

## **An Analysis of Factors Influencing Customer Satisfaction in Sharia Insurance: A Systematic Literature Review**

Dina Rusda<sup>1</sup>, Luqman Hakim Handoko<sup>2</sup>

<sup>1</sup> Department of Islamic Business Management, Institut Agama Islam SEBI, Depok, Indonesia

<sup>2</sup> Department of Islamic Banking, Institut Agama Islam SEBI, Depok, Indonesia

\*Corresponding author: [luqman.hakim.handoko@sebi.ac.id](mailto:luqman.hakim.handoko@sebi.ac.id)

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### **ABSTRACT**

**Research:** This investigation seeks to survey the existing body of literature concerning customer satisfaction within the Sharia insurance sector, to delineate the principal factors that shape customer contentment, and to construct a conceptual framework predicated upon these pivotal determinants.

**Design/methodology/approach:** The study employs a Systematic Literature Review (SLR) methodology, integrated with a descriptive qualitative approach, following the PRISMA protocol. Data were procured from Google Scholar, utilizing the Publish or Perish software, with the search terms “kepuasan nasabah asuransi syariah” and “Sharia Insurance Customer Satisfaction.” An initial corpus of 41 articles was rigorously screened, culminating in a final selection of 11 seminal papers. A thorough content analysis was subsequently performed to identify, categorize, and interpret the collated research findings.

**Research Findings:** The review revealed a fluctuation in publication output between 2020 and 2025, peaking in 2023 with the issuance of five articles. The analysis identified five predominant factors that materially affect customer satisfaction: service quality, premium rates, brand image, Sharia-compliant marketing, and product quality.

**Theoretical Contribution/Originality:** This research furnishes a systematic overview specifically centered on customer satisfaction in Sharia insurance, thereby addressing a significant lacuna in the literature that has hitherto remained underexplored in a comprehensive manner using the SLR method.

**Research limitation and implication:** The scope of this inquiry is confined to 11 articles indexed in Google Scholar published between 2020 and 2025. Notwithstanding this limitation, the findings provide a foundational reference for subsequent academic research and offer salient practical implications for Sharia insurance enterprises aiming to enhance customer satisfaction through the fortification of service quality, premium structures, brand reputation, ethical marketing strategies, and product offerings.

**Keywords:** Customer Satisfaction, Sharia Insurance, Systematic Literature Review

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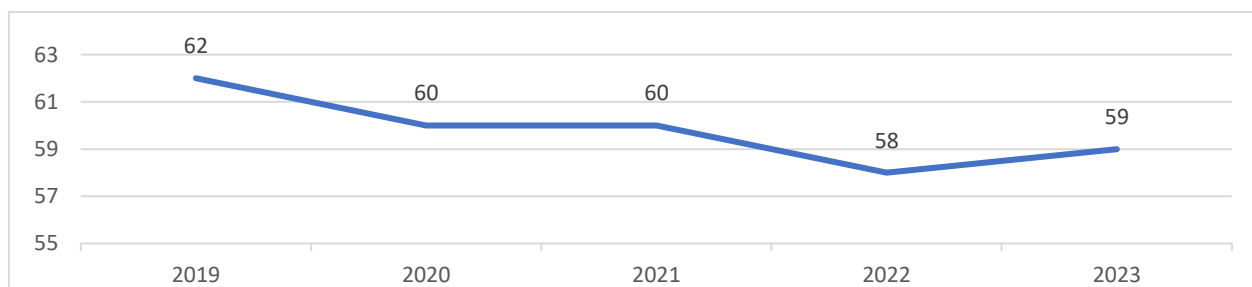


## INTRODUCTION

For more than three decades, Sharia insurance has been an established feature of the Indonesian financial landscape, conceived as a modern insurance institution meticulously designed to address the distinct requirements of the Muslim populace and representing the fruition of a long-cherished desideratum (Kholilah et al., 2024). It performs a pivotal function in augmenting societal well-being, operating upon the foundational principles of social solidarity and equity. Beyond merely furnishing a financial safeguard, Sharia insurance is instrumental in mitigating social disparities and broadening access to healthcare services, particularly for the more vulnerable segments of the population (Sunarsih, 2025).

In recent years, the Sharia insurance industry in Indonesia has exhibited a decidedly favorable growth trajectory. This expansion is largely impelled by a burgeoning consciousness among the public, particularly the Muslim community, regarding the imperative of prospective risk management. Furthermore, the societal ethos of the Indonesian Muslim community, which champions the principles of mutual assistance, has likewise galvanized the industry's growth (Falah et al., 2022).

Congruent with the preceding exposition, which posits that Sharia insurance assumes a strategic role in enhancing societal welfare and facilitating risk management predicated on Islamic values and a spirit of solidarity (Falah et al., 2022; Kholilah et al., 2024; Sunarsih, 2025), the following data substantiate the industry's positive developmental trajectory in Indonesia. The figure presented delineates the number of Sharia insurance operators over the 2019–2023 period, according to data from the Financial Services Authority (*Otoritas Jasa Keuangan*) (Ferdianto & Mahadi, 2024; OJK, 2022).

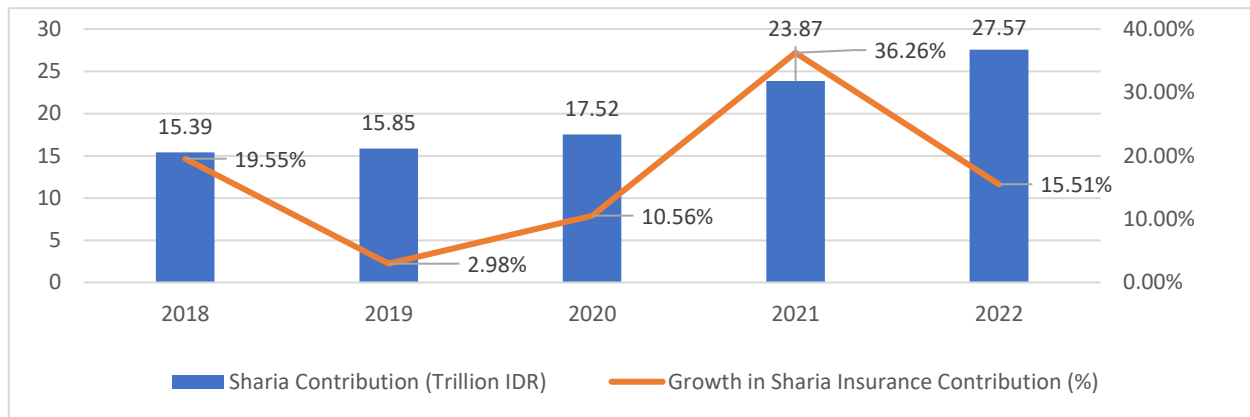


**Figure 1. Number of Sharia Insurance Entities, 2019–2023**  
Source : Otoritas Jasa Keuangan, 2022; Kontan.co.id, 2024

Figure 1 furnishes data concerning the number of corporate entities within the Indonesian Sharia insurance industry over the interval from 2019 to 2023, drawn from official statistics released by the Financial Services Authority (OJK). This dataset encompasses Sharia life insurance firms, Sharia general insurance firms, and Sharia reinsurance firms, comprising both full-fledged Sharia companies and Sharia business units (*Unit Usaha Syariah/UUS*). On the whole, the quantity of industry operators experienced a progressive reduction, declining from 62 entities in 2019 to 58 in 2022. This contraction reflects the adaptive dynamics of the industry as it responded to policies mandating the spin-off of Sharia business units from their conventional parent companies, pursuant to Law No. 40 of 2014 concerning Insurance and OJK Regulation No. 11 of 2023. Notwithstanding this trend, the year 2023 witnessed a resurgence, with the number of entities increasing to 59. This uptick may be construed as an optimistic response from industry stakeholders to the

prospects for sustainability and growth within the Indonesian Sharia insurance sector (Ferdianto & Mahadi, 2024; OJK, 2022).

Subsequent research indicates that the industry possesses a considerable degree of financial resilience. Soleha & Hanifuddin (2021) revealed that a comparison of the pre- and post-pandemic periods shows no material variance in the gross contributions collected from Sharia insurance participants. This finding suggests a favorable propensity for gross contributions to continue their upward trajectory over time.

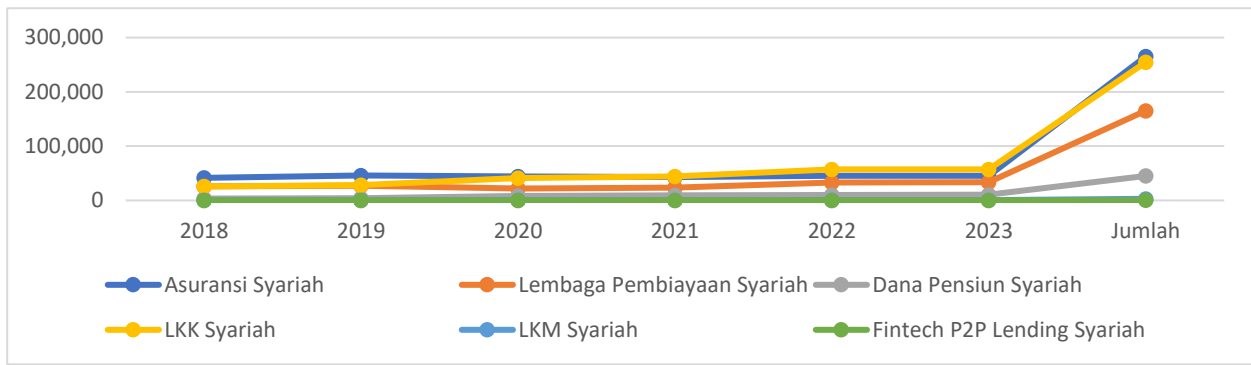


**Figure 2. Growth of Sharia Insurance Contributions in Indonesia**

Source : Otoritas Jasa Keuangan, 2023

Figure 2 illustrates the progression of Sharia insurance contributions (premiums) in Indonesia during the 2018–2022 period, based on data from the Roadmap for the Development of Indonesian Insurance 2023–2027, published by the Financial Services Authority (OJK). Over this five-year interval, Sharia insurance contributions underwent a substantial augmentation, rising from IDR 15,39 trillion in 2018 to IDR 27,57 trillion in 2022. Although the annual growth rate exhibited some volatility, the overarching trend is unequivocally positive. The zenith of this growth occurred in 2021, at 36,26%, while the nadir was recorded in 2019, at 2,98%. Cumulatively, Sharia insurance contributions registered a Compound Annual Growth Rate (CAGR) of 15,7%, which denotes a markedly significant expansion within the Indonesian Sharia insurance industry (OJK, 2023).

In addition to this escalation in contributions, statistical data from the Financial Services Authority further disclose that, in terms of total assets, Sharia insurance has consistently occupied the premier position among other Sharia non-bank financial industry (IKNB) sectors throughout the same period. These sectors include Sharia financing institutions, Sharia pension funds, Sharia microfinance institutions (LKM), Sharia special financial institutions (LKK), and Sharia peer-to-peer (P2P) lending fintech (Trimulato, 2022). In addition to this escalation in contributions, statistical data from the Financial Services Authority further disclose that, in terms of total assets, Sharia insurance has consistently occupied the premier position among other Sharia non-bank financial industry (IKNB) sectors throughout the same period. These sectors include Sharia financing institutions, Sharia pension funds, Sharia microfinance institutions (LKM), Sharia special financial institutions (LKK), and Sharia peer-to-peer (P2P) lending fintech (OJK, 2022; Respati, 2023).



**Figure 3. Assets of Sharia Non-Bank Financial Institutions (NBFI), 2018–2023 (in IDR Billions)**

Source : Otoritas Jasa Keuangan, 2022; Kompas.com, 2023

As delineated in the figure above, the evolution of the Sharia Non-Bank Financial Industry (IKNB) in Indonesia demonstrates a positive trajectory over the 2018–2023 period. Each constituent sector within the Sharia IKNB has registered asset growth, albeit at disparate rates. Sharia insurance has persistently recorded a high quantum of assets over the past six years, positioning it as the sector with the most substantial cumulative contribution. Although in 2022 and 2023 the Sharia Special Financial Institutions (LKK) sector exhibited an asset surge that surpassed that of Sharia insurance, this development does not signify a material decline in the latter. Instead, it mirrors a positive and competitive dynamism among the various sectors within the Sharia IKNB framework.

While the number of companies and total assets have undergone fluctuations, this is not invariably indicative of a performance downturn but rather of the dynamics of adaptation and institutional consolidation amidst shifting regulatory landscapes and national economic conditions. Indeed, the industry has demonstrated notable resilience in the post-pandemic era (Soleha & Hanifuddin, 2021). Concurrent with this growth trend, participants in this service industry must apprehend the imperative of maintaining a service quality that is consistently superior to that of their rivals, designed to meet and indeed surpass customer expectations (Karmi, 2020). The perpetuation of this growth is, therefore, contingent upon the capacity to discern and fulfill customer needs, thereby ensuring that satisfaction is not only maintained but progressively enhanced (Said, 2024).

The growth data for the Sharia insurance industry are not merely demonstrative of quantitative expansion but can also be interpreted as a reflection of escalating customer confidence and satisfaction. Maksum (2016) posits that service quality and the fulfillment of customer expectations progress in tandem with the advancement of the Sharia insurance industry. This implies that the industry's success in preserving and augmenting customer satisfaction emerges as a pivotal factor enabling the positive growth observed in this sector (Jamaludin et al., 2020).

Concomitant with this industrial growth, there has been an intensification of academic scrutiny directed toward the subject of Sharia insurance. Various studies corroborate the notion that substantial transformations within an industrial sector invariably influence the trajectory of academic research (Celeste et al., 2014). The aforementioned dynamics have naturally garnered the attention of the scholarly community, prompting investigations into diverse phenomena. These include the contribution of agents to enhancing comprehension of Sharia insurance (Hariyadi & Triyanto, 2020), the types of contracts utilized Abdullah,

(2018), and the implementation of *maqashid al-sharia* (the higher objectives of Islamic law) within the industry (Priyatno et al., 2020). Furthermore, scholarly inquiries have explored interest in Sharia insurance products (S. A. Nasution & Aslami, 2021), consumer behavior in product selection (Radianti & Aslami, 2022), and the determinants of asset growth in Sharia insurance companies (Lilavira & Zulaikha, 2020). Amidst this rich tapestry of topics, research concerning customer satisfaction in Sharia insurance has also emerged as a salient theme in



academic discourse, a fact evidenced by the profusion of studies dedicated to this subject.

Figure 4. Research Examining Customer Satisfaction in Sharia Insurance

Source : Google Scholar

This satisfaction, it must be noted, is not a spontaneous phenomenon; it is instead shaped and governed by a confluence of determinant factors. These determinants prominently include premium rates (Aristyanto et al., 2021; Melani, 2022; Pratiwi et al., 2023), the caliber of service delivery (Herlini, 2021; Koentjoro, 2009; Zulfitri & Syahriza, 2022), corporate image (Utari et al., 2020), Sharia-compliant marketing strategies (Sari & Indriyani, 2020; Utari et al., 2020), religiosity (Aristyanto et al., 2021; Radianti et al., 2023), and the intrinsic quality of the products offered (Muhammad & Syahriza, 2022) (Supraja et al., 2023).

Given the profusion of prior research addressing the subject of Sharia insurance, a systematic review and evaluation of the published scholarship becomes imperative. The objective of such an endeavor is to delineate the trajectory, prevailing trends, and scholarly contributions within this field with greater precision. Several studies have already undertaken this task. Chaniago et al. (2024), for instance, investigated strategies for enhancing the quality of agents in the sector. Meanwhile, Dani et al. (2023) scrutinized the influence of premiums and investments on the profitability of Sharia insurance corporations. Furthermore, other research has explored the role of Sharia insurance in fostering the development of MSMEs, particularly during the pandemic (Ghofur, 2024; Winarto, 2022). Additionally, Alam et al. (2022) have cast a spotlight on the operational efficiency of the industry, while Husni et al. (2023) have examined the factors swaying consumer intentions to participate in *takaful* (Islamic insurance) schemes.

Notwithstanding the voluminous body of research on Sharia insurance, a conspicuous lacuna persists: no study has yet offered a specific and exhaustive examination of the factors that underpin customer satisfaction. To address this gap, a systematic and structured methodology is indispensable, chief among them being the Systematic Literature Review (SLR) approach. Therefore, the present study is designed to survey and analyze the pertinent literature with the goal of achieving a holistic comprehension of the determinants shaping customer satisfaction in Sharia insurance. This endeavor is guided by three main research

questions, which translate directly into the following objectives: (a) to examine the existing literature on customer satisfaction in Sharia insurance; (b) to identify the factors that influence customer satisfaction in Sharia insurance; and (c) to determine the models used to identify the factors affecting customer satisfaction in Sharia insurance.

## LITERATURE REVIEW

### Definition of Sharia Insurance

As stipulated by the terminology within Fatwa No. 21/DSN-MUI/X/2001 of the National Sharia Council of the Indonesian Ulama Council, Sharia insurance (*ta'min*, *takaful*, or *tadhamun*) is delineated as a framework of mutual protection and reciprocal assistance among individuals or groups, effectuated through investments in assets and/or contributions to a *tabarru'* (donation) fund (DSN-MUI, 2001). In line with this definition, Abdulkadir et al (2021) emphasizes that the operational mechanism of Sharia insurance reflects the principle of mutual assistance among participants. Furthermore, Sunarsih (2009) posits that Sharia insurance emerged as an alternative paradigm to the conventional insurance system, the latter being deemed incongruent with Islamic tenets due to its inherent elements of ambiguity (*gharar*), speculation (*maisir*), interest (*riba*), and voidable transactions (*batil*). Based on these three perspectives, it can be inferred that Sharia insurance is a risk-management framework grounded in cooperation and realized through a *tabarru'* fund, designed to comply fully with Islamic jurisprudence and free from *gharar*, *maisir*, and *riba*.

### Sharia Insurance Concept

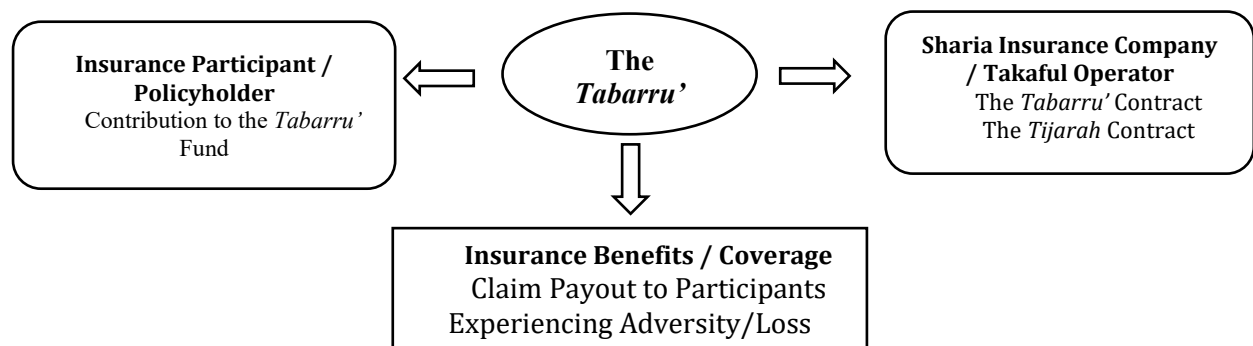


Figure 5. The Conceptual Framework of Sharia Insurance

Source : DSN MUI, 2001

The figure above delineates the operational mechanism of Sharia insurance as stipulated in the Fatwa of the National Sharia Council of the MUI, No. 21/DSN-MUI/X/2001. This framework is predicated on the principle of *ta'awun*, or mutual assistance, actualized through the aggregation of a *tabarru'* (donation) fund. In practice, insurance participants remit contributions that are subsequently administered by the Sharia insurance company under a dual-contract system: the *akad tabarru'* for the purpose of solidarity, and the *akad tijarah* for the commercial management of funds in accordance with Sharia principles. The aggregated funds are then utilized to provide indemnification or claim payouts to participants who encounter specified risks or adversities (DSN-MUI, 2001)



### **Contracts in Sharia Insurance (Akad)**

An akad is understood as a form of agreement or contract within Islamic civil law. This legal bond derives its validity from the rules of the Sharia and is deemed enforceable once all its pillars and conditions are fulfilled (Syafriana, 2022). An akad (contract) also represents a covenant established through an offer (ijab) and acceptance (qabul), articulating the will of two or more parties, which in turn gives rise to legal consequences for the object of the agreement (Suryono, 2019). In line with these definitions, the Fatwa of the National Sharia Council of the MUI No. 21/DSN-MUI/X/2001 concerning the General Guidelines for Sharia Insurance elucidates two principal forms of contracts that govern the practice of Sharia insurance (DSN-MUI, 2001), such as:

1. *Akad Tabarru'*: This is an eleemosynary or non-commercial agreement wherein a participant contributes funds as a grant (*hibah*) with the intent to assist other participants who experience a loss. In this context, the Sharia insurance company functions as the administrator of this donation fund. This type of contract cannot be converted into a commercial (*tijarah*) contract.
2. *Akad Tijarah*: *Akad Tijarah* is a commercial contract in which the Sharia insurance corporation manages participants' capital with the aim of generating investment returns. The resulting profits are shared between the participants and the corporation according to the terms agreed upon at the outset. Within this arrangement, the corporation serves as the *mudharib* (the fund manager) and the participant as the *shahibul mal* (the capital provider). Upon the contract's maturity, the participant's capital is returned. Notably, this contract may be converted into an Akad Tabarru' if the participant voluntarily relinquishes their claim, thereby releasing the counterparty from its obligation.

### **Types of Sharia Insurance**

From a typological perspective, Fatwa DSN-MUI No. 21/DSN-MUI/X/2001 bifurcates Sharia insurance into two principal categories: general (property and casualty) insurance and life insurance. Although the underlying principle in the Fatwa is that participants collectively bear risk (*tabarru'*) or engage through a commercial contract (*mudharabah*), the functional division into general and life insurance is established to facilitate implementation and oversight by the Sharia Supervisory Board (DSN-MUI, 2001):

1. **Sharia General Insurance**: Sharia general insurance (*takaful 'am*) furnishes financial indemnity against the risks of damage, loss, or accidents pertaining to assets such as vehicles, residences, or equipment. Premiums paid by participants are pooled into the *tabarru'* fund, which is managed according to Sharia principles to cover claims for losses incurred.
2. **Sharia Life Insurance**: Sharia life insurance provides coverage against the risk of mortality or permanent disability of the insured. Contribution funds paid by participants are accumulated in a *tabarru'* account and/or an investment account governed by the *mudharabah* principle. In the event of a death claim, the beneficiaries receive indemnification as stipulated in the *tabarru'* contract. If the insured survives the policy period, the participant is entitled to a cash value benefit, the amount of which is contingent upon investment performance.

### ***Customer Satisfaction***

Customer satisfaction is characterized as an individual's emotional disposition that arises in response to a service or product, particularly when the outcome aligns with or even surpasses their preconceived expectations (Tjiptono, 2011). This emotional reaction is shaped by a confluence of aspects, including the customer's expectations of the product and their experiential engagement with it (Rusdiana et al., 2023). The resultant emotions can be either positive or negative, contingent upon the degree to which the service or product successfully addresses the customer's expectations (Fitriani et al., 2024). Synthesizing these three definitions, it can be concluded that customer satisfaction is the sentiment of pleasure or contentment that emerges when an individual's needs and desires are fulfilled; it is attained when a service or product meets or exceeds their anticipations.

### ***Factors Influencing Customer Satisfaction***

Customer satisfaction essentially emerges from an individual's personal evaluative response to the experiences they encounter, which subsequently generates a positive emotional reaction (Uzir et al., 2020). Based on this understanding, scholars explain that several factors may influence the level of customer satisfaction. According to Dwiana Putri and Astuti (2017) and Asrizal Efendy Nasution & Nasution (2021), several determinant factors bear upon the level of consumer satisfaction. These factors are delineated as follows:

1. **Product Quality:** Product quality refers to the set of attributes that enable a product to meet consumer needs, whether explicit or implicit. High product quality can strengthen customer retention, encourage positive word-of-mouth, and promote repeat purchases and loyalty, thereby supporting market growth.
2. **Service Quality:** Service quality is determined by comparing the service delivered with the customer's expectations. Quality service effectively meets customer needs through accurate and appropriate delivery, ensuring that expectations are fulfilled.
3. **Price:** Price constitutes the monetary sum that a consumer must remit to acquire a product or service for the fulfillment of their needs and desires
4. **Emotional Factors:** Emotional factors play a crucial role in shaping consumer satisfaction. When consumers feel appreciated, pleased, or emotionally uplifted, their satisfaction with a product or service tends to increase. Therefore, building and maintaining positive emotional connections with consumers is essential for achieving high levels of satisfaction.
5. **Customer value:** Customer value is the balance between the benefits received and the costs incurred. It is considered high when the perceived benefits exceed the costs.

### **RESEARCH METHOD**

This study employs the Systematic Literature Review (SLR) methodology, structured according to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) flow diagram, and utilizes a descriptive approach.

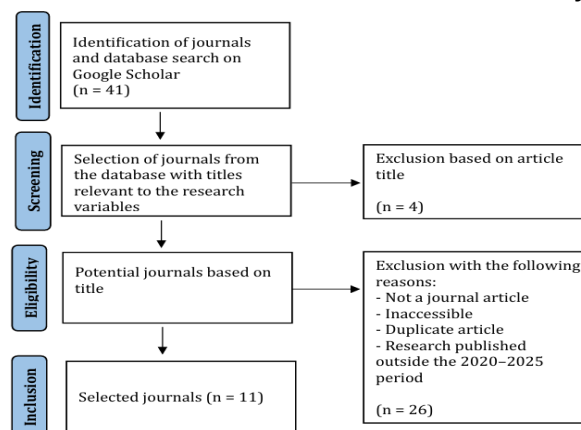
The SLR method was selected due to its widespread adoption within the academic community. This approach enables a researcher to systematically and rigorously identify, critically appraise, consolidate, and synthesize the principal findings from a corpus of prior studies relevant to a specific research topic. Concurrently, the PRISMA framework was



chosen for its increasing prevalence across diverse scientific disciplines in general and within the field of Islamic economics in particular. This diagram serves a crucial function in structuring the reporting of a systematic review, emphasizing the principles of comprehensive transparency and accountability.

Data for this study were obtained from relevant scholarly journals sourced through Google Scholar using Publish or Perish on May 7, 2024. Google Scholar was chosen for its wide coverage, open-access nature, and compatibility with PoP in retrieving accurate metadata. The data retrieval and classification process followed the PRISMA flow diagram, downloaded from the official PRISMA Statement website, and was applied through the following stages:

1. Literature identification was conducted via Google Scholar, aided by Publish or Perish (PoP). The search utilized keywords in the 'title' field, tailored to the research focus: "*kepuasan nasabah asuransi syariah*" yielded 40 publications, and "Sharia Insurance Customer Satisfaction" yielded 1 publication. The 'title' field was deliberately chosen for its narrow and focused scope, ensuring a higher relevance of search results.
2. A screening of articles was performed based on the research criteria. From the 41 identified articles, an initial selection was made by examining the congruence of their titles and abstracts with the research focus. At this stage, 4 articles were eliminated because their titles or abstracts did not address "Sharia insurance customer satisfaction" as the dependent variable (Y). This screening process resulted in 37 articles deemed suitable for further analysis.
3. At the eligibility stage, the selection process also served as a quality appraisal to ensure that only articles meeting academic standards were included in this review. Of the 37 remaining articles, 26 were further excluded based on the following criteria:
  - a. The selected articles had to be online journals, not theses or books.
  - b. The articles had to be publicly accessible.
  - c. The selection was screened for duplications.
  - d. The articles must have been published within the 2020–2025 timeframe.
4. The final inclusion phase culminated in 11 journal articles that were judged to be both eligible and relevant to serve as the data sources for this study.



**Figure 6. Prisma Flow Process**

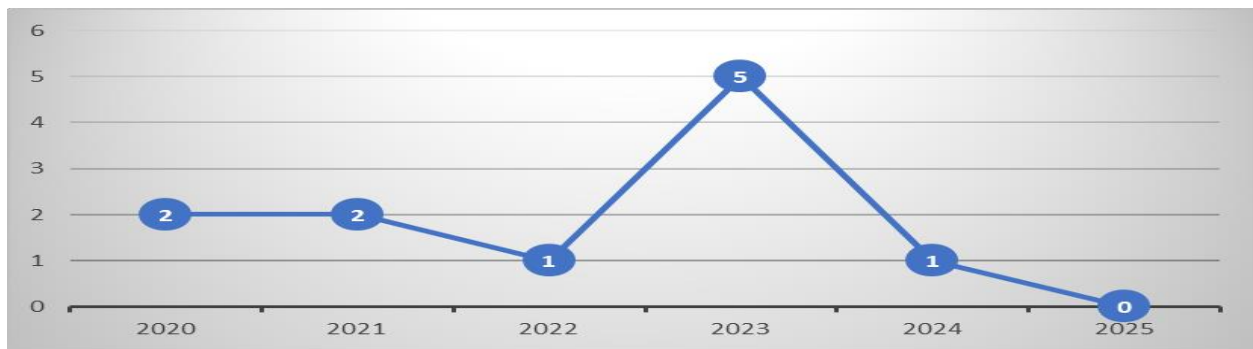
Source : Processed, 2025

After the article selection process was carried out using the PRISMA flowchart, a final list of journals that met the inclusion criteria was obtained. This list then became the basis for the Synthesis Result of Research Question stage. This stage is the process of thoroughly analyzing all data from selected articles to answer the research question (Elfiyani, 2024). In this synthesis stage, a content analysis approach was used as an analysis technique to identify, group, and interpret information from scientific article texts objectively (Kleinheksel et al., 2020).

## RESULTS AND DISCUSSIONS

### *Distribution of Publications Based on Publication Year*

To gain a comprehensive understanding of the literature on sharia insurance customer satisfaction, it is necessary to observe trends in publications over time.



**Figure 7. Graph of Journal Article Distribution Based on Publication Year**

Source : Processed, 2025

The chart above delineates the chronological dispersion of scholarly publications concerning customer satisfaction in the Sharia insurance sector from 2020 to 2025. The data reveal a fluctuating trajectory in the volume of research. In both 2020 and 2021, two publications were recorded annually, signifying a nascent but steady academic interest, even amidst the constraints imposed by the COVID-19 pandemic. However, the year 2022 witnessed a decline to a single publication, a downturn that is plausibly attributable to post-pandemic limitations on researchers' time and data access.

A significant inflection occurred in 2023, with the number of publications surging to five, marking a zenith within the observed period. This escalation suggests a renaissance of academic focus on the subject, likely catalyzed by a heightened societal awareness of the imperative for financial protection in the pandemic's aftermath. Conversely, the output reverted to a single publication in 2024, and as of 2025, no new research has been identified. This recent decline may be a consequence of procedural impediments, such as protracted peer-review processes, journal submission quotas, or indexing delays in databases like Google Scholar.

Consequently, the undulations in publication frequency are emblematic of the dynamic academic response to the issue of customer satisfaction within a continually evolving Sharia insurance industry, shaped by broader socio-economic shifts. Furthermore, this pattern is a testament to the assiduity and tenacity of researchers in exploring this topic, notwithstanding the multifaceted challenges they confront.

### ***Selected Research Summary on Sharia Insurance Customer Satisfaction***

Furthermore, the author also presents a table containing information on the significance, coefficient of determination, and methods used in the journal articles analyzed, as shown in the table below.

**Table 1. Selected Research on Sharia Insurance Customer Satisfaction**

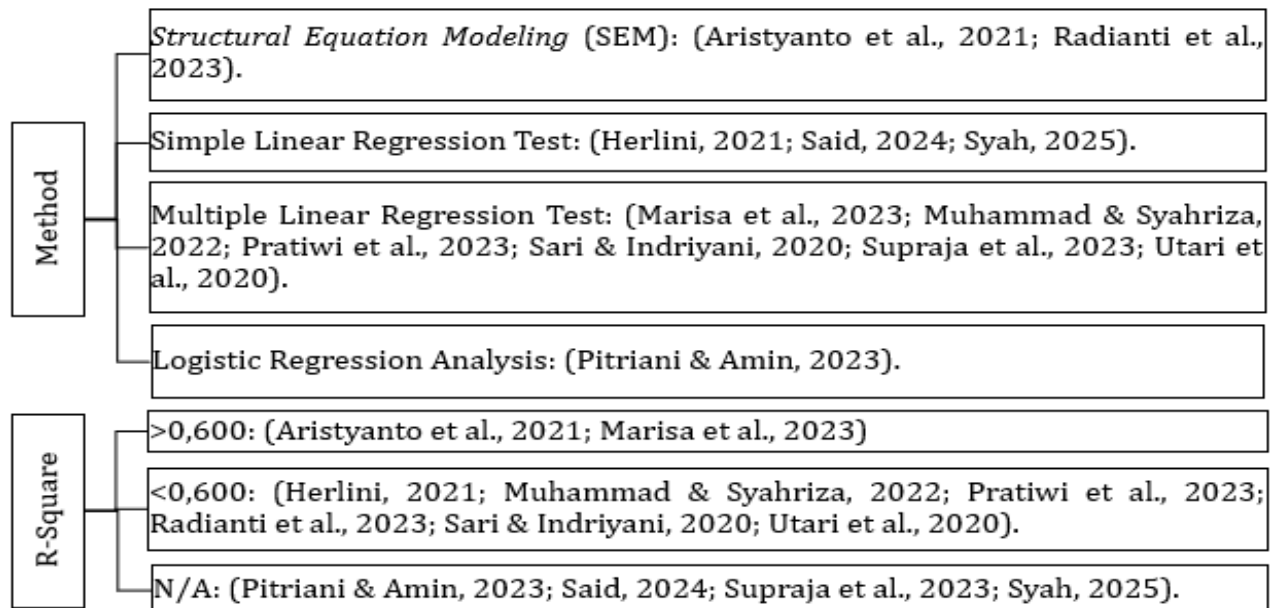
<b>Author</b>	<b>Method</b>	<b>R-Square</b>	<b>SQ</b>	<b>PR</b>	<b>R</b>	<b>CI</b>	<b>BI</b>	<b>SM</b>	<b>PQ</b>	<b>P</b>
Aristyanto, Putra & Riduwan	Structural Equation Modeling (SEM) Analysis	0.768	✓+	×	×	N/A	N/A	N/A	N/A	N/A
Utari, Agus & Azhar	Multiple Linear Regression Test	0.424	N/A	N/A	N/A	✓+	N/A	✓+	N/A	N/A
Herlini	Simple Linear Regression Test	0.113	✓+	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Muhammad & Syahriza	Multiple Linear Regression Test	0.407	✓+	N/A	N/A	N/A	N/A	N/A	✓+	×
Pitriani & Amin	Logistic Regression Analysis	N/A	✓+	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Sari & Indriyani	Multiple Linear Regression Test	0.512	✓+	N/A	N/A	N/A	✓+	✓+	N/A	N/A
Pratiwi, Sissah & Noor	Multiple Linear Regression Test	0.040	✓+	✓+	N/A	N/A	N/A	N/A	N/A	N/A
Supraja, Rahma & Yanti	Multiple Linear Regression Test	N/A	✓	✓+	N/A	N/A	N/A	N/A	✓+	N/A
Marisa, Anggraini & Syahriza	Multiple Linear Regression Test	0.680	✓+	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Said	Simple Linear	N/A	✓+	N/A	N/A	N/A	N/A	N/A	N/A	N/A

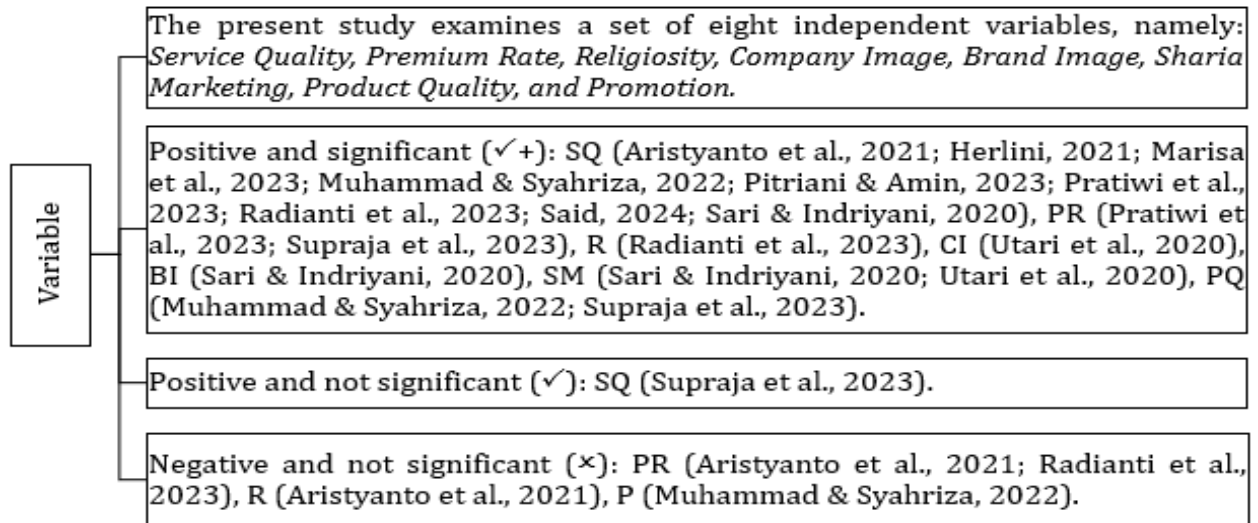
	Regression Test									
	<i>Structural Equation Modeling (SEM) Analysis</i>									
Radianti, Rahmani & Syarbaini		0.543	✓+	×	✓+	N/A	N/A	N/A	N/A	N/A
<b>Number</b>		<b>10</b>	<b>4</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>1</b>	

Source : Processed, 2025

The notes in the table explain that the symbol (✓) is used to indicate a positive influence, while the symbol (×) indicates a negative influence. The symbol (+) indicates that the variable is significant, while N/A (Not Available) indicates that the point is not included in the relevant study. The abbreviations used for the X variables are SQ for Service Quality, PR for Premium Rates, R for Religiosity, CI for Company Image, BI for Brand Image, SM for Sharia Marketing, PQ for Product Quality, and P for Promotion.

Based on Table 1, there are variations in the analysis methods, determination coefficient values (R-Square), and significance levels in various previous journals. This variation indicates differences in methodological approaches in examining sharia insurance customer satisfaction. To facilitate analysis, these variations are grouped into three clusters, namely analysis methods, R-Square levels, and the variables studied along with the direction of their influence.





**Figure 8. Selected Research Clusters**  
Source: Processed, 2025

### ***Customer Satisfaction Indicators (Y) for Sharia Insurance***

The next step is to identify the indicators of variable Y (customer satisfaction) to support the conceptual model. Of the eleven articles, only two explicitly list the indicators.

**Table 2. Customer Satisfaction Indicators**

Variable	Indicator	Source
Customer Satisfaction	1. Expectation suitability	(Pratiwi et al., 2023; Sari & Indriyani, 2020)
	2. Interest in returning	
	3. Willingness to recommend	
	4. Complaints and Suggestions System	
	5. Analysis of lost customers	
	6. Customer satisfaction survey	

Source : Processed, 2025

Based on the table above, customer satisfaction success indicators can be classified into six indicators. Companies that meet or exceed customer expectations encourage loyalty and positive recommendations (Pratiwi et al., 2023). Customer-oriented companies also provide complaint channels, analyze customer churn, and conduct satisfaction surveys via mail, telephone, email, websites, and face-to-face interviews (Sari & Indriyani, 2020).

### ***Factors Affecting Customer Satisfaction with Sharia Insurance***

All independent variables (X) will be analyzed for their influence on the dependent variable (Y), namely customer satisfaction with Islamic insurance, which includes service quality, premium rates, brand image, Islamic marketing, product quality, religiosity, company image, and promotion. Table 3 below discusses the variables along with their respective indicators.

**Table 3. Factors Affecting Customer Satisfaction**

Variable	Indicator	Source
Service Quality	1. Reliability	
	2. Responsiveness	



	3. Assurance	(Aristyanto et al., 2021; Pitriani & Amin, 2023; Said, 2024; Sari & Indriyani, 2020)
	4. Empathy	
	5. Physical evidence	
Premium Rates	1. Coverage	(Pratiwi et al., 2023; Supraja et al., 2023)
	2. Customer age	
	3. Lifestyle or medical history	
	4. Gender	
	5. Customer occupation	
Brand image	1. Brand attributes	(Sari & Indriyani, 2020)
	2. Aspirational brand	
	3. Brand Experience	
Sharia Marketing	1. Theistic ( <i>Rabbaniyyah</i> )	(Sari & Indriyani, 2020; Utari et al., 2020)
	2. Ethical ( <i>Akhlaqiyya</i> )	
	3. Realistic ( <i>Al-Waqi'iyah</i> )	
	4. Humanistic ( <i>Al-Insaniyyah</i> )	
Product Quality	1. Durability	(Supraja et al., 2023)
	2. Reliability	
	3. Accuracy	
	4. Ease of use	
	5. Product repair	
Religiosity	No indicators found	(Aristyanto et al., 2021; Radianti et al., 2023)
Company image	No indicators found	(Utari et al., 2020)
Promotion	No indicators found	(Muhammad & Syahriza, 2022)

Source : Processed, 2025

Based on table 3. crucially, these last three factors, religiosity, company image, and promotion, lacked explicit measurement indicators or detailed instrument descriptions within the theoretical, methodological, or discussion sections of the source articles. Consequently, for the purpose of this review, these factors are annotated as "indicators not found," as they were not directly available in the identified literature.

### ***The Effect of Service Quality on Customer Satisfaction***

The first factor is service quality, a construct extensively examined in previous studies (Aristyanto et al., 2021; Pitriani & Amin, 2023; Said, 2024; Sari & Indriyani, 2020). Service quality is the most frequently referenced aspect in research related to customer satisfaction. A service can be considered high quality if it meets or even exceeds customer expectations (Pitriani & Amin, 2023). In service industries such as insurance, service quality is shaped by the five dimensions of SERVQUAL, namely reliability, responsiveness, assurance, empathy, and tangibles. The balanced application of these dimensions is key to creating customer satisfaction (Aristyanto et al., 2021).

### ***The Effect of Premium Rates on Customer Satisfaction***

The second factor in this study is premium rates, which has been examined in previous studies by [Pratiwi et al \(2023\)](#) and [Supraja et al \(2023\)](#). Premium rates are an important factor that influences customer satisfaction in the insurance industry. Premiums represent mandatory payments made by policyholders as compensation for the protection provided against potential risks. Fair, transparent, and reasonable premium rates that align with the benefits received can increase customer satisfaction and trust in the insurance services used ([Supraja et al., 2023](#)). Conversely, when premiums are perceived as too high without adequate benefits, customer satisfaction may decline, potentially encouraging policyholders to seek alternative options. Therefore, setting proportional premium rates that suit the needs and financial ability of customers is essential for maintaining a long-term and harmonious relationship between insurance companies and policyholders ([Pratiwi et al., 2023](#)).

### ***The Influence of Brand Image on Customer Satisfaction***

The third determinant factor is brand image, which has been specifically examined in the work of [Sari & Indriyani \(2020\)](#). Brand image is the perception of consumers that is formed through information, experience, and expectations of a product or service. Brands serve not only as identities, but also as representations of values, lifestyles, and emotional bonds between companies and consumers. Brand image can be assessed through three indicators, namely *attribute brands* that reflect trust in the functional benefits of a product, *aspirational brands* that represent the lifestyle or ideal image of users, and *experience brands* that emphasize emotional experiences and shared values between consumers and brands. All three form a positive perception that can increase customer satisfaction ([Sari & Indriyani, 2020](#)).

### ***The Influence of Sharia Marketing on Customer Satisfaction***

Fourth, customer satisfaction is attainable through sharia marketing, which has been examined in previous studies by [Sari & Indriyani \(2020\)](#) and [Utari et al \(2020\)](#). This constitutes a strategic business paradigm anchored in the principles of Islamic *muamalah* throughout its entire process, from value creation to exchange ([Sari & Indriyani, 2020](#)). Sharia marketing is characterized by four tenets: theistic (*rabbaniyyah*), ethical (*akhlaqiyyah*), realistic (*al-waqi'iyah*), and humanistic (*al-insaniyyah*). The integration of these four principles into a marketing strategy is capable of augmenting customer satisfaction, particularly within Sharia insurance services where Islamic business ethics serve as the foundational cornerstone ([Utari et al., 2020](#)).

### ***The Influence of Product Quality on Customer Satisfaction***

In the fifth factor, customer satisfaction is determined by product quality, which has been specifically examined in the work of [Supraja et al \(2023\)](#). Product quality refers to the ability of a product to meet or exceed customer expectations through indicators such as durability, reliability, functionality, ease of use, and repair. Quality products not only drive satisfaction but also build emotional bonds between customers and the company, which

become long-term assets. Conversely, products that do not meet expectations can create negative experiences and damage the company's reputation (Supraja et al., 2023).

### ***The Influence of Religiosity on Customer Satisfaction***

The seventh factor is religiosity, which has been widely highlighted in previous studies (Aristyanto et al., 2021; Radianti et al., 2023). Reflects the extent to which individuals believe in and practice religious teachings in their daily lives (Aristyanto et al., 2021). Religiosity influences mindsets and decisions, whereby customers with high levels of religiosity tend to be more selective in choosing financial institutions that comply with sharia principles. This has implications for their level of satisfaction as customers (Radianti et al., 2023).

### ***The Influence of Company Image on Customer Satisfaction***

The eighth factor is corporate image, which has been thoroughly discussed in the study of Utari et al (2020). Corporate image is the perception customers have of a company. A positive image can provide various benefits, including increasing public interest in becoming part of the company (Utari et al., 2020).

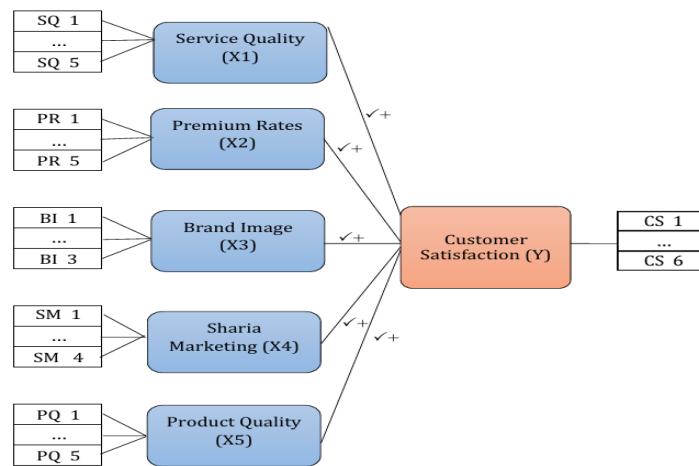
### ***The Influence of Promotion on Customer Satisfaction***

The ninth determinant factor is promotion, which has been particularly explored by Muhammad & Syahriza (2022). Promotion is communication in marketing that aims to introduce the Company's products (Muhammad & Syahriza, 2022). However, in this study, the promotional efforts were found to have no significant influence on customer satisfaction, indicating that satisfaction may be driven more by other factors beyond promotional activities.

### ***Research Model on Customer Satisfaction***

Based on the identification of these eight independent variables (X), it was determined that five demonstrate a robust correlation with Sharia insurance customer satisfaction, substantiated by distinct measurement indicators: service quality, premium rates, brand image, Sharia marketing, and product quality. These five variables were selected because their accompanying indicators permit a more focused and methodical process of measurement, rendering them suitable as a foundation for a conceptual model. While religiosity, company image, and promotion were mentioned in several studies as influencing factors, they were not delineated with explicit indicators.

Based on the previous description of variable X (influencing factors) and variable Y (customer satisfaction), a conceptual model was developed to illustrate the relationship between the two in the context of Islamic insurance. This model only includes X variables that are accompanied by explicit indicators in the reference articles, with the aim of maintaining consistency in mapping while ensuring that each variable can be explained and measured systematically. Therefore, the X variables used consist of Service Quality (X1), Premium Rates (X2), Brand Image (X3), Sharia Marketing (X4), and Product Quality (X5), while the Y variable, namely Customer Satisfaction, is listed along with all its indicators. The conceptual model of sharia insurance customer satisfaction can be seen in the figure below.



**Figure 9. Conceptual Model of Sharia Insurance Customer Satisfaction**  
Source : Processed, 2025

Notes:

SQ: Service Quality

CS: Customer Satisfaction

PR: Premium Rates

SM: Sharia Marketing

BI: Brand Image

PQ: Product Quality

✓+: Significantly positive influence

An explication of the five core variables, namely service quality, premium rates, brand image, Sharia marketing, and product quality, allows for the construction of a conceptual model that presents a holistic schema of the principal determinants shaping customer satisfaction. The clear corollary is that corporate strategies which prioritize the enhancement of service quality, the calibration of proportional premiums, the fortification of brand image, the stringent application of Sharia marketing tenets, and the scrupulous preservation of product quality represent potent and efficacious instruments for elevating the customer experience. A synthesis of the literature, drawn from Table 1, further corroborates that the prevailing analytical method is multiple linear regression ( $n=6$ ).

Significant variations in the analytical methods employed, particularly the dominance of Multiple Linear Regression ( $n=6$ ) and the wide range of the Coefficient of Determination (0,040 to 0,768), critically indicate a fundamental disparity in the predictive power of customer satisfaction models. Comparative interpretation asserts that, irrespective of these methodological differences, Service Quality emerges as the variable with the most consistent and dominant influence (proven significant in 10 out of 11 studies). The analysis highlights that Sharia insurance customer satisfaction is predominantly driven by universal operational performanc, rather than specific differentiators such as Sharia Marketing or Brand Image, which demonstrate lower consistency. This synthesis offers a scientific contribution by presenting a critical review of the prevalent models used and highlighting the hierarchical priority of the dominant factors, thereby strengthening the understanding of the key determinants of customer satisfaction in Sharia insurance.

## CONCLUSION AND RECOMMENDATION

The corpus of literature addressing Sharia insurance customer satisfaction over the last quinquennium has charted a path of marked vacillation: an ascendant trend in 2020–2021, a contraction in 2022, a conspicuous escalation in publications in 2023, and a subsequent wane in 2024, with a notable absence of new scholarship as of 2025. This inquiry has

crystallized five cardinal factors governing customer satisfaction: service quality, premium rates, brand image, Sharia marketing, and product quality. The conceptual model derived from these determinants signifies that the strategic reinforcement of each variable constitutes a judicious and consequential strategy for amplifying customer satisfaction within the Sharia insurance sphere.

Future research may explore the five variables, namely service quality, premium rates, brand image, Sharia marketing, and product quality, more deeply, whether jointly or individually. Subsequent studies could also incorporate lesser-explored variables and use data from high-quality SINTA-indexed and reputable international journals. For Sharia insurance corporations, these findings present a substantive touchstone for architecting strategies geared towards service amelioration and product innovation. A resolute focus on the identified factors is of paramount importance. By cultivating a profound understanding of participant desiderata and expectations, firms can forge enduring covenants with their clientele, sharpen their competitive ascendancy, and contribute to the perpetual growth of the Sharia insurance industry. At a broader level, the insights derived from this review also offer meaningful implications for policy actors, particularly in encouraging greater transparency, strengthening consumer awareness, and fostering an environment in which Sharia insurance services are perceived as credible, accessible, and responsive to societal needs. When supported by thoughtful policy initiatives and continuous educational efforts, these advancements can fortify public trust and reinforce the industry's long-term sustainability.

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