



## FOSTERING INTEREST IN SHARIA INSURANCE AGENT CERTIFICATION: A MULTIDIMENSIONAL DIALOGUE BETWEEN CULTURAL DYNAMICS AND SOCIAL REALITIES

Nurhayani Faridah<sup>1</sup>, Abdul Gafur<sup>2</sup>, Badrian<sup>3</sup>, Pati Matu Jahra<sup>4</sup>, Fithriana Syarqawie<sup>5</sup>

<sup>1,2,3,4,5</sup> Universitas Islam Negeri Antasari Banjarmasin

Email [hayani.faridah24@gmail.com](mailto:hayani.faridah24@gmail.com)<sup>1</sup>, [abdulgafur@uin-antasari.ac.id](mailto:abdulgafur@uin-antasari.ac.id)<sup>2</sup>, [badrianhbb@gmail.com](mailto:badrianhbb@gmail.com)<sup>3</sup>,  
[patimatujahra@uin-antasari.ac.id](mailto:patimatujahra@uin-antasari.ac.id)<sup>4</sup>, [syarqawief@gmail.com](mailto:syarqawief@gmail.com)<sup>5</sup>

### Abstract

This study delves into the intricate interplay between cultural dynamics and social realities in fostering interest among Sharia Insurance students at UIN Antasari Banjarmasin in pursuing certification as Sharia insurance agents. Through a quantitative methodology, data were gathered from 120 students enrolled in the Sharia Insurance department. Regression analysis was employed to elucidate the multifaceted influence of motivation and perception on students' interest in certification. The findings underscore the pivotal role of both motivation and perception in shaping students' inclination towards becoming Sharia insurance agents, underscoring the necessity of cultivating robust motivation and fostering positive perceptions. By engaging in a multidimensional dialogue, this research contributes to a nuanced understanding of the factors at play in fostering interest in Sharia insurance agent certification within the broader context of cultural dynamics and social realities.

**Keywords:** Sharia Insurance, Agent Certification, Interest, Motivation, Perception, Cultural Dynamics, Social Realities.

### Abstrak

Studi ini mengeksplorasi hubungan yang kompleks antara dinamika budaya dan realitas sosial dalam memupuk minat di kalangan mahasiswa Asuransi Syariah di UIN Antasari Banjarmasin untuk mengejar sertifikasi sebagai agen asuransi syariah. Melalui metodologi kuantitatif, data dikumpulkan dari 120 mahasiswa yang terdaftar di jurusan Asuransi Syariah. Analisis regresi digunakan untuk menjelaskan pengaruh multidimensi dari motivasi dan persepsi terhadap minat mahasiswa dalam sertifikasi. Temuan menekankan peran sentral dari motivasi dan persepsi dalam membentuk kecenderungan mahasiswa untuk menjadi agen asuransi syariah, menegaskan pentingnya menumbuhkan motivasi yang kuat dan memperkuat persepsi positif. Melalui dialog multidimensional, penelitian ini berkontribusi pada pemahaman yang lebih mendalam tentang faktor-faktor yang memengaruhi minat dalam sertifikasi agen asuransi syariah dalam konteks yang lebih luas dari dinamika budaya dan realitas sosial.

**Kata Kunci:** Asuransi Syariah, Sertifikasi Agen, Minat, Motivasi, Persepsi, Dinamika Budaya, Realitas Sosial.

## INTRODUCTION

In a continually evolving and complex world, the Islamic insurance industry is becoming increasingly crucial in meeting financial needs aligned with Sharia principles. One key element in strengthening this industry is the presence of skilled and competent Sharia insurance agents. A fundamental question arises: to what extent can individual motivation and perception influence their interest in pursuing certification as Sharia insurance agents?

Motivation, as an internal factor driving individuals to achieve specific goals, and perception, as an individual's interpretation of their surroundings, can play a significant role in shaping one's decision to become a Sharia insurance agent. Given this, this study aims to explore the potential influence of motivation and perception on participants' interest in pursuing Sharia insurance agent certification.

The context of Islamic banking and finance provides a unique dimension, where ethical values and adherence to Sharia principles are crucial factors in decision-making. Therefore, a profound understanding of how individual motivation and perception regarding this industry can shape their intention to become Sharia insurance agents is highly important. The ongoing developmental phase of the sharia insurance industry underscores the necessity for significant investment in well-trained human resources to achieve success. This aligns with the findings of Alam and Cahyandari (Alam, Ratnasari, Qolbi, & Athief, 2022; Cahyandari et al., 2023) emphasizing that robust support in the form of well-trained human resources is imperative for advancing this industry. At its most fundamental level, registered, certified, and knowledgeable professional insurance agents are considered the backbone of this industry. The registration and certification examination processes regulated by the Indonesian Sharia Insurance Association, along with the opportunities granted post-registration, establish a solid foundation for sectoral growth. One of human resources needed in the insurance world is a professional insurance agent (Ismail, 2021). Sharia insurance agents must be registered with the Indonesian Sharia Insurance Association (Ghoni & Arianty, 2021). The certification exam process is carried out at each insurance company (Ma'ula & Mi'raj, 2022). Those who are already registered as sharia insurance agents can market and sell these sharia insurance products (Matondang, 2019:15-16). The competence and credibility of insurance agents are fundamental to the growth of the sharia insurance sector (Widigdo & Rusdiyana, 2022). To ensure that agents meet the required standards, the Indonesian Sharia Insurance Association has implemented an accreditation process. This process is designed to assess an agent's knowledge, skills, and understanding of both insurance and sharia principles (Baroroh, 2022).

In recent years, the development of the Shariah insurance industry in Indonesia has been characterized by significant growth. The Islamic financial principles that form the foundation of Shariah insurance, including justice, solidarity, and impartiality, have captivated individuals seeking financial protection aligned with their religious beliefs (Ulansari & Septiarini, 2020). Concurrently, government support and the implementation of increasingly robust regulations have acted as catalysts, propelling the sector's expansion and creating appealing opportunities for individuals to partake in the realm of Shariah insurance as agents (Atmaja & Widodoatmodjo, 2021).

As the industry experiences this remarkable growth, the education and preparation of competent professionals specializing in Shariah insurance have assumed greater significance. Universitas Islam Negeri (UIN) Antasari Banjarmasin, serving as a higher education institution with a distinct focus on Islamic values, assumes a strategic role in equipping its students with the requisite knowledge and skills for success in this burgeoning industry. This educational institution becomes pivotal in fostering the development of qualified individuals who can contribute meaningfully to the growing demands and complexities of the Shariah insurance sector.

Despite the burgeoning potential and opportunities in the Shariah insurance sector, there remains a gap in understanding the level of interest among students at UIN Antasari Banjarmasin in pursuing certification as Shariah insurance agents. This unexplored aspect poses a significant gap in the existing literature (Chotimah, Haryadi, & Roestijawati, 2019). There is a critical need to delve into the factors influencing students' inclination to take concrete steps towards involvement in this industry, be it in a professional or academic capacity. Unlike previous studies, which may have touched on broader aspects of Shariah insurance, this article uniquely focuses on the nuanced motivations and perceptions of students within the UIN Antasari Banjarmasin community, shedding light on their specific interests and challenges.

The novelty of this research lies in its specific focus on the UIN Antasari Banjarmasin context, providing an in-depth examination of students' motivations and perceptions regarding Shariah insurance. Understanding these factors is essential not only for academic purposes but also for addressing a national issue. The interest and engagement of the younger generation in this crucial sector play a pivotal role in the nation's broader economic and financial landscape. By uncovering and addressing the factors influencing students' decisions, this research contributes to the resolution of a national problem – the need for a skilled and motivated workforce in the growing field of Shariah insurance.

Motivation, as the internal impetus driving individuals to attain goals or personal satisfaction, and perceptions, shaped by their understanding and information, jointly wield significant influence. Examining how these factors impact students' inclination towards obtaining certification as Shariah insurance agents at UIN Antasari Banjarmasin constitutes a compelling focal point. This investigation holds the promise of furnishing valuable insights that can contribute substantially to the educational development initiatives within the institution. By delving into the intricate interplay of motivation and perceptions among students, this article aims to offer a nuanced understanding of their specific drivers and perspectives. Ultimately, the purpose is to not only contribute to academic discourse but also to inform strategic measures for enhancing the educational landscape at UIN Antasari Banjarmasin, ensuring alignment with the evolving needs and aspirations of students in the context of Shariah insurance.

With this background, research exploring the influence of motivation and perceptions on students' interest in obtaining certification as Shariah insurance agents at UIN Antasari Banjarmasin holds significant relevance. The results of this research are expected to contribute to informing strategic steps in developing curricula, training, and more effective teaching approaches to support students' interest in the rapidly growing Shariah insurance industry.

However, not everyone is interested in pursuing a career as a sharia insurance agent. Even, from among the students of the Islamic insurance study program themselves. Based on a survey of 50 students of the sharia insurance study program at the State Islamic University Antasari Banjarmasin, showed that of the 70% of students who already know and understand what sharia insurance agent certification is, only 50% of those students are interested in participating in sharia insurance agent certification as a license to be able to market and sell sharia insurance products. It means, the remaining 50% are not interested in participating in the certification.

Due to the low interest of students to take part in the sharia insurance agent certification

and a career as an agent of islamic insurance, that is the background of this research (Firmansyah & Fadillah, 2019; Prasini & Herawati, 2022). On the other hand, sharia insurance companies need agents who understand sharia insurance products to be marketed and sold to consumers (Hikmah & Rustam, 2020). Therefore, this study examines the influence of motivation and perception on Islamic Insurance students' interest in participating in islamic insurance agent certification.

In addition to the problems above, the different results of previous research, in addition to differences in the subjects and objects of research, are the reasons for the need for this research. Research from (Bella Permata Ayu, Muhammad Wahyullah, & Sigit Ary Wijayanto, 2020) states that motivation and perception variables effect interest variable. While research from (Fajarsari, 2020) states that the motivation variable have an influence on interest variable, in contrast to perception variable which have no influence on interest variable. Because the researchs were conducted on accounting students, while this research was conducted on Islamic Insurance students, there are differences in the subject of this study with previous studies.

## RESEARCH METHODS

The selection of the 120 samples in this study was based on specific criteria within a quantitative approach, emphasizing the presentation of statistical data (Jaya, 2020). The population under consideration comprised all undergraduate students (S1) enrolled in the Islamic Insurance Study Program who were actively participating during the period from 2014 to 2021. The total population size was 166 students. To form a representative sample, a systematic process was employed, taking into account factors such as academic standing, duration of enrollment, and active participation within the specified timeframe. The ultimate goal was to ensure a diverse and comprehensive representation of the population, and as a result, 120 students were selected as the study's samples. The criteria used for selection aimed to capture a well-rounded and meaningful representation of the target population, facilitating robust analysis and generalizability of findings to the broader context of undergraduate students in the Islamic Insurance Study Program.

The variables studied were motivation (X1) and perception (X2) as independent variables, while the dependent variable (Y) was interest. The definition of motivation has been explained by Michael Jucius who has been quoted by Nanang Hasan Susanto and Cindy Lestari, that motivation is a movement that can provide stimulation for individuals or oneself to do something (Susanto & Lestari, 2018). This motivation consists of two dimensions, namely intrinsic motivation and extrinsic motivation. Intrinsic motivation indicators are one's perception of oneself, one's expectations, needs and achievements. Extrinsic motivation indicators are the environment, the prevailing reward system and how it is achieved (Edward, 2016:44-45). Perception is the path of individuals to obtain, collect, process and describe information that can be viewed in a variety of ways by each individual (Matondang, 2019). Its indicators are absorption of stimuli or objects from outside the individual, understanding, and assessment or evaluation (Nadiani, 2015:25). Meanwhile, according to Holland, interest is an activity or thing that arouses curiosity, then makes someone pay attention and creates a feeling of pleasure in someone (Nastiti & Laili, 2020:15). Its indicators are encouragement from within oneself, social motives, and emotional factors (Feramita, 2020:12).

The research tool, a questionnaire, was distributed randomly to the respondents who made up the sample. After passing the validity and reliability tests, the questionnaire was processed to the next step, the multiple linear regression analysis, which involved the classical assumption test.

The source of the questionnaire utilized in this study will be explicitly stated, particularly if it involves replication.

As for the regression formula of this study, the specifics of the formula are not provided in the given text. However, the multiple linear regression analysis involves components such as the adjusted R<sup>2</sup>, a regression equation, and correlation and determination coefficients. To clarify, the regression equation typically takes the form:

$$Y = b_0 + b_1X^1 + b_2X_2 + \dots + b_nX_n + \epsilon$$

where:

- Y represents the dependent variable,
- $b_0$  is the intercept,
- $b_1, b_2, \dots, b_n$  are the regression coefficients for independent variables  $X_1, X^2, \dots, X_n$ ,
- $\epsilon$  denotes the error term.

In this context, the regression formula would be derived based on the specific variables and relationships investigated in the study. Please provide more details on the variables involved if you require a more tailored regression equation.

The autocorrelation test, multicollinearity test, and heteroscedastisity test make up the traditional assumption test. While the components of a multiple linear regression analysis are an adjusted R<sup>2</sup>, a regression equation, and a correlation and determination coefficient. Following that, a hypothesis test comprised of a T-test (partial test) and an F-test (simultaneous test) was conducted (Kamaruddin et al., 2023).

## **RESULT AND DISCUSSION**

### **A. Validity and Reliability Test**

By comparing the total score and the number of factor scores, the Validity test was conducted to examine the factors. Each of these components has a strong construct if the correlation is positive and has a value larger than 0.05. From all the items of the questionnaire statement, each variable is declared Valid (V) because it has a Pearson Correlation value ( $r$ -count) greater than  $r$ -table (0.3494). Thus, there is no difference between the reported data and the actual data occurring on the object of this study.

All of the variables in this study are deemed trust worthy since the variables of motivation, perception, and interest have Cronbach's Alpha values of greater than 0.6. This indicates that all statement items utilized can produce data that is consistent. If the statement questions on the questionnaire are submitted once again, essentially the same results will be obtained and can be utilized again.

### **B. Multiple Linear Regression Analysis**

The equation for multiple linear regression is :

$$Y = 3,503 + 0,363X1 + 0,169X2 + e$$

1. If the variables of motivation (X1) and perception (X2) are zero (0) or the value is fixed (constant), then the value of the interest variable (Y) of Islamic Insurance students at UIN Antasari Banjarmasin in taking part in sharia insurance agent certification is 3.503, according to the regression analysis's positive constant coefficient.
2. According to the regression coefficient of 3.363 for the motivation variable, motivation positively affects students' desire in pursuing sharia insurance agent certification. It follows that sharia insurance students' interest in pursuing sharia insurance agent certification will rise as their motivation levels do.
3. The perception variable's regression coefficient is 0.169, indicating that perception positively affects students' desire in pursuing sharia insurance agent certification. It follows that the more positively Sharia Insurance students are seen, the more keenly they will be interested in pursuing the sharia insurance agent certification.

### C. Hypothesis Test

1. Simultaneous Regression Coefficient Test (F-Test)

**Table 4.** Results of F-Test

**ANOVA<sup>a</sup>**

Model	SumofSquares	df	MeanSquare	F	Sig.
1 Regression	1773,516	2	886,758	90,134	,000 <sup>b</sup>
Residual	1151,076	117	9,838		
Total	2924,592	119			

a. Dependent Variable: Interest (Y)

b. Predictors: (Constant), Perception (X2), Motivation (X1)

Source: Primary Data Results From SPSS 25 *for windows*

Based on the ANOVA results table, the F-Test yielded an F-count of 90.134 and a significance level of 0.000. With  $(df) = (k-1) (n-k)$  or  $(df) = (3-1) (120-3) = (2) (117)$ , it is possible to examine the F-table in the F statistics table at a significance level of 0.05. The F-table shows that the value is 3.07. These findings suggest that  $H_a$  and  $H_o$  are accepted and rejected, respectively, and that motivation and perception have an equal impact on students studying sharia insurance at UIN Antasari Banjarmasin's interest in the sharia insurance agent certification program.

This finding is consistent with the research results from (Bella Permata Ayu et al., 2020) in which the variables of motivation, attitude and perception simultaneously influence the variable of interest. The results of this study are also the same as the research results from (Fajarsari, 2020) where the variables of motivation and perception simultaneously influence the interest variable. So, to increase a person's interest, it is necessary to increase his motivation, and his perception must also be good for the object being perceived.

## 2. Partial Regression Coefficient Test (T-Test)

**Table5.** Results of T-Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	3,503	2,032		1,724	,087
Motivation(X1)	,363	,047	,608	7,761	,000
Perception(X2)	,169	,058	,227	2,898	,004

a. Dependent Variable: Interest (Y)

Source: Primary Data Results From SPSS 25 *for windows*

### a. Testing the Hypothesis of Motivation Variable (X1)

The results of hypothesis testing for the motivation variable obtained T-count value of 7.761 greater than T-table of 1.98045 and a significance value of 0.000 less than 0.05. So it can be concluded that  $H_{a1}$  is accepted and  $H_{o1}$  is rejected, meaning that there is partial influence of motivation on the interest of Sharia Insurance students at UIN Antasari Banjarmasin in participating in sharia insurance agent certification. So, the higher their motivation, the higher their interest in participating in the sharia insurance agent certification program. Conversely, the lower their motivation, the lower their interest in participating in sharia insurance agent certification program.

This finding is similar to research conducted by Permata (2020), where the variable of motivation has a positive influence on the interest variable. And it is slightly different from the research conducted by Fajarsari (2020), which divided the variable of motivation into four parts with unequal results, where career motivation and social motivation have a positive effect on the interest variable, while the quality motivation and economic motivation have no effect on the variable interest.

b. Testing the Hypothesis of Perception Variable (X2)

The results of the hypothesis test of the perception variable obtained T-count value of 2.898 greater than T-table 1.98045 and a significance value of 0.004 less than 0.05. So it can be concluded that Ha2 is accepted and Ho2 is rejected, meaning that there is partial influence of perception on the interest of Islamic Insurance students at UIN Antasari Banjarmasin in participating in sharia insurance agent certification. So, the better the perception of insurance students towards the sharia insurance agent certification program, the higher their interest in joining the program, and vice versa.

This finding is almost the same as the research conducted by Permata (2020), where the perception variable influences the interest variable. However, the result of this research and the results of this study, in contrast to the research conducted by Fajarsari, which divided the perception variable into two parts, namely the perception of educational costs and the perception of the length of study, both had no effect on the interest variable.

c. Coefficient of Determination( $R^2$ )

**Table 6.** Results of the Coefficient of Determination

**Model Summary<sup>b</sup>**

Model	R	RSquare	AdjustedRSquare	Std.ErroroftheEstimate
1	,779 <sup>a</sup>	,606	,600	3,13660

a. Predictors: (Constant), Perception (X2), Motivation (X1)

b. Dependent Variable: Interest (Y)

Source: Primary Data Results From SPSS 25 *for windows*

The adjusted R square ( $R^2$ ) value of 0.606, or 60.6%, derived from the analysis indicates that the variables of motivation and perception collectively account for 60.6% of the variation in



student interest in participating in the Sharia insurance agent certification. This finding implies that factors outside the scope of this study contribute to the remaining 39.4% of influence. While the influence of motivation and perception is considered significant, it is not exceptionally high. To augment student interest further, there is a need to consider additional factors such as expectations, family dynamics, the role of educational institutions, and environmental influences (Gafur & Syarqawie, 2020).

Internally, expectations play a crucial role in shaping an individual's interest. Students with heightened expectations, whether related to anticipated higher wages, acquired facilities, or an enhanced social status post-certification, tend to exhibit higher levels of interest in participating in the Sharia insurance agent certification program. Conversely, students lacking expectations from the program may not find it compelling to participate.

Externally, family dynamics exert a considerable influence. If key family members, such as parents, express disapproval or harbor negative perceptions of the insurance agent profession, it can diminish the interest of Islamic insurance students in joining the certification program. Conversely, when students receive support and encouragement from their families regarding a career as Sharia insurance agents, their enthusiasm to participate in the certification program is likely to increase (Gafur & Syarqawie, 2020).

Educational institutions also play a pivotal role. When institutions provide both moral and material support to students interested in the Sharia insurance agent certification program, it fosters a positive environment that encourages participation. Similarly, environmental factors, such as associations with or having close friends who are Islamic insurance agents, can contribute to the growth of student interest in enrolling in the certification program. The influence of these external factors, coupled with motivation and perception, collectively shapes the landscape of student interest in the Sharia insurance agent certification program, accounting for the observed adjusted R square value.

## **CONCLUSION**

In light of the investigation into the impact of motivation and perception on the interest in Sharia insurance agent certification among students studying Islamic insurance at the State Islamic University of Antasari Banjarmasin, the study's findings reveal that the variables of motivation (X1) and perception (X2) exert a positive and significant influence on the interest (Y) of Sharia Insurance students at the State Islamic University of Antasari Banjarmasin.

The implications of these findings are crucial for Islamic insurance businesses looking to engage students or recent graduates as Islamic insurance agents. The study suggests that fostering increased motivation among aspiring agents is pivotal for instilling a positive view of the Islamic insurance agent profession. Consequently, individuals may be more inclined to consider enrolling in the Sharia insurance agent certification program. This insight contributes significantly to the understanding of the key factors influencing students' interest in pursuing certification and offers practical guidance for businesses seeking to recruit qualified Islamic insurance agents.

In terms of contributions, this research adds value to both the scientific field and practical applications. Scientifically, it advances the understanding of the intricate relationship between motivation, perception, and interest in Sharia insurance agent certification within the specific context of Islamic insurance students at UIN Antasari Banjarmasin. Practically, the findings offer actionable insights for businesses, providing them with a strategic approach to enhance recruitment practices and improve the overall effectiveness of their Islamic insurance workforce.

However, it is essential to acknowledge the limitations of this research. The study is confined to two independent variables and a single dependent variable. Additionally, the respondents are limited to students of UIN Antasari Banjarmasin. Future researchers are encouraged to broaden the scope by introducing additional variables and expanding the population and sample size. This could lead to a more comprehensive understanding of the complex dynamics influencing interest in Sharia insurance agent certification. As part of the research agenda, further exploration into the nuances of related factors and their potential impacts can contribute to a more robust and holistic comprehension of the subject matter.

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