



Muslim Perceptions of Islamic Insurance: An Analysis of the Fatwa by Indonesia's National Sharia Council

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Abstract

This study examines how the public interprets the implementation of the Indonesian Ulema Council's National Sharia Council Fatwa on sharia insurance in sharia insurance products. The approach used is descriptive qualitative through in-depth interviews with six informants selected purposively. The data was organized and read repeatedly, then analyzed thematically to find patterns of views, especially related to contracts, *tabarru'* fund flows, and the claims process. The results show an initial positive attitude due to the religious legitimacy of the fatwa, but technical understanding is still limited. Doubts mainly arise regarding the differences in principles with conventional insurance, clarity of costs, transparency of fund management, and the speed and certainty of claims. Perceptions are influenced by religious values, exposure to information, level of education, the influence of family/religious leaders, and service experience. The study recommends simple one-page product communication, ongoing community-based education, and concise periodic reporting to make fatwa implementation more effective, increase trust, and strengthen interest in participating in Islamic insurance.

INTRODUCTION

Over the past decade, the Islamic finance ecosystem in Indonesia has shown consistent strengthening in terms of institutions, regulations, and public acceptance. Among the instruments that have developed, Islamic insurance occupies an important position as a risk protection mechanism based on the principles of mutual assistance (*ta'awun*) and mutual support (*takaful*). Normatively, this practice avoids elements of *riba*, *gharar*, and *maysir*, thereby aligning with basic Islamic values. Its legal corridor is confirmed in the National Sharia Council–Indonesian Ulema Council Fatwa No. 21 of 2001 concerning General Guidelines for Islamic Insurance, which regulates the definition, objectives, types of contracts (*tijarah* and/or *tabarru'*), the roles of the parties, the principles of premiums and claims, fund management, and the corridor for sharia investment and reinsurance in Fatwa No. 21/DSN-MUI/X/2001 concerning

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General Guidelines for Sharia Insurance (Maulana & Hamid, 2021). At the principle level, this fatwa provides religious legitimacy as well as operational guidelines so that insurance practices are fair, transparent, and trustworthy.

Although the regulatory framework and sharia instruments are relatively well established, challenges in sharia literacy and inclusion remain. The 2022 National Survey on Financial Literacy and Inclusion shows a wide gap between sharia and conventional financial literacy/inclusion; the availability of products and institutions does not automatically translate into adequate understanding and utilization by the public (OJK, 2022). In the context of sharia insurance which requires explanations regarding contract structures, the separation and flow of *tabarru'* funds, claim mechanisms, and surplus policies literacy barriers can easily translate into practical doubts in decision-making. Therefore, the urgency of this research is not merely to ensure normative “*halalness*,” but also to explore how this legitimacy is understood at the end-user level and when (and why) it translates, or fails to translate, into actual participation.

A number of studies in Indonesia confirm that the quality of operational communication, clarity of claim procedures, and consistency of service decisions are the pillars of fairness perception and risk perception reduction for customers (Amelia & Syahriza, 2022). In the realm of marketing, strategies that combine religious values with an emphasis on functional benefits are more effective for segments with growing literacy than simply highlighting the “sharia” label (Rustiana & Atika., 2024). On a macro scale, strengthening the halal ecosystem and increasing sharia financial assets intersect with national economic growth; that is, improving the demand side through literacy and good service experiences is a prerequisite for healthy industry growth (Imsar et al., 2024). The common thread among these findings is that normative legitimacy must be paired with operational clarity to ensure that public trust continues to strengthen.

Theoretically, people's decisions to use financial services are guided by two main axes: perceptions and perceived values. The consumer behavior perspective places the process of selecting, organizing, and interpreting information influenced by experience, personal values, culture, and education as key factors in shaping attitudes (Kotler & Keller, 2021). The perceived value framework explains that consumers weigh the balance of benefits against perceived costs/risks (Mudrikah & Imsar, 2023). Meanwhile, the theory of innovation adoption emphasizes that an idea is more easily accepted if it is compatible with the values held (compatibility), not too complicated to understand (low complexity), and its results/benefits are easily observable (high observability). In the context of Islamic insurance, the Indonesian Ulema Council's National Sharia Council Fatwa No. 21 of 2001 increases compatibility because it provides certainty of halal status; however, adoption still depends on whether the complexity of product explanations can be reduced and evidence of service performance, such as claim statistics and tabaru fund summaries, can be easily observed by the public.

Field conditions among one Muslim community in Indonesia reveal unique dynamics. Heterogeneity in educational backgrounds, occupations, and religious intensity shapes a landscape of diverse perceptions toward sharia insurance. Common obstacles include a lack of direct socialization, perceptions of technical terms (*akad*, *tabarru'*) as complicated, doubts about the transparency of fund management and the consistency of the claims process, and unequal access to services (Parlina et al., 2022; Rahayu & Mulyani, 2022; Sindi et al., 2023; Sugiyanto, 2021). On the other hand, there are opportunities in the form of increasing religious awareness, media penetration, and the

presence of Islamic financial institutions at the city level which, when accompanied by appropriate education, have the potential to accelerate public understanding of the structure of contracts, the flow of contributions and benefits, and the ethical advantages of Islamic insurance (Dinc et al., 2021; Natasya & Yanti, 2024; Yusuf et al., 2023).

Indonesian literature also confirms that religiosity, Islamic financial literacy, and trust in religious authorities influence attitudes and interest in Islamic products (Maulana & Hamid, 2021; Natasya & Yanti, 2024; Sofyan & Rahmawati, 2020). However, many studies stop at the position of fatwa as a mere “*balal stamp*” without exploring how fatwa is internalized into the operational understanding of the community, for example, how the public reads the separation of participant funds and company funds, assesses cost components, understands underwriting surplus policies, and navigates claim SOPs from upstream to downstream (Amelia & Syahriza, 2022; Rahayu & Mulyani, 2022). In other words, there is a conceptual gap between theological security and practical trust that has not been sufficiently explored in the context of urban Muslim communities in Indonesia.

The latest international sources provide enriching context. Recent bibliometric studies mark the growth of takaful research and markets globally with a shift in focus from compliance issues to themes of public awareness, family product innovation, and micro-takaful; this direction confirms the importance of transparency and service experience in driving adoption (Hussin et al., 2024). On the efficiency side, a data envelopment analysis-based study of the Gulf market shows that many companies are not yet efficient; in certain periods, some takaful entities were even more efficient than cooperative models, suggesting room for improvement in resource allocation and operational processes (Benyoussef & Hemrit, 2019). Micro-takaful guidelines and reviews emphasize affordable, accessible, and simple product design, as well as the role of sharia boards, capital adequacy, and social responsibility practices in supporting performance and trust (Razak et al., 2021).

The adoption dimension shows consistency with the innovation diffusion framework: relative advantage, value compatibility, outcome certainty, trust, and consumer awareness encourage participation intentions; perceptions of complexity are not always a barrier when product communication is effective (Aliefah et al., 2024; Mukhtar & Jallow, 2025). In addition, actuarial discourse emphasizes the importance of setting fair, reasonable, and non-discriminatory rates, as pricing directly affects participants' access and perceptions of fairness; transparency of methods is also necessary to avoid “pricing out” certain segments (Dinc et al., 2021; Frees & Huang, 2023; Smith et al., 2023). At the level of service marketing and performance measurement, the selection of valid constructs and evidence of service such as speed and fairness of claims is important for building satisfaction and intention to participate (Hoque et al., 2022; Rosman et al., 2024). All of this evidence reinforces the argument that normative legitimacy needs to be matched with operational clarity through concise communication, easy-to-read financial reporting, and strong governance so that positive attitudes can be transformed into informed participation decisions.

Based on this theoretical framework, this study maps out how the public interprets and assesses the implementation of the Indonesian Ulema Council's Fatwa Indonesian Ulema Council Number 21 of 2001 on sharia insurance practices, particularly in the areas most felt by users: clarity of contracts and their consequences, the flow of *tabarru'* funds from contributions to claim financing, transparency of cost components, and the claim experience from

start to finish. This approach places the experiences of citizens as the main data to bring together the normative corridor with the reality of service interactions, and in turn produces operational recommendations for example, the need for uniform and easy-to-understand “one-page product communication,” quarterly summaries of *tabarru'* funds that can be checked by the public, and concise and consistent claim performance indicators (Lubis et al., 2023; Yusuf et al., 2023).

From a theoretical contribution perspective, this study links the normative corridor of fatwas with the framework of perception and adoption of innovation more explicitly. Fatwas are positioned not only as reinforcers of compatibility, but also as triggers of expectations (expectation setting) that need to be aligned with service experiences to reduce perceived risk. The perceived value lens is used to translate Sharia language such as *akad*, *tabarru'*, and surplus into a cost-benefit calculation that consumers understand, thereby enriching behavioral modeling in the context of urban Muslims. In the realm of service marketing, the results of this study underscore the importance of cross-channel message consistency, clarity of claim SOPs, and publicly auditable reporting as “proof of service” that fosters trust. Domestic evidence on the role of religiosity, sharia literacy, and religious authority in shaping attitudes and interests is also integrated to clarify the mechanisms by which normative legitimacy interacts with operational understanding at the Muslim household level.

Focusing on one Muslim community in Indonesia adds contextual value. This social area represents an urban area with relatively good institutional access, but uneven literacy and service experience. If the gap between normative legitimacy and operational experience is narrowed through simple communication strategies, verifiable transparency, and consistent claim support, then the positive attitudes that have been formed have the potential to turn into informed and sustainable participation decisions (Rogers, 2002). Within the framework of policy and practice, the findings are expected to guide service providers, regulators, and other stakeholders in designing more targeted interventions.

A research gap emerges when many studies place fatwas as a source of legitimacy that reduces moral uncertainty, but relatively less explore the process of internalizing fatwas into the operational understanding of society. At the user level, crucial questions include how the public interprets contracts, reads the separation of *tabarru'* funds and company funds, assesses cost components, understands surplus policies, and navigates claim SOPs throughout the service journey; this is where obstacles of complexity and low accuracy of results often arise. This study offers novelty by positioning the variable “fatwa” not only as a normative label, but as a factor that needs to be translated into operational indicators that users understand; integrating the perceived value lens to link contract/*tabarru'* literacy and surplus reporting with the perceived cost-benefit calculation; and contextualizing the findings within Indonesia's heterogeneous urban Muslim communities, thereby generating implications for uniform and concise product communication design.

The implications are twofold. In terms of theory development, this study enriches the sharia service adoption model by showing that normative compatibility needs to be supported by low complexity and high observability in order for the adoption curve to rise (Rogers, 2018). In policy and industry practice, recommendations are directed at three levers: uniform one-page product communications containing the type of contract, contribution-benefit flow, cost components, and claim limits and timelines; quarterly transparency

of *tabarru'* funds and concise, publicly auditable claim performance indicators; and community-based literacy programs involving religious/neighborhood leaders with concise materials, everyday analogies, and claim simulations. If education, transparency, and process assistance strategies are implemented consistently, participation in sharia insurance is likely to increase while strengthening the financial protection function in line with sharia principles in Indonesia.

METHODS

This study uses a descriptive qualitative approach to understand how the community interprets the implementation of the National Sharia Council–Indonesian Ulema Council Fatwa No. 21 of 2001 in sharia insurance services in daily practice. The focus is not on counting frequencies, but rather on exploring the experiences, language, and reasons behind the attitudes expressed directly by participants so that the context of meaning is captured in its entirety (Asril et al., 2023; Creswell, 2018; Ikhlas et al., 2022). The social location of the study is a Muslim community in Indonesia with urban characteristics and socio-economic diversity, making it relevant for observing variations in understanding and decisions related to Islamic insurance (Engkizar et al., 2022, 2024; Oktavia et al., 2020).

The main data source came from semi-structured in-depth interviews with six informants selected through purposive sampling Muslim individuals residing in the area, exposed to information or sharia insurance services (users and non-users), and willing to share their views. To enrich the perspective, the list of informants can be expanded using snowball sampling through referrals from previous participants in order to obtain a variety of experiences and opinions (Bowen, 2009). Interviews were conducted face-to-face or virtually for approximately 30–60 minutes per session with open-ended questions that consistently touched on understanding the differences between Islamic and conventional insurance, the meaning of fatwas for decision-making, knowledge of contracts and the flow of *tabarru'* funds, experiences or expectations of claims, and factors that encourage or discourage participation. With the participants' permission, the conversations were recorded to ensure the accuracy of the transcripts. Supporting data included light observation during the interviews and documentation in the form of field notes and relevant promotional/educational materials.

The analysis was conducted thematically: researchers read the transcripts repeatedly, coded relevant statements (e.g., understanding of contracts, cash flow, perception of costs, claims experience, religious legitimacy), grouped codes into categories, and then compiled themes that represented patterns across participants. Validity was strengthened through source triangulation (comparison between informants and documents), audit trails of analytical decisions, and limited member checking to ensure that interpretations were consistent with the participants' intentions (Engkizar et al., 2023; Eriyanti et al., 2020; Miles et al., 2014). All procedures complied with research ethics: researchers explained the objectives, potential risks/benefits, and confidentiality measures; obtained informed consent; and gave participants the right to refuse to answer or withdraw from the study at any time. The identities of all participants were anonymized. The findings are contextual based on six informants in one community so the main objective of this study is depth of understanding, not statistical generalization. However, validation procedures and informant variation were sought so that the themes that emerged could be transferred to similar contexts (Denzin & Lincoln, 2011).

RESULT AND DISCUSSION

Integration of sharia values and operational clarity

Field findings show that most participants have accepted the core values of Sharia insurance, namely mutual assistance (*ta'awun*) and mutual support (*takaful*), as a convincing moral foundation. However, acceptance of these values is not always directly proportional to trust in the operational details. According to Informant A, insurance is understood as “protection from risk,” but explanations about the differences in contracts, the flow of *tabarru'* funds, and the technicalities of claims “have never been explained simply.” Informant B said that he had “heard about Sharia insurance from religious lectures” and that the product was “free of usury,” but “the flow of funds and their distribution are still unclear.” Meanwhile, Informant C found terms such as contract and *tabarru'* confusing, and “stories about the complexity of claims” fostered initial caution. These excerpts reveal a gap between value legitimacy and operational literacy a gap that, if not bridged, hinders the transition from a positive attitude to a decision to participate.

Theoretically, this pattern is consistent with the framework of service perception and marketing: understanding is shaped by the selection, organization, and interpretation of information influenced by experience, personal values, culture, and education; therefore, clarity of language, consistency of messages, and easily understandable service proof are crucial. The perceived value framework also helps explain why participants weigh the benefits (protection, peace of mind) against the costs and risks of the service (Handayani & Fathoni, 2019; Mudrikah & Imsar, 2023). At the same time, innovation adoption theory emphasizes that adoption increases when value compatibility is high, complexity is low, and results/benefits are easily observable. In this context, the National Sharia Council–Indonesian Ulema Council Fatwa No. 21 of 2001 increases compatibility (certainty of halal status), but adoption still depends on whether the complexity of product explanations is reduced and evidence of service performance (e.g., claim statistics, *tabarru'* fund summaries) can be observed by the public.

These findings are in line with studies that emphasize the importance of simple operational communication, clear claim procedures, and consistent service decisions to strengthen perceptions of fairness and reduce perceptions of risk (Amelia & Syahriza, 2022). In practice, participants' narratives also show that religious legitimacy derived from fatwas does indeed alleviate moral doubts, but it is not enough to overcome technical doubts for example, how *tabarru'* funds are separated from company funds, what cost components apply, and how underwriting surpluses are divided fairly. In other words, theological security needs to be combined with operational transparency in order for functional trust to be formed in a sustainable manner (Hussain, 2021).

International literature reinforces this direction. Bibliometric studies indicate a shift in the focus of takaful research from compliance issues to themes of awareness, family product innovation, and *micro-takaful*, while highlighting the need to sharpen the agenda on transparency and service experience to encourage end-user adoption (Hussin et al., 2024). Evidence of industry efficiency also provides context: a data envelopment analysis study in the Gulf region found that many companies were not yet efficient, and that during certain periods some takaful entities were relatively more efficient than cooperative models indicating room for improvement in resource allocation and operational processes (Benyoussef & Hemrit, 2019). The link between

governance (the role of the sharia board, capital adequacy, and CSR practices) and performance is also reported to be positive, in line with the need for concise and publicly auditable reporting (Hoque et al., 2022; Razak et al., 2021). At the community level, our field results show that when the contract glossary is made accessible, the summary of fund flows is presented simply, and the claim procedures are clear, risk perception decreases and willingness to participate increases findings that reinforce the perceived value and observability framework.

Implementation of fatwas, operational transparency, and quality of service experience

Almost all participants referred to the National Sharia Council–Indonesian Ulema Council Fatwa No. 21 of 2001 as confirmation of the legality of sharia insurance; this legitimacy gave rise to an initially positive attitude. However, the drivers of this legitimacy often clashed with confusion over technical aspects. According to Informant D, the fatwa “provides peace of mind,” but he “still needs a summary of the flow of funds, cost components, and procedures for distributing surpluses that are easy to understand.” Informant A added that news about “unclear fund management” in some practices “leaves room for doubt” even though he is convinced of its value. On the practical side, participants assessed that there are efforts by companies to implement sharia-compliant contracts, separate *tabarru'* funds, and carry out the claims process but the format of reporting fund movements, cost details, and surplus policies is not yet consistent and is not reader-friendly for the general public.

These findings are consistent with the literature that places normative legitimacy (fatwa) and pragmatic legitimacy (fair and easily traceable service experience) as two legs that must walk together in order for positive perceptions to translate into decisions to participate (Handayani & Fathoni, 2019; Setiawan et al., 2023). Within the framework of innovation diffusion, fatwa increases compatibility, but adoption is greatly influenced by low complexity and high observability. When the language of service is not simplified and evidence of benefits such as concise claim statistics is not presented, the adoption decision is delayed (Amelia & Syahriza, 2022; Rahayu & Mulyani, 2022). These results are also in line with sharia marketing studies showing that religiosity-based strategies will be more effective if coupled with affirmation of the real benefits of the product and assistance with the claims process (Rustiana & Atika., 2024).

In practical terms, several implications arise. First, the need for uniform “one-page product communication” containing the type of contract, contribution-benefit flow, cost components, claim limits and timelines, and local case examples emerged strongly from almost all conversations; this concise tool bridges technical terms with public language, while also serving as proof of service that citizens can keep. Second, quarterly reporting of *tabarru'* funds in a concise format opening balance, contributions received, claims paid, management fees, closing balance, and surplus policy will increase observability and reduce the perception of risk (Lubis et al., 2023). Third, published claim performance indicators (e.g., average resolution time) help the public link service promises to measurable evidence, while also supporting perceived value (Sofyan & Rahmawati, 2020).

The industry context adds weight to these recommendations. The cross-border *takaful* corpus shows that pricing designs and actuarial practices influence perceptions of fairness and access; the principle of “not excessive, not insufficient, and not unfairly discriminatory” must be upheld so as not to

price out certain segments (Dinc et al., 2021; Frees & Huang, 2023). The discourse on price discrimination serves as a reminder that non-risk factors should not erode the principle of utmost good faith. In a growing ecosystem, strengthening governance including the role of sharia boards and CSR correlates positively with trust and loyalty (Hoque et al., 2022; Razak et al., 2021). All of these findings resonate with the voices of our participants: clarity of product narrative, publicly auditable reporting, and consistent claims experience are the main bridges from theological legitimacy to practical trust.

Determinants of adoption based on literacy, social influence, service quality, access, and perceived value

Thematic analysis narrowed down to five intertwined determinants of adoption. First, religious values and religious authority were the initial triggers. Most participants stated that their beliefs were based on fatwas because they reduced moral uncertainty; however, they still demanded clarity on the flow of funds, costs, and claims so that their beliefs would lead to action (Maulana & Hamid, 2021; Sofyan & Rahmawati, 2020). Second, Islamic financial literacy determines the depth of understanding of the contract structure, the separation of *tabarru'* funds, and the claim mechanism and low literacy has been shown to inhibit participation (Natasya & Yanti, 2024; Sugiyanto, 2021). Third, social influence and networks accelerate adoption: recommendations from family, friends, and religious leaders who have experienced clear claims appear to be “attractive,” in line with the mechanism of innovation diffusion based on interpersonal communication.

Fourth, service quality and transparency strengthen functional trust. Participants emphasized the importance of clear claim procedures, consistent decisions, responsive complaint channels, and process assistance elements that, when present, shift perceptions from “merely halal” to “convenient to use.” Fifth, access and convenience influence transaction time costs: the availability of offices/agents, stable digital channels, and streamlined processes provide practical incentives, especially for daily workers. All of this boils down to perceived value: citizens are willing to contribute if the benefits of protection and peace of mind are clear and the process is simple; conversely, uncertainty about cash flow and costs erodes perceived value (Mudrikah & Imsar, 2023; Zumara et al., 2024).

The findings also resonate with cross-context evidence. The diffusion of innovation adoption model for takaful products shows that relative advantage, value fit, observability, trust, and consumer awareness drive subscription intent; interestingly, perceived complexity does not always hinder adoption if product communication is effective. In micro-takaful, affordable, accessible, and simple product designs have proven relevant for vulnerable groups, especially women entrepreneurs, although research linking scheme design, financial inclusion, and empowerment is still limited. At the macro level, the strengthening of the halal ecosystem and the rise of Islamic financial assets intersect with economic growth; that is, improving the demand side through literacy and good service experiences are prerequisites for the industry to grow healthily. All these threads weave together one message: normative legitimacy needs to be paired with operational clarity and service proof so that positive attitudes transform into informed participation decisions.

Field indications show that positive perceptions at the value level already exist, but the decision to participate is hampered by unclear operational details. The recommendations that emerged one-page product communication, quarterly summaries of *tabarru'* funds, publication of claim performance indicators, and community-based literacy directly target the identified

bottlenecks. This approach is in line with the principles of service marketing (clarity of cross-channel messaging), perceived value (easily understood net benefits), and innovation diffusion (reduction of complexity and increased accessibility of results) (Nurfuadi et al., 2024; Ritonga et al., 2024; Yusuf et al., 2023). Above all, upholding the principles of fair and transparent actuarial practices serves as an ethical safeguard that supports public acceptance.

This study positions fatwas not merely as a “halal stamp,” but rather as a variable that needs to be translated into operational indicators that users can understand. When the flow of contributions and benefits is clearly described, the cost components are narrated honestly, and the surplus policy is presented straightforwardly, fatwas serve a dual purpose: as a compatibility of values and as a service expectation setter. This linkage enriches the literature, which has tended to separate normative discourse from service experience. Thus, the main contribution of this research is to provide a conceptual and operational bridge between theological security and practical trust a condition that, according to the findings, is understood by citizens and responded to positively when the evidence is presented in a concise, consistent, and publicly auditable manner.

CONCLUSION

This study confirms that religious legitimacy through the National Sharia Council–Indonesian Ulema Council fatwa on sharia insurance successfully builds initial confidence, but the decision to participate is only made when operational information is presented clearly, concisely, and verifiably. The objectives of mapping understanding, the role of fatwas, and practical implications are answered: the public accepts the value of ta'awun/takaful, but still requires a simple explanation of the types and consequences of contracts, the flow of tabarru' funds, cost components, and claim settlement procedures and timelines. The decision to use the product is mainly determined by a combination of literacy, social influence, service quality and transparency, service access, and perceived value. Therefore, the most impactful practices to strengthen are uniform one-page product communications, quarterly publication of tabarru' fund summaries and claim performance indicators, and community-based literacy programs involving local leaders. At the institutional level, commitment to governance, information honesty, and fair pricing will strengthen functional trust. By bridging the gap between normative legitimacy and operational clarity, this study contributes theoretically (linking fatwas with perception and adoption models) as well as providing practical guidance that can be directly applied to increase community participation in Islamic insurance.

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