

# ANALYSIS OF MICRO AND SMALL BUSINESS OWNERS' PERCEPTIONS OF THE BENEFITS OF SHARIA INSURANCE IN MANAGING BUSINESS RISKS

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**Abstract:** This study aims to analyze the perceptions of Micro and Small Enterprise (MSE) owners towards the benefits of sharia insurance in managing business risks. This research is located in Serdang Bedagai, using a case study-based qualitative research method. Data was obtained through interviews with 10 owner research informants, who were selected based on the coverage of various business sectors and income levels. The results revealed that MSE owners have a positive perception of the benefits of Islamic insurance in managing business risks. Although the understanding of Islamic insurance is limited, MSE owners who have not adopted Islamic insurance have varied perspectives according to their understanding and needs. The majority expressed readiness to use sharia insurance if the premium is affordable and the benefits are as needed. However, there are also those who still need further education regarding the concept and halalness of Islamic insurance products. This positive perception shows the potential for growth and adoption of sharia insurance in Serdang Bedagai Regency. However, there are also challenges, namely that there are still owners who do not fully understand the basic principles of sharia insurance.

**Keywords:** Micro and Small Enterprises, Sharia Insurance, Business Risks

**Abstrak:** Penelitian ini bertujuan untuk menganalisis persepsi pemilik Usaha Mikro dan Kecil (UMK) terhadap manfaat asuransi syariah dalam mengelola risiko bisnis. Penelitian ini berlokasi di Serdang Bedagai, dengan menggunakan metode penelitian kualitatif berbasis studi kasus, Data diperoleh melalui wawancara terhadap 10 informan penelitian pemilik UMK, yang di pilih berdasarkan kecakupan ragam sektor usaha dan tingkat pendapatan. Hasil penelitian mengungkapkan bahwa pemilik UMK memiliki persepsi positif terhadap manfaat asuransi syariah dalam mengelola risiko bisnis. Meskipun pemahaman tentang asuransi syariah terbatas, pemilik UMK yang belum mengadopsi asuransi syariah memiliki perspektif yang bervariasi sesuai dengan pemahaman dan kebutuhan masing-masing. Mayoritas menyatakan kesiapan menggunakan asuransi syariah jika premi terjangkau dan manfaat sesuai kebutuhan. Namun, ada pula yang masih membutuhkan edukasi lebih lanjut terkait konsep dan kehalalan produk asuransi syariah. Persepsi positif tersebut menunjukkan potensi pertumbuhan dan adopsi asuransi syariah di Kabupaten Serdang Bedagai. Namun juga terdapat tantangan yakni masih terdapat pemilik yang belum sepenuhnya memahami prinsip-prinsip dasar asuransi syariah.

**Kata Kunci:** Usaha Mikro dan Kecil, Asuransi Syariah, Resiko Bisnis

## INTRODUCTION

Serdang Bedagai Regency, located in the central part of North Sumatra province, is one of the regions in Indonesia that has considerable potential for micro and small business development. Rapid economic growth and high business dynamics in Indonesia provide ample exploration space for micro and small enterprises to grow and develop. The independence of a nation is characterized by the number of micro and small-scale entrepreneurs who are able to contribute to the economic movement of a country. (Lubis et al., 2020), including in Serdang Bedagai Regency.

Micro and small enterprises are often run by individuals or families with limited resources and significant business risks. While micro and small enterprises have great growth potential, they are also exposed to various risks. One of the main challenges faced by micro and small enterprises is managing business risks that could be detrimental to their business continuity and development. In the face of increasingly complex business risks, financial protection is a necessity that cannot be ignored. Insurance, as an instrument that provides protection against risks, is a relevant and strategic choice.

One of the growing forms of insurance is sharia insurance, which follows Islamic principles in its operations. Sharia insurance offers an alternative business risk protection that is in accordance with Islamic economic

beliefs and principles. (Sulaeman et al., 2023). In this context, Islamic insurance has great potential to provide protection and financial stability to micro and small business owners. Islamic insurance, which is based on Islamic principles, offers a risk-based solution that conforms to the principles of fairness and equity. However, despite its great potential, there is still a lack of understanding and uncertainty among micro and small business owners about the true benefits of Islamic insurance. (Andini & Maghfiroh, 2022; Sagala, 2019).

Based on an interview with one micro and small business owner in Serdang Bedagai Regency, it was explained that he did not fully understand the concept of sharia insurance, because according to him until now the conventional financial system still dominates in this area. Micro and small business owners may be more familiar with conventional financial products and may be less exposed to the benefits and principles of sharia insurance. If this condition is not overcome, it is possible that it will distance business owners from the values of Islamic economics, and can even be trapped in usury.

The interview results also found cases that micro and small business owners are more familiar with conventional insurance, even though the business owners are Muslim, and even have business names with Islamic labels. Their perception of sharia insurance is that it is the same as conventional

insurance, although not all of them are. Based on this explanation, researchers are interested in analyzing the perceptions of micro and small business owners in Serdang Bedagai Regency towards the benefits of Islamic insurance in managing business risks. The perception of micro and small business owners towards sharia insurance is key in understanding the level of adoption and application of sharia insurance among MSEs. This analysis is also expected to contribute to the development of the Islamic insurance industry, as well as provide relevant policy recommendations to increase the understanding and participation of MSEs in utilizing Islamic insurance.

This research certainly has a distinction or gap from other studies in terms of the phenomenon of this research based on the case of the majority Muslim community who are more familiar with conventional insurance, while other studies take more research phenomena in minority Muslim communities. (Ghozali, 2022; Jayanti & Ghozali, 2018; Rama, 2018). From a theoretical point of view, this research is different from what Vaughan (1978) stated about risk being a loss of actual results from expected results, in contrast to Islamic economic theory that risk is not something actual but rather a loss in terms of spiritual inner satisfaction. (Fahrozi & Uyun, 2024; Khairiyah et al., 2022; Sari, 2021).

(1) In order for the terms used in this study to be precise in meaning, the following

researchers present conceptual limitations:

- a. Based on Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises, it is explained as follows: Micro Enterprises are productive businesses owned by individuals and/or business entities that meet the criteria for micro enterprises as stipulated in this Law; Small Enterprises are stand-alone productive economic businesses, carried out by individuals or business entities that are not subsidiaries or branches of companies that are owned, controlled, or are part of either directly or indirectly from Medium Enterprises or Large Enterprises that meet the criteria for Small Enterprises as referred to in this Law. The criteria for micro businesses based on Law Number 20 of 2008 B are as follows: (a) Having a net worth of at most Rp50,000,000.00 (fifty million rupiah) excluding the land and building of the place of business, or having annual sales proceeds of at most Rp300,000,000.00, (b) Small Business criteria are as follows: Having a net worth of more than Rp50,000,000.00 up to a maximum of Rp500,000,000.00

excluding land and building of the business premises, or, Having annual sales revenue of more than Rp300,000,000.00 up to a maximum of Rp2,500,000,000.00.

- b. According to the Fatwa of the National Sharia Council, insurance means the business of mutual assistance by intermediating a sum of money through investment in the form of assets or *tabarru'* which creates a pattern of return to bear certain risks through contracts that are in accordance with sharia and do not contain fraud (*gharar*), gambling (*maysir*), usury, *zhalim*, bribery, and *maxuat*. Based on the DSN-MUI fatwa No.21/DSN-MUI/X/2001 concerning Islamic insurance guidelines, it is explained that the contract in Islamic insurance is an *ijarah* contract which is *Mudharabah*, while what is meant by *tabarru'* contract is a grant. In the *ijarah* contract, the insurance company is the *mudharib* (manager) and the participants are the *shahibul maal* (policyholders). So it can be said that *ijarah* contracts are loss insurance while *tabarru'* contracts tend to be for life insurance. (Arif & Hardiyanti, 2020; Haddat, n.d.; Handayani

& Fathoni, 2019; Humaemah & Hillalliyati, 2023; Khumaini & Husein, 2020; Rahmadion et al., 2021).

## **METHOD**

This research uses a case study-based qualitative research method by adopting the theory popularized by Robert K Yin. (Yin, Robert K., 2003). The basic case is that micro and small business owners are more familiar with conventional insurance, even though the business owners are Muslim, and even have business names with Islamic labels. In this study, the research location is Serdang Bedagai Regency with data collection conducted through interviews with 10 samples of micro and small business owners. Then also direct observation of micro and small business activities carried out from production to product sales, and documentation studies carried out by analyzing documents related to Islamic insurance.

Data analysis used the Miles and Huberman model, which consists of data collection, data reduction, data presentation and conclusion drawing. To ensure data validity, source triangulation and informant triangulation were conducted. The overall process of the case study approach is summarized as follows:

According to Robert K. Yin, an expert in case studies, the general steps in conducting a case study are as follows:

1. Determining the purpose of the research, the first step is to

determine the purpose of the case study.

2. Case selection, selecting a case that is relevant to the research objectives. The case should allow the researcher to answer research questions and gain deep insight into the phenomenon under study.
3. Case design, the researcher designs the study case by formulating specific research questions and planning appropriate data collection methods.
4. Data collection, data is collected from various sources, such as interviews, observations, documents, and others.
5. Data analysis, the collected data is analyzed to identify patterns, themes, and relationships relevant to the research objectives. Analysis is carried out systematically and in depth.
6. Interpretation, the results of the analysis are analyzed to draw conclusions and make interpretations about the case under study.
7. Reporting, the results of the case study are reported clearly and systematically. The report should include a description of the case, data analysis, interpretation, and conclusions.

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## **RESULTS AND DISCUSSION**

In analyzing the perceptions of micro and small business owners towards the benefits of Islamic insurance in managing business risks in Serdang Bedagai Regency, researchers obtained data obtained from questionnaires and interviews. This research involved a series of careful processes to understand the perceptions of Micro and Small Business owners in Serdang Bedagai Regency towards the benefits of Islamic insurance in managing business risks. The district has around 10,000 micro and small enterprises spread across various economic sectors, playing a central role in the dynamics of the local economy.

In order to gain a representative understanding, this study selected a sample of 10 micro and small enterprises as research subjects. The sample selection was done randomly, taking into account variations in business sectors and income levels. This approach aims to cover the diversity of micro and small enterprises in Serdang Bedagai Regency and gain a comprehensive picture of their perceptions towards Islamic insurance.

The first step involved a baseline survey to identify the general characteristics of micro and small enterprises in the region, including their

economic, demographic, and business sector profiles. This survey helped collect baseline data that served as the foundation for sample selection.

This was followed by primary data collection through in-depth interviews and structured questionnaires. Interviews were conducted to gain a more in-depth perspective on micro and small business owners' attitudes, beliefs, and knowledge regarding Islamic insurance. The collected data was then analyzed using relevant methods, such as descriptive analysis to detail the general profile of micro and small businesses. As such, this research process focused on an in-depth exploration of the perceptions of micro and small business owners in Serdang Bedagai Regency. By using a sample that represents the diversity of micro and small businesses, this research seeks to make an important contribution in better understanding the potential adoption of Islamic insurance among micro and small business owners and its contribution to business risk management.

The results show that the community of micro and small business owners in Serdang Bedagai district have a rich and diverse picture of the benefits of Islamic insurance in managing business risks. With a limited understanding of Islamic insurance, it is unexpected that many micro and small business owners have a positive perception of Islamic insurance that can support economic growth and sustainability of MSEs in this area.

The results of the study explain that

there are several perceptions, namely:

1. The positive perception of micro and small business owners towards the benefits of sharia insurance in managing business risks indicates that there is potential for growth and increased adoption of sharia insurance in Serdang Bedagai Regency. This indicates that micro and small business owners in the area are increasingly aware of the value of protection provided by Islamic insurance in the face of various risks that can disrupt their operational continuity and business sustainability. With this awareness, it is expected that there will be increased interest and participation in using sharia insurance products as a risk management instrument that is more in line with sharia principles and can provide better financial protection for their businesses. Thus, the adoption of sharia insurance can be one of the key factors in improving the economic resilience and development of the micro and small business sector in Serdang Bedagai Regency.

In addition, the positive perception of micro and small business owners towards the benefits of sharia insurance also reflects the drive to strengthen sustainable financial relationships and improve accessibility to sharia-compliant financial services in Serdang Bedagai

Regency. In this context, Islamic insurance is not only seen as a tool to protect business assets, but also as a means to build solid financial resilience in the long run. With the wider adoption of sharia insurance, it is expected that there will be an increase in the stability of the micro and small economy, as well as strengthening the foundation of the local economy as a whole by providing better protection against various risks faced by businesses in the area. (Maleha, 2015; Nadilla, 2023).

2. However, other views emerge from various segments of society that own micro and small businesses, which do not feel covered by Islamic insurance. This perspective is highly influenced by the understanding, trust and individual needs of each business owner. Most of them expressed readiness to utilize Islamic insurance if it is offered with premiums that are in line with their financial capabilities and benefits that can meet specific needs. This indicates that the adoption of Islamic insurance is not only about product availability, but also the affordability and relevance of the benefits offered to micro and small business owners. (Priyatno et al., 2020).

In addition, it should be noted that the approach to Islamic insurance can also be influenced by cultural and social factors within the micro

and small business owner community. For example, some of them may have uncertainty or hesitation towards modern financial products, including Islamic insurance, due to a preference for a more conventional financial system or due to a strong belief in traditional methods of managing risk. Therefore, a holistic approach that is sensitive to cultural and social contexts is crucial in promoting the understanding and adoption of Islamic insurance among micro and small business owners. In this regard, comprehensive education and community empowerment programs can play an important role in raising awareness and readiness to adopt Islamic insurance as an effective risk management tool that is in line with local values and needs. (Tambunan & Lubis, 2023).

3. However, it should be noted that among micro and small business owners, there are a number of individuals who revealed that they do not fully understand the concepts and benefits of Islamic insurance. They expressed doubts regarding the halalness of Islamic insurance products, and felt the need for further education to understand the underlying principles of this system. In this context, education is key to improving their understanding of the mechanisms and values brought by Islamic insurance, so that they

can make more informed and confident decisions regarding their financial protection. (Jannah & Nugroho, 2019).

In addition, doubts about the halalness of Islamic insurance products also often arise due to a lack of access to clear and comprehensive information about the underlying principles. Many micro and small business owners may not have had the opportunity to engage in in-depth discussions or to gain a deeper understanding of how Islamic insurance differs from conventional insurance products.. (Arif & Hardiyanti, 2020). Therefore, efforts to provide easy-to-understand and widely available educational materials are crucial in expanding knowledge and awareness of Islamic insurance among micro and small business owners. By doing so, they can better make decisions that are in line with their financial principles and needs.

Based on the research results, it can be concluded that the benefits of Islamic insurance are diverse. First, sharia insurance provides comprehensive protection against various risks that may be faced by its participants. Second, sharia insurance participants feel a sense of security and serenity because they know that they are protected by sharia principles that guarantee justice and togetherness. In addition, sharia insurance is also considered a form of mutual assistance among



participants, where if one participant experiences a disaster, others will contribute to helping his financial recovery. Third, sharia insurance acts as a savings and investment instrument that provides long-term benefits. This shows that sharia insurance not only provides financial benefits when needed, but also helps participants in planning their future wisely.

## CONCLUSION

Based on the results and discussion of the research on the perceptions of micro and small business owners in Serdang Bedagai Regency towards the benefits of Islamic insurance, it can be concluded that micro and small business owners have a rich and diverse understanding of the benefits of Islamic insurance in managing business risks. Despite the variation in perceptions, the interview results show that most micro and small business owners have a positive view of sharia insurance, considering it as an instrument of comprehensive protection, a source of security, and a form of mutual help among participants. While limited understanding of sharia insurance is a challenge, it does not hinder the potential growth and adoption of sharia insurance in Serdang Bedagai Regency. Micro and small business owners expressed readiness to use sharia insurance, especially if premiums are affordable and benefits suit their business needs. Nonetheless, some micro and small business owners still require further education to understand the concept and benefits of sharia insurance as well as

assuage doubts regarding the halalness of the product. In conclusion, the interviews highlighted a diversity of views among micro and small business owners, but overall, Islamic insurance is perceived to have significant benefits, including comprehensive protection against risks, providing a sense of security, encouraging mutual help among participants, and acting as a long-term savings and investment instrument. This research provides valuable insights to understand the potential adoption of Islamic insurance among micro and small business owners and provides a basis for the development of more effective educational programs to promote understanding and acceptance of Islamic insurance.

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