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PERCEPTION ANALYSIS OF EMPLOYEES ON SHARIA INSURANCE AT UPT. BP2MI

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Abstract

Along with the development of sharia insurance today, it is undeniable that many people in general do not know or do not understand sharia insurance which is considered new. Because so far, many people only know about conventional insurance because this type of insurance first appeared compared to sharia insurance. The problem studied in this journal, namely how the understanding of UPT employees. BP2MI against sharia insurance. The purpose of this research is to find out how the perception of UPT employees. BP2MI against sharia insurance. To reveal these issues in depth and comprehensively, the researchers used qualitative methods that were useful for providing information, facts about the perceptions of UPT employees. BP2MI on sharia insurance data is analyzed to answer these problems. From the results of this study it was found that. There are still many people who equate Sharia Insurance and Conventional Insurance, and there are still many people who do not know and become customers of Sharia Insurance. Due to the lack of socialization, promotion and from the Sharia Insurance.

Keywords: Perception, Sharia Insurance

1. INTRODUCTION

Protection of Indonesian Migrant Workers is all efforts to protect the interests of Prospective Indonesian Migrant Workers and/or Indonesian Migrant Workers and their families in realizing guarantees for the fulfillment of their rights in all activities before work, during work, and after work in legal, economic and social aspects. The Indonesian Migrant Workers Protection Agency, hereinafter abbreviated as BP2MI, is a non-ministerial government agency that implements policies in the integrated service and protection of Indonesian Migrant Workers. Indonesian Migrant Worker is every Indonesian citizen who will, is doing, or has been doing work by receiving wages outside the territory of the Republic of Indonesia.

In life, he is always faced with uncertainty and various possible risks. However, humans must try to take protective measures to minimize these risks. To deal with future events that are not yet clear, then in order to be able to carry out life together with fellow human beings they create a group to be mutually responsible and mutually bear with one another, This is the basis for human activities as social beings. This is the basis for sharing in the face of risks such as death, fire, loss and so on. One of the actions taken to avoid these risks is to provide insurance.

The importance of this insurance can be seen from an individual or social perspective. From an individual perspective, insurance means an economic effort made by a person by incurring costs in the form of insurance premiums, to obtain peace of mind and anticipate possible losses. Meanwhile, from a social perspective, insurance is seen as an effort to reduce similar risks into one group, so that predictable losses can be anticipated and so that larger public losses can be overcome.[1]

Insurance companies that have been established in Indonesia are conventional insurance companies and Sharia insurance companies. Both have the same goal, namely risk management or mitigation. The basic difference between the two is in the contract: Contracts in conventional insurance prioritize buying and selling contracts (mu'awadhah contracts, idz'aan contracts, gharar contracts, and mulz:im contracts), while contracts in Sharia insurance use tabarru' contracts and tijarah contracts. (Mudharabah, Wakalah, Wadiah, Shirkah). Sharia insurance companies may now be more accepted by the majority of Indonesian people who are predominantly Muslim because, in carrying out their operations based on Sharia principles.[2]

Insurance companies that have been established in Indonesia are conventional insurance companies and Sharia insurance companies. Both have the same goal, namely

[1] Alm Al-Bukhori, *Fundamentals of Islamic Business Ethics*, (Alfabeta: Bandung, 1992), p. 185.
[2] Muhammad Syakir Sula, Sharia Insurance (Life and General): Concepts and Operational Systems, (Jakarta: Gema Insani Press, 2004), Cet. 1, p. 326.

risk management or mitigation. According to him, Sharia insurance (Ta'min, Takaful, Tadhamun) is mutual protection and mutual assistance between a number of people or parties through investment in the form of assets or tabarru' which provides a pattern of development to face certain risks through a contract (engagement) that is in accordance with Sharia[3]. As Allah says in QS. Al-Maidah: 2, which reads:

وَتَعَاوَنُوْا عَلَى الْبِرِّ وَالتَّقْوٰىۖ وَلَا تَعَاوَنُوْا عَلَى الْاِثْمِ وَالْعُدْوَانِ

Meaning: "And help you in (doing) righteousness and piety, and do not help in sin and enmity.". (Q.S. Al-Maidah: 2)

For Muslims, Sharia insurance can be a very good alternative to choose to protect themselves either in life insurance or loss insurance. Although it is undeniable, the reality of the assessment or attitude of some people is the toughest challenge for insurance companies in maintaining and developing their companies. Of course, there are many factors that influence someone to choose Sharia insurance, including perception. Perception is a psychological factor that can influence a person to act or choose based on the views or perceptions built by that person. Perception is the first step that people go through when choosing sharia insurance.

LITERATURE REVIEW

A. Perception

1. Definition Perception

Perception is a process by which individuals organize and interpret their sensory impressions to give meaning to the environment. Individual behavior is often based on their perception of reality rather than on reality itself. Perception is a process that combines and organizes sensory data (sensing) to be developed in such a way that it can be aware of its surroundings, including being aware of oneself. Another definition states that perception is the ability to discriminate, classify, focus attention on a stimulus object

[3] *Ibid*,..p. 30.

in the process of grouping and distinguishing this perception involves the process of interpretation based on experience of an event or object.[4]

Perception is a process of selecting, organizing and interpreting information about a product or service by consumers. Perception does not only occur in the form of physical stimulation but is also influenced by existing marketing conditions, related to the surrounding environment and the circumstances of the individual concerned (Kotler and Keller, 2016). In this perception there are two kinds of factors that influence perception, namely internal factors, namely those related to with psychological needs, educational background, sensory organs, personality and experiences of self-acceptance and individual circumstances at a particular time (Gibson, 1989). For this internal factor, the sub-variable used is knowledge of sharia. The definition of sharia according to Muhammad Salam Maskur in his book al-Fiqh al-Islamy. One of the meanings of Sharia is the straight path. As Allah says in Surah. Al-Jaatsiyah: 18 which is "Then We made you on a shari'a (regulation) of (religious) affairs, so follow that shari'a and do not follow the desires of those who do not know." (Abdur Rahman, 1991)

2. Factors Affecting Perception

a. Attention (attention)

Attention is a mental process when a series of stimuli (stimuli) become prominent in consciousness when other stimuli are weakened.

b. Attention-grabbing external factors

The next factor is external or attention-grabbing factors, these stimuli are noticed because they have prominent characteristics. Among them are movement, like other organisms, humans are visually attracted to moving objects.

c. Attention-grabbing internal factors

Internal factors attracting attention like biological factors, in a state of hunger the whole mind is dominated by food. Therefore, for hungry people what attracts their attention the most is food.[5]

3. Perceptual Aspects

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[4] Abdul Rahma Shaleh, *Psychology An Introduction to the Islamic Perspective*, (Jakarta: Kencana, 2004), pp 88-89

[5] Jalaluddin Rahmat. *Communication Psychology*, (Bandung: Rosda Karya Youth, 2009), p 55-53

a. That is a component that is composed on the basis of knowledge or information that a person has about the object of his attitude. From this knowledge, a certain belief will be formed about the object of the attitude.

b. Affective component Affective relates to feelings of pleasure and displeasure. So it is evaluative in nature related to cultural values or the value system it has.

c. The conative component is a person's readiness to behave in relation to the object of his attitude.[6]

4. Perception Mechanism

Perception includes a complex interaction involving at least three main components, namely:

a. Selection

Selection is the process of filtering by the senses against stimulation. In this process, the cognitive structure that already exists in the head will select, distinguish the incoming data and choose which data are relevant according to their interests.

b. Compilation

Compilation is the process of reducing, organizing, organizing or simplifying complex information into a meaningful pattern. In accordance with the Gestalt theory, humans naturally have certain tendencies and do simplification.

c. Interpretation

Interpretation is the process of interpreting information or stimulus into the form of behavior as a response. In this process, individuals build links between stimuli that come to give meaning based on the results of interpretations associated with previous experiences, and then act or react. These actions can be hidden actions (such as income generation, attitudes) and can also be overt actions or real behavior.[7]

Perception in Islamic Perspective In the Qur'an there are several verses that have meanings related to the five human senses. In Q.S An-Nahl verse 78 and Q.S As-Sajadah verse 9, it gives an illustration that humans are born in the world not knowing anything, therefore Allah equips them with five senses so that they can know their environment and

[6] *Ibid*,.. p 20.
[7] I*bid*,.p 28

can live in that environment. The process of perception is traversed by the five senses, which do not function immediately after birth, but these functions follow their physical development. In the Qur'an there are several verses whose meanings are related to the five senses possessed by humans, including in Q.S An-Nahl 16:78[8]

وَاللَّهُ أَخْرَجَكُمْ مِنْ بُطُونِ أُمَّهَاتِكُمْ لَا تَعْلَمُونَ شَيْئًا وَجَعَلَ لَكُمُ السَّمْعَ وَالْأَبْصَارَ وَالْأَفْئِدَةَ ۙ لَعَلَّكُمْ تَشْكُرُونَ

Meaning: "And Allah brought you out of your mother's belly knowing nothing, and He gave you hearing, sight and heart, so that you may be grateful".

From the several verses that have been explained above, it is emphasized that humans are given the gift of the five senses in the form of hearing, sight, smell, and so on so that they can interpret what is in this world. Thus humans must be able to think that without the five senses humans cannot perform sensations which are the initial process of perception. Perception is an important psychic function and is a window of understanding for events and the realities of life that humans face.

B. Definition of Sharia Insurance

Insurance or coverage is an agreement between two or more parties, by which the insurer binds himself to the insured by receiving insurance premiums to provide compensation to the insured due to loss, damage or loss of expected profits, or liability to third parties that may be suffered by the insured. arising from an uncertain event or to provide a payment based on the death or life of an insured person.[9] With the deregulation, the government provides convenience in terms of licensing, thus encouraging the growth of new companies, which in turn will increase national production output.

Insurance or coverage is an agreement between two or more parties where the insurer binds himself to the insured by receiving insurance premiums for the insured due to loss, damage, or loss.[10]

[8] Q.S An-Nahl 16:78
[9] Nurul Huda Mohamad Heykal, *Islamic Financial Institution Theoretical and Practical Review*, (Jakarta: Kencana, 2010), p 151
[10] Warkum Sumitro, *Top Islamic Supplies and Related Institutions*, (Bandung: PT. Raja Grafindo, 1996), Cet 1, p. 165.

Law of the Republic of Indonesia Number 2 of 1992 concerning Insurance Business, states that what is meant by: "insurance or coverage is an agreement between two or more parties, whereby the insurer binds himself to the insured, by receiving insurance premiums, to provide compensation to the insured. the insured due to loss, damage, or loss of expected profits, or legal liability to third parties that may be suffered by the insured, arising from an event based on the death or life of the insured person.[11]

Sharia insurance according to the National Sharia Council No.21/DSNMUI/X/2001 is an effort to protect and help each other among a number of people through investment in the form of assets and or tabarru' which provides a pattern of taking to face certain risks or dangers through appropriate contracts with sharia (Dewi: 2004). There are nine basic principles of sharia insurance, namely monotheism, justice, help, cooperation, trust, willingness, truth, prohibition of usury, prohibition of gambling (maisir) and prohibition of gharar (Ali: 2004).

Progress in the development of the sharia industry is still far behind compared to the conventional industry, it is due to the lack of public interest in sharia insurance service products. The low level of public knowledge and interest in using sharia insurance products is due to the lack of public understanding of sharia insurance products and their mechanisms. With the level of welfare of the population that is not evenly distributed, it is very natural that sharia insurance is not a priority in making insurance decisions.

2. Principles and Conditions of Sharia Insurance Operations

a. Mutual responsibility.

As the word of Allah SWT in the letter al-Imran verse 103, which reads:

وَاعْتَصِمُوا بِحَبْلِ اللَّهِ جَمِيعًا وَلَا تَفَرَّقُوا ۚ وَاذْكُرُوا نِعْمَتَ اللَّهِ عَلَيْكُمْ إِذْ كُنْتُمْ أَعْدَاءً فَأَلَّفَ بَيْنَ قُلُوبِكُمْ
فَأَصْبَحْتُمْ بِنِعْمَتِهِ إِخْوَانًا وَكُنْتُمْ عَلَىٰ شَفَا حُفْرَةٍ مِنَ النَّارِ فَأَنْقَذَكُمْ مِنْهَا ۗ كَذَٰلِكَ يُبَيِّنُ اللَّهُ لَكُمْ آيَاتِهِ لَعَلَّكُمْ
تَهْتَدُونَ

Meaning: "And all of you hold on to the rope (religion) of Allah, and do not be divided, and remember Allah's favor on you when you were enemies (the Jahiliyah period), So Allah united your hearts, then you became because of Allah's favor, -people who are

[11] Muhammad Amin Suma, *Sharia Insurance and Conventional Insurance* (Theory, Systems, Applications and Marketing (Book of Darat), p. 31.

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brothers; and you were on the edge of the abyss of hell, then Allah saved you from it. Thus Allah explains His verses to you, that you may be guided."

b. Help each other.

As the word of Allah SWT in the letter at-Taubah verse 71, which reads:

وَالْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بَعْضُهُمْ أَوْلِيَاءُ بَعْضٍ ۚ يَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَيُقِيمُونَ
الصَّلَاةَ وَيُؤْتُونَ الزَّكَاةَ وَيُطِيعُونَ اللَّهَ وَرَسُولَهُ ۚ أُولَٰئِكَ سَيَرْحَمُهُمُ اللَّهُ ۗ إِنَّ اللَّهَ عَزِيزٌ حَكِيمٌ

Meaning: "And those who believe, men and women, some of them (are) a helper for others. they command (do) what is right, forbid what is evil, establish prayer, pay zakat and they obey Allah and His Messenger. they will be given mercy by Allah; Verily Allah is Mighty, Most Wise."

c. Protect each other.

As the Prophet Muhammad SAW said: "The believers in their love and affection are like one body. If one of the limbs suffers from pain, then the whole body feels it." (Narrated by Bukhari and Muslim)

Sharia functions as the owner of the capital and the sharia insurance company functions as the one who runs the capital. Profits obtained from the development of the fund are divided between the participants and the company according to agreed terms.[12]

3. Akad

The contracts used in sharia insurance operations are mudharabah musytarakah and tabarru. This is stated in the fatwa of the National Sharia Council of the Indonesian Ulema Council number 51/DSNMUI/III/2006 regarding mudharabah musytarakah in Sharia insurance. And the fatwa of the National Sharia Council of the Indonesian Ulema Council number 53/DSN-MUI/III/2006 regarding tabarru on Sharia Insurance.

The mudharabah musytarakah contract is a combination of the mudharabah contract and the musyarakah contract. Mudharabah musytarakah contracts can be applied to sharia insurance products that contain elements of savings and non-savings. While tabarru‟

[12] Rifqi Muhammad. *Islamic Financial Accounting...*, p. 54

contracts are all forms of contracts that are carried out with the aim of benevolence and help.[13]

METHODS

1. Type of Research

The type of research in this journal is a qualitative description. Qualitative description is a research method that seeks to describe and interpret objects as they are.[14] The characteristics of qualitative research characterize the nature and form of the report. Therefore, qualitative research reports are prepared in the form of a narrative that is creative and in-depth and shows naturalistic characteristics that are full of authenticity.

2. Research Place

This research was conducted in the city of Medan at UPT. BP2MI on JL. Education No. 357 Marindal I Kec. Patumbak

3. Sources and Data Collection Techniques

a. Data source

This study requires two types of data, namely primary data and secondary data. The sources of data used in this study are:

1) Primary data sources

Primary data sources are information obtained directly from the first source, namely the parties who are considered to know the object under study.

2) Secondary data sources

Secondary data sources are data sources that support primary data sources. Sources of secondary data include: Documents, namely files related to the perception of UPT employees. BP2MI Medan on Sharia Insurance (study of UPT. BP2MI Medan) and other books related to the problem under study.

4. Data Collection Techniques

The data needed in this study were collected in two ways, namely:

1) Observation In this study, observations were made first. Observation is defined as systematic observation and recording of the source of symptoms that appear on the object

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[13] Rifqi Muhammad. *Islamic Financial Accounting*..., p. 56-57
[14] Mamang Sangadji Etta, Sopiah, *Research Methodology*, (Yogyakarta: Andi Yogyakarta, 2010) p 24.

of research.[15] Initial observations have been made at UPT. BP2MI at JL. Education No. 357 Marindal I Kec. Patumbak on February 22, 2021.

2) Interview

In this study, in-depth interviews were conducted, namely interviews that were carried out intensively, openly and in depth to informants with a plan, preparation and guided by unstructured interviews, so that they were not rigid in obtaining information and the data could be obtained as they were. This means that respondents/informants have the opportunity to convey their thoughts, views and feelings more broadly and deeply without being strictly regulated by the researcher.

5. Data Analysis Techniques

Data analysis is an effort made by working with data, organizing data, sorting it into manageable units, synthesizing it, looking for and finding patterns, discovering what is important and what is learned and deciding what can be presented to others.[16] In accordance with the approach used, the data analysis was carried out with the following techniques:

a. Data reduction (data reduction)

Reducing data means summarizing, choosing the main things, focusing on the important things, looking for themes and main points. Thus the reduced data will provide a clearer picture, and make it easier for researchers to conduct further data collection and look for it when needed.[17]

b. Presentation of data (data display)

Is an organized collection of information that provides the possibility to draw conclusions and take action. The form of presentation is in the form of narrative text, matrices, graphs, networks and charts. Data presentation is also part of the analysis, it even includes data reduction.[18]

c. Conclusion

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[15] Andi Prastowo, *Mastering Qualitative Research Data Techniques*, (Jogjakarta: Diva Press, 2010), p. 145.
[16] Basrowi Suandi, *Understanding Qualitative Research*, (Jakarta: PT. Rineka Cipta, 2008), p 93
[17] Sugiyono, *Memahami Penelitian Kualitatif* , (Bandung: Alfabeta, 2013), h 92
[18] Basrowi Suwandi, Understanding Qualitative Research ...,p 209

From the beginning of data collection, the researcher must understand what the things he encounters mean by recording data. The collected data were analyzed qualitatively to draw a conclusion.[19]

Results and Discussion

Protection of Indonesian Migrant Workers is all efforts to protect the interests of Prospective Indonesian Migrant Workers and/or Indonesian Migrant Workers and their families in realizing the guaranteed fulfillment of their rights in all activities before work, during work, and after work in legal, economic and social aspects. The Indonesian Migrant Workers Protection Agency, hereinafter abbreviated as BP2MI, is a non-ministerial government agency tasked with implementing policies in the integrated service and protection of Indonesian Migrant Workers. Indonesian Migrant Worker is every Indonesian citizen who will, is doing, or has been doing work by receiving wages outside the territory of the Republic of Indonesia.

PMI protection is all efforts made to protect the interests of the workforce to realize the fulfillment of the rights that are in accordance with the laws and regulations, both before, during, and after the work period.[20] PMI needs to be protected with the aim of optimizing the empowerment and utilization of PMI humanely, protecting and guaranteeing PMI in the pre-placement and post-placement period, as well as improving the welfare of PMI and their families.

Law of the Republic of Indonesia Number 18 of 2017 concerning the Protection of Indonesian Migrant Workers:

1. That work is a human right that must be upheld, respected, and guaranteed its enforcement as mandated in the 1945 Constitution of the Republic of Indonesia

2. That the state guarantees the rights, opportunities, and provides protection for every citizen without discrimination to obtain decent work and income, both at home and abroad in accordance with their expertise, skills, talents, interests, and abilities.

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[19] Sugiyono, *Mixed Methods*, (Bandung: Alfabeta, 2012), p 343.
[20] Article 1 paragraph (3) Government Regulation of the Republic of Indonesia Number 3 of 2013 concerning Protection of Indonesian Migrant Workers Abroad.

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3. That Indonesian migrant workers must be protected from human trafficking, slavery and forced labour, victims of violence, arbitrariness, crimes against human dignity, and other treatment that violates human rights

4. That the placement of Indonesian migrant workers is an effort to realize equal rights and opportunities for workers to obtain decent work and income, the implementation of which is carried out with due regard to dignity, human rights, and legal protection, as well as equal employment opportunities. and the provision of manpower in accordance with the national interest

5. That the state is obliged to fix the overall protection system for Indonesian migrant workers and their families that reflects human values and self-respect as a nation starting from before work, during work, and after work

DISCUSSION

Rasulullah SAW. Very concerned about life that will occur in the future by preparing early the provisions needed for life and descendants (heirs) in the future. Leaving the family (heirs) who are materially well off, in the view of the Prophet Muhammad is very good than leaving them in an abandoned state who has to beg from others. Allah also describes an example of human efforts to form a protection system against bad possibilities in the future.

Rasulullah SAW. Giving guidance to humans to always be alert to losses or calamities that will occur, instead of directly surrendering everything (put their trust) to Allah SWT. The above hadith contains an implicit value so that we always avoid risks that bring harm to ourselves, be it in the form of material losses or losses that are directly related to the human self (soul).

From the above hadith implies that every human being is required to be able to live neatly, full of plans and strategies. Good planning is not only in earning a living and achieving divine pleasure but also in anticipating calamities and misfortunes. Among the ways that humans commonly do in anticipating disasters, among others, is by saving or borrowing, but sometimes this method does not meet expectations. This is where humans have to seek other ways in the form of helping each other, bearing each other and guaranteeing each other with insurance.

The rapid development of the times makes the sharia insurance business absorb labor quickly too, so that human resources in the sharia insurance industry are still mostly filled by people who have a weak understanding of sharia insurance. This can result in a lack of public trust in sharia insurance and a reluctance to become part of the sharia insurance.

Therefore we must have an understanding that insurance is important in life, because the meaning of understanding can be explained etymologically and terminology. Etymologically understanding comes from the word understanding which according to the Big Indonesian Dictionary (KBBI) is defined as understanding, opinion, thought, flow, view, and understanding correctly while understanding is defined according to the Big Indonesian Dictionary (KBBI) is the process, method, act of understanding or understanding. understand.

The problem of public understanding of sharia insurance cannot be separated from the problem of understanding each individual in viewing the legal aspects of insurance. Although most urban communities have been touched by modernity, they do not necessarily understand very well about insurance, especially with sharia insurance where there is a public misconception that there is no difference between conventional insurance and sharia insurance.

In terminology, Sadiman in Ramadhan (2015) expresses understanding is a person's ability to interpret, interpret, and translate or state something in his own way about the knowledge he has received. Understanding is a person's ability to interpret or capture the meaning of an accepted concept. Understanding is not only limited to understanding but how someone maintains what he received and can explain it back to others.

Sharia insurance is an effort to protect each other with the concept of mutual assistance between a number of individuals or certain parties through asset investment where in sharia insurance these funds are called tabarru funds, namely a number of funds from each member that are set aside and are intended to be sincere as donations. To provide compensation to members who experience a disaster, insurance is not an effort against destiny, but instead makes an effort to live a life full of plans and togetherness in accordance with the advice of Allah SWT by overcoming financially through contracts that do not violate sharia.

In the Qur'an it is not fully explained about the practice of sharia insurance and there is not a single verse that explains the practice of ta'min or takaful. The legislation on insurance in Indonesia is regulated in several places, including the Commercial Code (KUHD), Law No. 2 of 1992 concerning Astek (Social Insurance for Workers) and Askes (Social Insurance for Health Care). Meanwhile, Sharia Insurance in Indonesia is still limited and has not been specifically regulated in the law. Regulations that regulate Insurance in general and a number of regulations that specifically regulate Sharia Insurance, including Minister of Finance Regulation no. 18/PMK.010/2010 concerning the Implementation of Basic Principles for the Implementation of Insurance Businesses and Regulations with Sharia Principles. In addition, sharia insurance in Indonesia is also regulated in several DSN MUI Fatwas, including DSN MUI fatwa No. 21/DSNMUI/X/2001 concerning General Guidelines for Sharia Insurance. It appears in this fatwa that sharia insurance (ta'amin, takaful or tadhamun) is an effort to protect and help each other between a number of people/parties through investment in the form of assets.

Yang demikian itu adalah sebagian dari berita-berita ghaib yang Kami wahyukan kepada kamu (ya Muhammad); padahal kamu tidak hadir beserta mereka, ketika mereka melemparkan anak-anak panah mereka (untuk mengundi) siapa di antara mereka yang akan memelihara Maryam. Dan kamu tidak hadir di sisi mereka ketika mereka bersengketa (Q.S. Ali Imran:44).

Untuk memahami ayat tersebut, maka harus lebih mendalami persoalannya. Maksud dari ayat tersebut adalah tidak berarti bahwa Allah menyediakan makanan dan pakaian kepada kita tanpa usaha. Sebenarnya, ayat ini membicarakan tentang ekonomi dimasa depan yang penuh kedamaian, yang selalu dibayangkan oleh Islam. Bahwa manusia sebagai Khalifah Allah di bumi, hanya dapat mempertahankan gelarnya yang agung bila ia melaksanakan perintah-perintah yang terkandung dalam Alqur’an dengan penafsiran yang tepat. Allah menghendaki tiadanya orang yang kehilangan mata pencahariannya yang layak, dan ia harus kebal terhadap setiap gangguan apapun. Oleh karena itu, kewajiban tertinggi suatu negara untuk menjamin hal ini. Dan asuransi membantu tercapainya tujuan ini.[21]

Regarding this problem, many parties do not understand the difference between insurance and gambling. Whereas with insurance, people who are dependents of someone who dies first can receive a small amount of profit through premiums that have been paid by the deceased in advance. Maybe some people think it looks like gambling, but the difference between gambling and insurance is very fundamental. Because insurance is a partnership that is recognized in Islam. Insurance is also a premium payment from all insurance participants to help other participants who need assistance.[22]

The problem that arises in insurance is the emergence of the possibility of uncertainty because risk is an uncertain thing. For example, a customer who just entered one of the insurance, then he was hit by an accident and get a claim. On the other hand, a customer who has been paying premiums for a long time, but never had a disaster happen to him, will not benefit from the insurance he is participating in. This is a problem in the community, if you follow insurance then get ready to receive "scorched funds". A tabaduli contract has the potential to cause the contract to be damaged and legally null and void. Therefore, in sharia insurance companies distinguish between tabarru' funds and tijari funds. Thus, sharia insurance companies were born to provide solutions to the opportunities for gharar in insurance, due to the high uncertainty factor. Where customers who do not submit claims will still benefit from the sharia insurance products they follow.[23] The main principle in Sharia Insurance is ta'awunu'ala al birr wa altaqwa (please help you all in goodness and piety) and alta'min (feeling of security) which makes all insurance participants as a big family who bears and guarantees each other's risks.[24]

The operational system of sharia insurance is mutual responsibility, mutual assistance, and mutual protection between the participants. Insurance companies are given the trust or mandate by the participants to manage premiums, develop in a halal way, and provide

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[21] AM. Hasan Ali, *Asuransi Dalam Perspektif Hukum Islam*, (Jakarta: Prenada Media, 2004), h.105-110
[22] Muhammad Tho'in and Anik, *Sharia Aspects in Sharia Insurance*, (Journal, STIE - AAS Surakarta, Vol 01, March 2015), p. 6
[23] *Ibid*, p.30
[24] *Ibid*.

compensation to those who experience disasters according to the contents of the agreement deed. The management mechanism and participants (premiums) are divided into two systems, namely: Each participant is required to pay a certain amount of money (premiums) regularly to the company. Although the company stipulates a minimum amount of premium that can be paid, in principle the premium payment depends on the ability of the participant. Each participant can pay the premium through a checking account, checking account, or pay directly. Participants can choose payments, either monthly, quarterly, semi-annually, or annually according to their abilities. Through this system, each takaful premium that has been submitted to the insurance company will be entered into two separate accounts. Funds that do not contain elements of savings will be deposited in a tabarru' account by the company in a special account. Basically, tabarru' funds are intended for the purpose of helping among insurance participants. Therefore, the existence of funds through tabarru' accounts is ideally only for humanitarian purposes that help each other.

CONCLUSION

The reception of UPT.BP2MI employees towards sharia insurance is that in the concept of understanding, sharia insurance is an effort to protect each other between each other with the concept of helping each other between individuals or between certain parties, where through asset investment where in sharia insurance the funds are tabbaru funds of a certain amount. funds from each member that are set aside and intended to be sincere as dema to provide compensation to members who experience calamity, insurance is not an effort against destiny, but instead makes an effort to live a full life plan and togetherness in accordance with the advice of Allah SWT by overcoming financially through contracts that do not violate sharia.

The principles in sharia insurance are ta'awunu'ala al birr wa al-taqwa (please help all of you in goodness and piety) and al-ta'min (feeling of security) which makes all insurance participants a family that bears and guarantees each other's risks. other.

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