

Protection of the Rights of Sharia Insurance Customers According to Islamic Economic Law

Tolhah Toha Nawawi

Sekolah Tinggi Ilmu Hukum Gunung Jati

Article Info

Keywords: Legal Protection, Customer Rights, Islamic Insurance, Islamic Economic Law.

ABSTRACT

This study aims to analyze the protection of Sharia insurance customers' rights from an Islamic economic law perspective. Sharia insurance offers an alternative risk protection system based on the principles of mutual assistance (ta'awun), mutual protection (takaful), justice, trustworthiness, and freedom from riba, gharar, and maisir. However, in practice, various problems remain related to the implementation of Sharia principles, particularly in terms of transparency, fulfillment of customer rights, and dispute resolution mechanisms. The research method used is normative legal research with a juridical and conceptual approach. Data were obtained through a literature review of primary, secondary, and tertiary legal sources, including the Quran, Hadith, fatwas from the National Sharia Council (DSN-MUI), laws and regulations, and relevant scientific literature. The data were analyzed descriptively and qualitatively to understand the alignment between Sharia insurance practices and Islamic legal provisions. The results indicate that the protection of customer rights in Sharia insurance has a strong legal basis, both normatively and juridically. This protection includes the right to clear information, trustworthy fund management, fair treatment, fulfillment of benefits according to the contract, and access to equitable dispute resolution. However, optimizing protection still requires increased oversight, transparency, and customer education. With the consistent application of Islamic economic law principles, it is hoped that the Islamic insurance system will be able to provide fair, transparent, and sustainable legal protection for customers.

This is an open access article under the [CC BY-NC](https://creativecommons.org/licenses/by-nc/4.0/) license



Corresponding Author:

Tolhah Toha Nawawi
Sekolah Tinggi Ilmu Hukum Gunung Jati
tolkah@stihgunungjati.ac.id

INTRODUCTION

In the modern economy, insurance is no longer a foreign concept, both in Indonesia and in many other countries. The existence of insurance institutions in Indonesia has shown significant growth, in line with increasing public awareness of the importance of protection against various life risks (Sayfulloh, 2024). Insurance is seen as having various benefits, including providing protection from financial risks, providing a sense of security and peace of mind for individuals and families, and serving as a financial planning instrument that can function as savings or investment, particularly for insurance products containing investment

elements. This development reflects the public's need for a protection system that can provide certainty and stability in the face of future uncertainty (Zainarti & Khotima, 2025).

Furthermore, the regulation of sharia insurance in Indonesia has a legal basis that continues to develop and refine. Law Number 40 of 2014 concerning Insurance has provided the legal basis for the implementation of sharia insurance, covering various operational and institutional aspects (Suratman & Junaidi, 2019). However, these regulations still require further study, particularly regarding the appropriateness of applying Islamic economic legal principles to Islamic insurance practices. This is crucial considering that Islamic insurance is not only subject to positive law but must also align with Islamic sharia values, such as justice, transparency, and mutual assistance, so as to provide optimal protection for customers' rights comprehensively (Rinaldi et al., 2022).

Islamic insurance is a rapidly growing financial instrument in line with increasing public awareness of the importance of risk protection based on Islamic sharia principles (Putri et al., 2025). The concept of Islamic insurance is based on the values of mutual assistance (*ta'awun*), cooperation (*takaful*), and justice, which aim to provide financial protection to participants from various life risks. In this system, the relationship between the insurance company and the customer is not solely commercial but also contains social and moral values that uphold Islamic ethics (Hafsah & Kurniawati, 2025).

The development of the Islamic insurance industry in Indonesia is showing a positive trend, along with increasing public interest in Islamic financial products. This is supported by government regulations, the role of supervisory institutions, and fatwas from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), which serve as the operational foundation for Islamic insurance (Ufaira, 2025). However, this growth is also accompanied by various challenges, particularly in protecting customer rights. The persistence of complaints related to service, delays in claims, and a lack of information transparency demonstrates the need to strengthen the legal protection system for customers (Dianto et al., 2025).

Protecting customer rights in Islamic insurance is crucial to ensuring justice and legal certainty. Customers, as those who entrust their funds and risk protection to insurance companies, have the right to receive clear information, fair service, and timely claim settlement (Armaludin & Hadiansyah, 2024). Protection emphasizes the principles of fairness, transparency, and responsibility. This concept is crucial in Islamic insurance, as it aims not only to provide financial benefits but also to maintain a fair and ethical relationship between the insured and the insurance provider. Every transaction must be conducted honestly, without any manipulation that could harm any party (Karmana et al., 2024).

In the context of Islamic economic law, protecting individual rights is part of the primary objective of sharia (*maqasid al-shari'ah*), particularly in safeguarding wealth (*hifz al-mal*) and ensuring social justice. Islamic economic law stipulates that all forms of transactions must be conducted based on the principles of honesty, trustworthiness, and transparency (Istiqamah, 2025). Sharia insurance contracts must be free from elements of *gharar* (uncertainty), *maysir* (speculation), and *riba* (interest), ensuring that the rights and obligations of all parties are met in a balanced manner. Therefore, protecting customer rights is not merely a formal legal

matter but also encompasses profound moral and ethical dimensions in accordance with Islamic teachings (Ramadhania, 2025).

In the practice of Sharia insurance, various issues remain related to the consistent and comprehensive application of Sharia principles. A number of cases demonstrate a gap between the normative provisions stipulated in Islamic economic law and formal regulations and the reality of implementation on the ground, such as differing understandings of the contracts used, a lack of transparency in fund management, and weak internal and external oversight systems (Sukmadilaga, 2017). Furthermore, dispute resolution mechanisms between insurance companies and customers are deemed to be suboptimal, both in terms of procedure, speed, and fairness of decisions. This situation has the potential to cause losses to customers, both material and immaterial, and can erode public trust in the credibility and integrity of Islamic insurance institutions (Khasanah & Mubarrirroh, 2024).

Legal protection for Islamic insurance customers is not solely the responsibility of insurance companies as service providers, but also involves the active role of regulators and supervisory institutions in creating a fair, transparent, and accountable system (Prayogo & Syufaat, 2023). The government, through the Financial Services Authority (OJK), has strategic authority to formulate regulations, conduct supervision, and enforce compliance with laws and regulations in the insurance sector. On the other hand, the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) plays a crucial role in establishing fatwas and sharia guidelines, which serve as the primary reference for sharia insurance operations (Abdad, 2019). The synergy between positive law and Islamic economic principles is expected to establish a comprehensive legal protection framework, guarantee legal certainty, and provide a sense of justice and security for customers (Budiman et al., 2022).

Based on this background, an in-depth study is needed to protect the rights of sharia insurance customers according to Islamic economic law. This study is crucial for understanding the extent to which sharia principles have been implemented in practice and the legal protection mechanisms that should be provided to customers. Therefore, this research is expected to provide theoretical and practical contributions to the development of the sharia insurance system in Indonesia.

METHOD

The research method used in this study is a normative research method with a juridical and conceptual approach. The juridical approach is used to analyze various positive legal provisions governing the implementation of Islamic insurance in Indonesia, particularly those related to the protection of customer rights, such as Law Number 40 of 2014 concerning Insurance, regulations of the Financial Services Authority (OJK), and regulations related to consumer protection. Meanwhile, the conceptual approach is carried out by examining the concepts of Islamic economic law sourced from the Qur'an, Hadith, fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), and *fiqh muamalah* literature, in order to gain a comprehensive understanding of sharia principles in protecting the rights of insurance customers.

The main data source in this study is secondary data consisting of primary, secondary, and tertiary legal materials, including laws and regulations, fatwas of the DSN-MUI, books on Islamic economic law, scientific journals, and other supporting documents relevant to the object of study. Data collection techniques are carried out through literature review, by reviewing, systematically review and interpret various legal sources. The data obtained are then analyzed using qualitative descriptive methods, thus providing an in-depth overview of the application of Islamic economic law principles in protecting the rights of Sharia insurance customers. Through this analysis, it is hoped that the level of conformity between Sharia insurance operational practices and Islamic economic law provisions can be identified, while also providing recommendations for strengthening a fairer and more just customer protection system.

RESULT AND DISCUSSION

Islam strictly prohibits all forms of transactions containing elements of *gharar* (uncertainty), *maisir* (speculation or gambling), *riba* (exploitative interest), *bāṭil* (illegal or sharia-compliant transactions), and *risywah* (bribery). These elements are considered to contradict the principles of justice, honesty, and welfare, which are the primary foundations of Islamic economic law. This prohibition is highly relevant in the context of insurance, particularly in conventional insurance practices, which are considered to still contain some of these elements, particularly in the contract mechanism, fund management, and claims system. Therefore, the existence of sharia insurance is expected to provide an alternative that aligns with Islamic sharia principles, emphasizing the values of mutual assistance (*ta'awun*), justice, and transparency (Arsela et al., 2025). The protection of the rights of sharia insurance customers from the perspective of Islamic economic law is based on several fundamental principles, including *ta'awun* (mutual assistance), *takaful* (mutual protection), justice, trustworthiness, *ridha* (the willingness of the parties), and freedom from prohibited elements such as usury, *gharar*, and *maisir* (gambling). These principles are embodied in sharia contracts, particularly the *tabarru'* contract, which emphasizes solidarity and togetherness in facing risks. The implementation of these contracts is under the supervision of fatwas from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), including DSN-MUI Fatwa Number 21 of 2001 concerning General Guidelines for Sharia Insurance, and is supported by the national legal framework through Law Number 40 of 2014 concerning Insurance. With this normative foundation, sharia insurance is expected to provide comprehensive, fair, and consistent protection in accordance with Islamic sharia values (Fitrotid kk, 2025).

Customer rights in Islamic insurance encompass various important aspects, including the right to receive clear, accurate, and transparent information regarding products, contracts, and fund management mechanisms; the right to have funds managed in a trustworthy, professional, and responsible manner; and the right to fair, prompt, and balanced dispute resolution in the event of a dispute. However, achieving optimal protection depends not only on regulations and oversight mechanisms, but also on the level of customer understanding of

Islamic insurance products and the company's commitment to implementing the principles of transparency and accountability.

The legal basis and basic principles of Sharia in the implementation of Islamic insurance are derived from the Quran and Hadith, which serve as the primary guidelines for Muslims in their transactions. One relevant normative basis is the word of Allah SWT in Surah Al-Maidah, verse 2, which emphasizes the command to help one another in goodness and piety, and the prohibition of cooperation in sin and hostility. This principle of mutual assistance serves as the primary foundation of the concept of Islamic insurance, where participants help and protect one another through collectively managed fund contributions to address shared risks. The hadith of the Prophet Muhammad (peace be upon him) also emphasizes the importance of social solidarity, concern for others, and justice in every transaction, thus strengthening the legitimacy of the concept of sharia insurance as a form of *muamalah* (transactions) in accordance with Islamic values.

In its implementation, these sharia principles are formulated more operationally through fatwas from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), specifically DSN-MUI Fatwa Number 21 of 2001 concerning General Guidelines for Sharia Insurance. This fatwa stipulates that the contract used in sharia insurance is the *tabarru'* contract, which is a gift or voluntary donation made by participants for mutual assistance. By using the *tabarru'* contract, the relationship between participants and the insurance company is not one of risk-based trading, as in conventional insurance, but rather one based on solidarity and togetherness. This aims to avoid elements prohibited in Islam, such as usury, *gharar*, and *maisir*, so that sharia insurance operations remain within the bounds of Islamic economic law.

In addition to relying on Islamic economic law, the implementation of Sharia insurance in Indonesia also has a strong positive legal basis through Law Number 40 of 2014 concerning Insurance. This law comprehensively regulates insurance business activities, including Sharia-based insurance, and emphasizes the obligation of Sharia insurance companies to conduct their operations in accordance with Sharia provisions. These regulations cover institutional aspects, capitalization, fund management, consumer protection, and supervision by the Financial Services Authority (OJK). With the synergy between Islamic economic law and positive law, it is hoped that a Sharia insurance system will be created that provides optimal legal protection for customers and ensures certainty and fairness in every transaction.

Within the Sharia insurance system, customers enjoy a number of rights inherent in their contract for the duration of the agreement.

1. Right to Clear Information

Sharia insurance customers have the fundamental right to receive clear, complete, and transparent information regarding all aspects of the insurance product they are participating in. This information includes the type of contract used, such as *tabarru'* and *mudharabah* contracts, fund management mechanisms, distribution of underwriting surplus, and the risks and benefits to be received. Clarity of information is crucial so that customers fully understand their rights and obligations before agreeing to an agreement, thus avoiding

misunderstandings and potential disputes in the future. Furthermore, information transparency also reflects the application of the principles of honesty and trustworthiness, which are the main foundations of Islamic economic law. Sharia insurance companies are obliged to convey all contract provisions transparently without any element of manipulation or concealment of facts. With adequate information, customers can make informed and voluntary decisions (*ridha*), which ultimately increases trust and strengthens a fair legal relationship between the company and the participants.

2. Right to Fund Protection

Customers have the right to be assured that their funds, whether in the form of participant contributions or *tabarru'* funds, are managed in a trustworthy, professional, and responsible manner. In the Sharia insurance system, participant funds must be strictly separated from company funds to prevent any commingling that could potentially harm the customer. This separation of funds aims to maintain clarity of ownership and ensure that participant funds are used solely for the purposes agreed upon in the contract. Furthermore, participant funds must be invested in financial instruments that comply with Sharia principles, free from *riba* (usury), *gharar*, and *maisir* (gambling). Investments must consider prudence and utility to ensure fund security and optimal returns for participants. Therefore, fund protection encompasses not only financial security but also reflects the company's moral commitment to consistently implementing Sharia principles.

3. Rights to Benefits in Accordance with the Contract

Customers have the right to receive benefits or compensation in the event of a risk or disaster, as agreed upon in the contract. This right is a direct consequence of the contributions participants have made to the *tabarru'* fund, which aims to provide mutual assistance among participants. Therefore, Sharia insurance companies are obligated to process claims fairly, promptly, and transparently in accordance with the provisions stipulated in the agreement. Fulfillment of these rights to benefits must be based on the principles of justice and legal certainty. Every claim submitted must be assessed objectively, without discrimination, and with a focus on humanitarian principles and social concern. If a claim is rejected, the company must provide a clear and justifiable reason, both legally and in accordance with Sharia law, to avoid customer dissatisfaction or suspicion.

4. Right to Justice and Transparency

Customers have the right to receive fair and equal treatment in every aspect of service, from registration and fund management to the claims process. The principle of justice requires companies to refrain from discriminatory, manipulative, or exploitative practices that could harm participants. Fair treatment also includes granting rights and obligations proportionally in accordance with the agreed-upon contractual provisions. Furthermore, transparency is an essential element in maintaining customer trust. Sharia insurance companies are required to honestly disclose information regarding financial conditions, fund management, and investment returns. This transparency allows customers to conduct indirect oversight and ensures that all company activities are conducted in accordance with Sharia principles and applicable laws.

5. Right to Dispute Resolution

Customers have the right to file complaints and resolve disputes if they feel aggrieved by the actions or policies of the Sharia insurance company. Dispute resolution can be conducted through the company's internal mechanisms, mediation institutions, Sharia arbitration, or judicial channels in accordance with applicable laws. This mechanism aims to provide access to justice for customers and ensure that all issues are resolved objectively and fairly. From an Islamic economic legal perspective, dispute resolution must prioritize the principles of deliberation, justice, and peace. Therefore, Islamic insurance companies are expected to prioritize non-litigation dispute resolution through constructive dialogue and mediation. This ensures that customers' rights to justice are met while maintaining a harmonious relationship between the company and participants.

In addition to the rights mentioned above, customers must also fulfill the obligations stipulated in Islamic insurance. There are several obligations that customers must fulfill.

1. Obligation to Pay Contributions (Premiums) on Time

Islamic insurance customers have a primary obligation to pay contributions or premiums according to the amount and schedule agreed upon in the contract. This contribution represents participants' participation in the *tabarru'* fund, which is used to assist participants in facing risks. Compliance with contribution payments is crucial to maintaining the sustainability of the fund and ensuring the rights of all participants are met. Furthermore, delays or negligence in paying contributions can disrupt the stability of the *tabarru'* fund and potentially hinder the fulfillment of claims for other participants. Therefore, timely contribution payments reflect the customer's sense of responsibility, commitment, and trustworthiness in carrying out sharia contracts. This aligns with Islamic principles, which emphasize the importance of keeping promises and commitments in every agreement.

2. Obligation to Provide Correct and Honest Information

Customers are obliged to provide correct, honest, and complete data and information both during registration and throughout the insurance period. This information includes health conditions, personal identity, occupation, and other information relevant to the risk assessment. Honesty in providing data is crucial for the validity of the contract and the adequacy of the protection provided by the insurance company. Providing false or concealed information can result in losses for both the company and other participants and potentially lead to future claim rejections. From the perspective of Islamic economic law, honesty is a fundamental principle that must be upheld in every transaction. Therefore, the obligation to provide accurate information is not only a legal obligation but also a moral and ethical responsibility for every customer.

3. Obligation to Comply with the Terms of the Contract

Customers are required to comply with all provisions agreed upon in the Sharia insurance contract, including those relating to rights, obligations, and claims procedures. The contract is the basis of the legal relationship between the customer and the company, and any violation of the contract's provisions may result in the loss of certain rights or other legal consequences. Compliance with the contract reflects the principle of consent and commitment to the agreement entered into voluntarily. In Islamic economic law, a valid contract binds the parties to consistently implement its terms. Therefore, customer

compliance with the contract demonstrates adherence to the values of justice, responsibility, and legal certainty.

From the perspective of Islamic economic law, protecting customer rights is an integral part of the objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly in safeguarding property (*hifz al-māl*), safeguarding lives (*hifz al-nafs*), and upholding justice (*al-'adl*). This protection is not solely oriented toward formal legal aspects, but also encompasses moral, ethical, and social values that emphasize honesty, trustworthiness, and the common good. Therefore, the protection of customer rights in Islamic insurance must be implemented comprehensively, encompassing aspects of contracts, fund management, services, and dispute resolution.

From the perspective of Islamic economic law, protecting customer rights is an integral part of the objectives of Islamic law (*maqāṣid al-sharī'ah*), particularly in safeguarding property (*hifz al-māl*), safeguarding lives (*hifz al-nafs*), and upholding justice (*al-'adl*). This protection is not solely oriented toward formal legal aspects, but also encompasses moral, ethical, and social values that emphasize honesty, trustworthiness, and the public interest. Therefore, the protection of customer rights in Islamic insurance must be implemented comprehensively, encompassing aspects of the contract, fund management, service, and dispute resolution.

1. Protection Through Clear and Sharia-Compliant Contracts

The contract is the primary basis for the legal relationship between the customer and the Islamic insurance company. Under Islamic economic law, the contract must meet the principles of clarity (*ta'ayyun*), consent (*tarādī*), and be free from elements of *gharar*, *maisir*, and *riba*. Therefore, the use of *tabarru'* and *tijarah* contracts (such as *mudharabah* or *wakalah bil ujah*) provides initial protection for customers to prevent them from falling into detrimental transactions. Clarity in the contract includes provisions on the rights and obligations of the parties, contribution payment mechanisms, fund management, profit sharing, and claims procedures. With transparent and Sharia-compliant contracts, customers gain legal certainty and protection against potential fraud or manipulation, while creating a fair and balanced legal relationship.

2. Protection Through the Principles of Trust and Transparency

Islamic economic law places the principle of trust as the primary foundation of every transaction. Sharia insurance companies are obligated to manage participant funds honestly, professionally, and responsibly. *Tabarru'* funds must be separated from company funds and managed in accordance with Sharia law to ensure their security and benefit. Furthermore, transparency in the provision of information is a crucial part of protecting customer rights. Customers have the right to clearly understand the company's financial condition, fund management, and investment results. This transparency prevents manipulation, concealment, and misuse of funds, thereby enhancing customer trust and security.

3. Protection Through the Principles of *Ta'awun* and *Takaful*

The concepts of *ta'awun* (mutual assistance) and *takaful* (mutual protection) are the main characteristics of Islamic insurance, distinguishing it from conventional insurance. Through this principle, funds collected from participants are used to help fellow participants

who experience disaster, thereby fostering social solidarity and collective concern. The principle of *ta'awun* provides moral and social protection for customers, as they are positioned not only as consumers but also as part of a mutually supportive community. This reinforces the values of togetherness and social justice, and broadens the meaning of protection from merely financial aspects to social and humanitarian protection.

4. Protection Through Sharia Dispute Resolution Mechanisms

Islamic economic law regulates dispute resolution by prioritizing the principles of deliberation, justice, and peace. In the context of Islamic insurance, customers have the right to access dispute resolution through internal company mechanisms, mediation, sharia arbitration, or religious courts in accordance with applicable law. The existence of institutions such as the National Sharia Arbitration Board (BASYARNAS) ensures that disputes are resolved based on sharia principles and justice. This mechanism is a form of repressive protection that provides legal certainty and ensures fair and proportional restitution of customer rights.

5. Protection Through Sharia Supervision

Customer rights are also protected through strict supervision by the Sharia Supervisory Board (DPS) at each sharia insurance company. The DPS is tasked with ensuring that all company operations are conducted in accordance with sharia principles and the fatwas of the National Sharia Council (DSN-MUI). This supervision aims to prevent irregularities in fund management, services, and contracts. With ongoing sharia supervision, customer rights can be optimally protected while maintaining the credibility and integrity of the sharia insurance industry.

CONCLUSION

The protection of the rights of sharia insurance customers according to Islamic economic law has a strong normative foundation, both from Islamic legal sources and positive law in Indonesia. Sharia principles, including *ta'awun* (mutual assistance), *takaful* (mutual protection), justice, trustworthiness, willingness (*ridha*), and freedom from elements of usury, *gharar*, and *maisir*, are the main foundations in the implementation of sharia insurance. These principles are embodied in sharia contracts, especially the *tabarru'* contract, which positions participants as parties who help each other, not merely as purchasers of risk protection services. Protection of customer rights in sharia insurance covers various important aspects, including the right to clear and transparent information, the right to trustworthy and professional fund management, the right to receive benefits according to the contract, the right to fair treatment, and the right to resolve disputes fairly. This protection is realized not only through normative provisions in the DSN-MUI fatwa and Law Number 40 of 2014 concerning Insurance, but also through supervision by the Financial Services Authority (OJK) and the Sharia Supervisory Board (DPS). With this legal framework and supervision, it is hoped that a comprehensive, equitable, and welfare-oriented customer protection system will be created. However, in practice, various obstacles remain in the implementation of sharia principles, such as differing understandings of contracts, a lack of information transparency, and suboptimal dispute resolution mechanisms. These conditions have the potential to lead

to customer dissatisfaction and losses, while also reducing public trust in the sharia insurance industry. Therefore, ongoing efforts are needed to strengthen customer education, improve service quality, and tighten oversight of the operations of sharia insurance companies.

REFERENCES

- Abdad, M. Z. (2019). Signifikansi fatwa DSN MUI terhadap perkembangan ekonomi syariah di Indonesia. *istinbath*, 18(2).
- Armaludin, U., & Hadiansyah, F. (2024). Tinjauan Hukum Ekonomi Syariah Terhadap Perlindungan Hak Nasabah dalam Asuransi Syariah. *Sharia: Jurnal Kajian Islam*, 1(2), 172-181.
- Arsela, M., Zen, M., & Fatmawati, F. (2025). Promosi Produk Asuransi Syari'ah Sebagai Instrumen Keuangan Islami: Pada MUI dan Dampaknya Terhadap Umat. *Innovative: Journal Of Social Science Research*, 5(3), 1404-1413.
- Budiman, H., Dialog, B. L., Rifa'i, I. J., & Hanifah, P. (2022). Perlindungan Hukum bagi Pemegang Polis dalam Penyelesaian Klaim Asuransi Jiwa. *Logika: Jurnal Penelitian Universitas Kuningan*, 13(02), 168-180.
- Dianto, I., Arif, M., & Majid, A. (2025). Peran Dewan Syariah Nasional Majelis Ulama Indonesia dan Dewan Pengawas Syariah terhadap Implementasi Akad Syariah di Perbankan Syariah Indonesia. *Syarikat: Jurnal Rumpun Ekonomi Syariah*, 8(1), 66-78.
- Fitroti, A., Husniyyah, N., Chandra, R. A., Setiawan, I., & Widiyanti, N. (2025, August). Asuransi Syariah Sebagai Instrumen Perlindungan Keuangan Yang Berkeadilan: Studi Kepustakaan. In *Gunung Djati Conference Series* (Vol. 56, pp. 1516-1522).
- Hafsah, S., & Kurniawati, F. (2025). Implementasi Prinsip Syariah dalam Akad Asuransi Syariah. *JIOSE: Journal of Indonesian Sharia Economics*, 4(1), 67-80.
- Istiqomah, M. L. (2025). Rekonstruksi Hukum Ekonomi Syariah dalam Perspektif Maqashid Al-Shari'ah. *Jurnal Pustaka Cendekia Hukum dan Ilmu Sosial*, 3(1), 1-9.
- Karmana, G. R., Septiani, D., Waskim, W., Rahman, A., & Dikrurahman, D. (2024). Analysis of implementation of trade secret legal protection in franchise businesses. *Indonesian Journal of Multidisciplinary Science*, 3(6).
- Khasanah, I. N., & Mubarrirroh, N. (2024). Praktik Akad Muḍārabah Musytarakah Pada Asuransi Syariah PT. BNI Life Insurance Jakarta Selatan. *Al-Mizan: Jurnal Hukum dan Ekonomi Islam*, 8(1), 142-159.
- Prayogo, I. H., & Syufaat, S. (2023). Perlindungan Hukum Pemegang Polis Asuransi Syariah Berdasarkan Undang-Undang Nomor 40 Tahun 2014 Tentang Perasuransian. *Alhamra Jurnal Studi Islam*, 4(1), 75-72.
- Putri, A. E., Kuncoro, D. S., & Sunarsih, U. (2025). Peran dan pengaruh asuransi syariah terhadap kesejahteraan masyarakat. *Jurnal Masharif Al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, 10(1).
- Ramadhania, S. (2025). Maqasid Syariah dan Kesetaraan Hak Perempuan. *MLIJo: Maliki Law and Islamic Journal*, 1(1), 1-9.

- Rinaldi, A., Januri, M. F., & Jaenudin, J. (2022). Studi Komparatif Terhadap Prinsip-Prinsip Asuransi Syariah Menurut Hukum Islam Dan Undang-Undang No. 40 Tahun 2014 Tentang Perasuransian. *Mahkamah: Jurnal Kajian Hukum Islam*, 7(2), 210-222.
- Sayfulloh, A. (2024). Implementasi Prinsip Syariah Pada Asuransi Jasindo Syariah. *Jurnal Media Akademik (JMA)*, 2(12)..
- Soekanto, S. (2007). Penelitian hukum normatif: Suatu tinjauan singkat.
- Sukmadilaga, C. (2017). Implementasi kepatuhan terhadap prinsip syariah melalui penggunaan polis standar dalam praktik asuransi syariah. *Rechtidee*, 12(1), 107-133.
- Suratman, S., & Junaidi, M. (2019). Sistem Pengawasan Asuransi Syariah Dalam Kajian Undang-Undang Nomor 40 Tahun 2014 Tentang Perasuransian. *Jurnal USM Law Review*, 2(1), 63-84.
- Ufaira, N. S. (2025). Peranan Asuransi Syariah Sebagai Instrumen Mitigasi Risiko Keuangan Dalam Perspektif Ekonomi Syariah. *Causa: Jurnal Hukum dan Kewarganegaraan*, 13(11), 31-40.
- Zainarti, Z., & Khotima, H. (2025). Perkembangan Dan Potensi Asuransi Syariah Di Indonesia. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 3(2), 39-49.