the alternatives to be selected, which can then be evaluated in relation to these

consideration factors. The MFEP method determines that the alternative with the highest value is the solution (Khaidir, 2014).

According to (Latif, Jamil, & Abbas, 2018), the Multi Factor Evaluation Process (MFEP) method is a fundamental method of developing the Decision Support System (DSS) method. The technique for solving this method is by subjective and intuitive assessment of the indicators or causal factors of a problem that are considered important. These considerations are by giving weight based on priority scale based on the level of importance.

Purchase Decision

According to (Swastha & Irawan, 2008), purchase decisions are consumers' understanding of the wants and needs of a product by assessing existing sources by setting purchasing goals and identifying alternatives so that decision makers buy accompanied by behavior after making a purchase.

In determining purchases, consumers will carry out an alternative evaluation stage by forming preferences for brands or products and then an intention to make a purchase will arise. According to (Kotler P., Marketing, vol. 1, 1992), there are two factors that can arise between purchases and buying decisions, namely the attitudes of other people and unexpected emotional factors.

RESEARCH METHOD

The research method used in this final project is a quantitative method. According to (Sugiyono, 2018), quantitative research method is a research method based on the philosophy of positivism, used to examine certain populations or samples, data collection uses research instruments, data analysis is quantitative/statistical in nature, with the aim of describing and testing established hypotheses. The primary data used in this research is by interviewing the administrative staff of PT. Asuransi Jiwa Syariah Bumiputera, Medan Branch. Secondary data in this study were obtained from journals and other data that can help make the data relevant. The data collection technique used is observation, a data collection method that has specific characteristics compared to other techniques. Interviews are a type of verbal communication used to obtain information (Imsar et al., 2022). Researchers conducted question and answer directly with the administrative staff of PT.

Asuransi Jiwa Syariah Bumiputera, Medan Branch. The literature study was conducted to find and analyze the methods used to solve research problems. The data analysis method used is Multi Factor Evaluation Process (MFEP) method, a quantitative method that uses a weighting system in decision making. According to (Diana, 2018), decision makers will consider important factors that have an important influence on their choice of alternatives subjectively and intuitively.

RESULTS AND DISCUSSION

Analysis of Alternatives and Criteria

In implementing the Multi Factor Evaluation Process (MFEP) method to determine the best Sharia Life Insurance product, several criteria are needed. The following are the criteria that can be seen in the table below and the quantity values from 1 – 5.

Table 1
Criteria and Quantity Value

Premium	Benefit	Age	Payment Period	How to Pay	Mark
1,000,000	Die	0 – 18 years	>20 years	Monthly	1
750,000	End of Insurance Period	18 – 32 years	20 – 15 years	Quarterly	2
500,000	Middle of Insurance Period	32 – 45 years	15 – 10 years	Semester	3
250,000	Beginning of Insurance Period	45 – 65 years	10 – 5 years	Annual	4
100,000	-	>65 years	<5 years	-	5

Source: PT. Asuransi Jiwa Syariah Bumiputera, Medan Branch

As for the weight for each criterion from the results of interviews with staff of PT. Asuransi Jiwa Syariah Bumiputera is as follows:

Table 2
Criteria Weight

No	Criteria	Weight
1	Premium	0.20
2	Benefit	0.20
3	Age	0.20
4	Payment Period	0.20
5	How to Pay	0.20
Total		1.00

The following is an alternative that is used for product selection decisions by PT. Asuransi Jiwa Syariah Bumiputera, Medan Branch:

Table 3
Alternative

	Mitra Iqra' Plus	Mitra Mabru Plus	AJSB Assalam Family
Premium	500,000	500,000	100,000
Benefit	Beginning of Insurance Period	Middle of Insurance Period	Die
Age	21 years	21 years	21 years
Payment Period	17 years	17 years	1 year
How to Pay	Quarterly	Quarterly	Annual

Implementation of the Multi Factor Evaluation Process Method
Evaluation Criteria for Alternatives

To calculate the Weight Evaluation in the Multi Factor Evaluation Process (MFEP) method, it can be done by multiplying the Factor Weight and Factor Evaluation with the following formula: $WE = FW * FE$

Criteria Evaluation for Mitra Iqra' Plus Products

- WE Premium = 3 * 0.20 = 0.60
- WE Benefit = 4 * 0.20 = 0.80
- WE Age = 2 * 0.20 = 0.40
- WE Payment Period = 2 * 0.20 = 0.40
- WE How to Pay = 2 * 0.20 = 0.40

Table 4
Mitra Iqra' Plus

Criteria	Criteria Weight	Mark	Value Weight
Premium	0.20	3	0.60
Benefit	0.20	4	0.80
Age	0.20	2	0.40
Payment Period	0.20	2	0.40
How to Pay	0.20	2	0.40
Total			2.60

From the results of the multiplication between the weight of the criteria and the value of Mitra Iqra' Plus results in a total weight value of 2.60.

Criteria Evaluation for Mitra Mabru Plus Products

WE Premium = 3 * 0.20 = 0.60
 WE Benefit = 3 * 0.20 = 0.60
 WE Age = 2 * 0.20 = 0.40
 WE Payment Period = 2 * 0.20 = 0.40
 WE How to Pay = 2 * 0.20 = 0.40

Table 5
Mitra Mabru Plus

Criteria	Criteria Weight	Mark	Value Weight
Premium	0.20	3	0.60
Benefit	0.20	3	0.60
Age	0.20	2	0.40
Payment Period	0.20	2	0.40
How to Pay	0.20	2	0.40
Total			2.40

From the multiplication between the weight of the criteria and the value of the Mitra Mabru Plus product, the total weight value is 2.40.

Evaluation of Criteria for Products of AJSB Assalam Family

WE Premium = 5 * 0.20 = 1.00
 WE Benefit = 1 * 0.20 = 0.20
 WE Age = 2 * 0.20 = 0.40
 WE Payment Period = 5 * 0.20 = 1.00
 WE How to Pay = 4 * 0.20 = 0.80

Table 6
AJSB Assalam Family

Criteria	Criteria Weight	Mark	Value Weight
Premium	0.20	5	1.00
Benefit	0.20	1	0.20
Age	0.20	2	0.40
Payment Period	0.20	5	1.00
How to Pay	0.20	4	0.80
Total			3.40

From the multiplication between the weight of the criteria and the value of the AJSB Assalam Family product, the total weight value is 3.40.

Results of Data Analysis

From this process the final results of the calculations were obtained. It can be seen that the product that obtained the highest score was Mitra Iqra' Plus with a value of 2.60, Mitra Mabru Plus obtained a value of 2.40 and AJSB Assalam Family obtained a value of 3.40, so it can be concluded that the AJSB Assalam Family product is the best product and recommended products for prospective customers. Then sharia life insurance products that suit customer needs can be sorted from the highest value to the lowest value, namely as follows:

Table 7
Ranking Results

Product name	Ranking Results
AJSB Assalam Family	3.40
Mitra Iqra' Plus	2.60
Mitra Mabru Plus	2.40

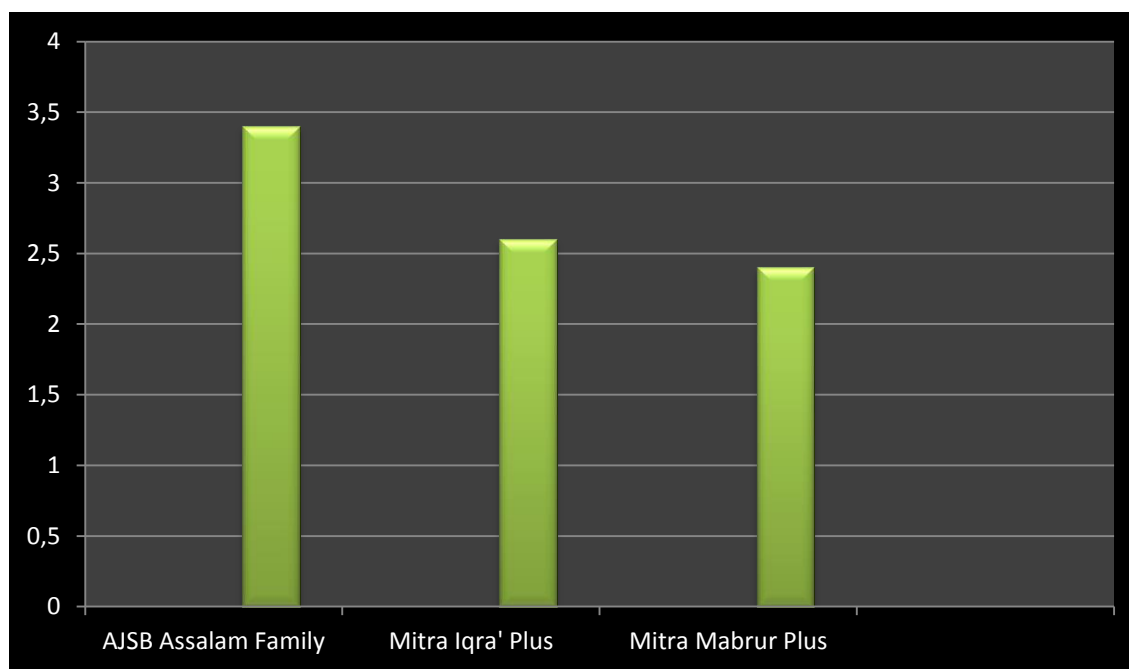


Figure 1
Graph of Ranking Results

From the ranking results above, it can be concluded that the Multi Factor Evaluation Process (MFEP) method can assist in choosing the best insurance product to be

recommended to customers and assist customers in making decisions choosing products that are more informed.

Implementation of the Multi Factor Evaluation Process (MFEP) method for selecting Asuransi Jiwa Syariah Bumiputera, the calculation process is carried out based on the weight of the criteria and alternatives that have been determined so that a decision is made according to the calculation starting from determining the weight of the criteria according to the level of importance between the criteria. In the weight criteria, the total value must be equal to 1 according to the method formula that has been set. After determining the weight of the criteria, then the evaluation of life insurance products is based on the alternatives that have been determined by the range of assessments.

From the calculations that have been done, the value of each sharia life insurance product is obtained. The product value is then ranked based on an assessment of the criteria and alternative weights. Furthermore, the highest product value that meets the category will be recommended to customers as the best product from PT. Asuransi Jiwa Syariah Bumiputera, Medan Branch.

Based on the elaboration of the above calculations, the results of the research on selecting sharia life insurance products using the Multi Factor Evaluation Process method stated that the evaluation weight value for Mitra Iqra' Plus product was 2.60, the evaluation weight value for Mitra Maburur Plus product was 2.40 and the evaluation weight value for AJSB Assalam Family product was 3.40. the highest evaluation weight value was achieved by the AJSB Assalam Family product, namely 3.40. it can be concluded that the highest evaluation weight value states that the Multi Factor Evaluation Process method is very helpful for customers in the process of evaluating products and can shorten the time in selecting the best product at PT. Asuransi Jiwa Syariah Bumiputera, Medan Branch. This is in line with research conducted by (Agustina, 2019) that the MFEP method has a positive effect on the decision to choose an insurance product from several alternatives using several criteria/factors. The MFEP method tends to be more towards rational decisions based on facts and objective evaluations.

CONCLUSION

From the research that has been conducted by researchers, it can be concluded that companies can find out which product is the best choice for customers with an appropriate system and method based on predetermined factors, namely age, premium, benefits, payment period and method of payment. Using the Multi Factor Evaluation Process (MFEP) method will help in making decisions about the right product to make it more effective, accurate and efficient because the calculation process in this method is easy and fast. The results of the research using the Multi Factor Evaluation Process (MFEP) method are in the form of ranking insurance products, which are based on the ranking results of the weight of each criterion with the highest value as a solution in determining the right product to be selected or recommended for customers. Mitra Iqra' Plus products received a score of 2.60, Mitra Mabur Plus products received a score of 2.40 and AJSB Assalam Family received the highest score of 3.40. Therefore, the recommended product is AJSB Assalam Family with a score of 3.40.

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