

## Increasing the Efficiency and Quality of Sharia General Insurance at Sun Life Insurance at PT. Sun Life Syariah Medan Branch

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**Abstract.** In general, insurance is providing risk protection to the insurer, namely the insurance company and the agreement agreed upon within a certain period. PT. Sun Life Syariah Medan branch is a general sharia insurance company located in Jl. Captain Jumhana no. 127, Sukaramai II, kec. Medan iarea, Medan icity, North iSumatra. The aim of the research is to find out how to improve the efficiency and quality of superior products of sharia general insurance at PT. Sun Life sharia field branch. The research method uses qualitative methods. The results of the study, the level of efficiency of a company is not determined by the amount of total incomes, total expenses, or total capital owned by the company, according to research findings. However, the ability of a business to maximize profits through the effective use of its own resources determines the level of efficiency. For this reason, it can be concluded that the Medan Branch of Sun Life Financial Syariah has better management skills than traditional insurance companies in designing products optimally and minimizing the costs required.

**Keywords:** Efficiency, Quality, Sharia Insurance, Sun Life Insurance

**Abstract.** In general, insurance is providing risk protection to the insurer, namely insurance organization as well as an agreement agreed to at a certain period of time. PT. Sun Life syariah Medan branch is a sharia general insurance organization found in Jl. Captain Jumhana no. 127, Sukaramai II, kec. Medan iarea, kota imedan iSumatera iUtara. Tujuan ipenelitian ialah untuk imengetahui ibagaimana imenumbuhkan efficiency income equality product iunggulan assurance i umum i syariah is PT. Sun ilife is syariah think medan. Metode ipenelitian idengan imenggunakan imethode qualitative. Research results, the level of efficiency of an organization is not determined by the size of the total income, total expenditure, and total capital owned by the company, according to research findings. Namun, ikemampuan ibisnis iuntuk imekmaximalkan ikeuntungan imelalui ipenggunaan isumber idayanya itself effectively determines the level of efficiency. To be able to draw conclusions that it is Sun Life Financial Syariah Medan Branch organization has better management skills adjustment of its traditional insurance organization to diversify its product so that its optimal income is minimal he will leave his pearls.

**Keywords:** Efficiency, Quality, Sharia Insurance, Sun Life Insurance

### INTRODUCTION

Insurance companies are one of the right places for people obtain this guarantee. (Syahatah, 2016). Millions of insurance companies, especially Life insurance companies in Indonesia have offered various products that can attracting public interest in various aspects of human needs. (Janwari, 2015). On Basically, insurance is a non-bank financial institution, neatly organized the form of a company that is oriented towards business aspects is clearly visible in this era modern (Ali, 2016)

Insurance is a financial means in good household life facing the risk of death, or facing the loss of objects owned. Insurance promises protection to the insured party against the risks faced (Nasution, 2019)

Menurut definisi asuransi adalah Undang-Undang number 2 Tahun 1992 About Business Insurance: "Insurance or guarantee is an agreement antara dua belah pihak maupun lebih. Penanggung mengikat tertanggung dengan membebaskan premi asuransi, sehingga tertanggung mampu memberikan ganti rugi. Kerugian, kerusakan maupun kerugian his ditanggung oleh tertanggung mampu memperoleh manfaat maupun tak sang answer i hukum ini idipakkan dari ipak ketiga karena peristiwa yang tidak pasti, maupun memberikan until the rugi berdasarkan "death or life of the insured" (Sula, 2018). Various types of insurance organizations Indonesia is very competitive and compete for excellence in the business world economics (Imsar, Juliana Nasution, 2022)

Sejarah asuransi di Indonesia memiliki proses yang panjang hingga akhirnya kita bisa merasakan benefits enter positive results yang oleh assurance . Asuransi adalah ini menawarkan jasa berupa perlindungan terhadap terciptanya irasa security and protection. Apart from that, insurance provides the opportunity to bekerjasama serta translate menolongdi antara mugta klien dengan berbagi beban In-laws will direct it to someone else's insurance ( Dita Marisa, 2022)

Sharia Insurance is insurance whose business operations are based on sharia principles originating from the Koran and Hadith as well as fatwas from ulama especially who are gathered in the Indonesian Ulema Council (MUI) (Muhammad, 2015).

Because of the superiority of Islamic insurance compared to traditional insurance , it is all about business now has syariah unit (Putih Mandani & Nurwani, 2023). It looks like there is no response There are people who are flocking to get Islamic insurance , now asuransi syariah one diminati enter semakin popular. Karena ends insurance syariah dibanding traditional insurance , semua business ini emiliki unit syariah (Putih Mandani & Nurwani, 2023).

So that the implementation of spin off is faster and meets the requirements, makadari itu sharia business unit should strive to develop the competitiveness of its members and kualitas mengati pansa pasar asuransi syariah his masih fluktuatif. Oleh karena It requires periodic efficiency analysis to evaluate and minimize

The mistake is how he determines the decision he expects to make  
 icompany i& iFitriyani, i2018).

The developments taking place in the insurance sector are also very fast, so they are clearly visible that currently there are quite a lot of consumers who have become insurance customers. Consumer behavior that often occurs recently is that they tend to choose affordable insurance, according to their purchasing power and according to their needs each (Ainun Reska, Yenni Samri Juliati Nst, 2023)

In the religion of Islam, mankind has been commanded to behave in this way Excessive ( efficient ) use of existing resources and assets idimiliki his itelah will be revealed to Al-Qur'an.i (Margareta, 2020)

Efficiency theory is closely related to consumption theory and production theory in economics micro. Efficiency in consumption theory is where consumers have the ability to maximizing the utility or satisfaction it will fulfill. Meanwhile in theory Production is where a company can generate maximum profits production carried out. Efficiency will be optimal if the company can maximize it output by using fixed inputs or by minimizing usage input to achieve the same level of output (Sunarsih & Fitriyani, 2018)

The factors that influence efficiency are:

1. When with the same input can produce a greater output.
2. When the input obtained is smaller, it will produce the same output.

According to Mardiasmo, efficiency indicators describe the relationship between inputs resources by an organizational unit (eg: staff, wages, administrative costs) and output resulting from. Enter These indicators provide information about conversions input becomes output.

PT. iSun ilife isyariah iMedan branch is a general insurance organization isyariah iyang iterdapat idi iJl. Kapten Jumhana no. 127, Sukaramai II, ikec. Medan area, ikota imedan iSumatera iUtara is the main producer of ibeberapa in the country imenarik ioleh imasyarakat isebagai ipengguna iproduct itersebut. iProduct management iPT . iSun ilife isyariah imedan ibranch is iproperty especially ilife ilife insurance imenjadi iprimadona isaat iini imuali idari iawal iJanuary i2022 isampai isekarang.

So that Imampu can continue to maintain iPT's superior products . iSun ilife isyariah ibranch imedan, therefore the organization should increase the efficiency of the product the advantage is also to be able to compete with other companies He has a general insurance policy in Medan .

Based on this discussion , the author carried out this research  
PT. Sun ilife is syariah think medan. Alasan ipenulis imelaksanakan ipenelitian idi IPT.  
iSun ilife isyariah ikaban imedan ikarena:

1. What are the superior products in IDI IPT Islamic general insurance . iSun ilife isyariah Medan thought .
2. How to increase the efficiency of IDI IPT's superior sharia general insurance products . Sun ilife is syariah think medan.

#### THEORETICAL STUDY

##### 1. Efficiency

###### a. Understanding Efficiency

In general, efficiency is a comparison between output and input, idimana iperushana imampu imengelola iinput his iada isecara ioptimal iuntuk produce , produce , and maximize (Agustina, 2017). iMakna iefisiensi ipada theory iproduksi ialah iketika isuatu iperushana imelakukan iproduksi iserta imenghasilkan ilaba his imaxim, bayangjank ipada teori ikonsumsi iefisiensi idimaknai iketik ikonsumen imampu iuntuk imekmaximalkan ikekuwasan imaupun iutilitasnya. iPadaliteratur iekonomi The Islamic movement is breaking down and breaking down the organization idua ikriteria iagar iorganisa itersebut imampu idikatakan iefisiensi ipabila iorganisa idapat output is maximized and minimized idengan imenggunakan iinput his itetap iuntuk imencapai itingkat ioutput his isama i(Wangi & Darwanto, 2020)

Consistency of iDI operations in an organization, both private organizations and organizations ingeri, it is a matter that is important for survival and growth organization/company. This is related to the quality of the product and service generated. ilf the process is executed inconsistently , the organization will not I can guarantee that the products and services produced will also be consistent . Delivery, consistency , quality , production , storage and distribution imaintain new customers and attract new customers . iConsistency of operations isuatu ihal his imudah iuntuk idicapai. iHal iidisabakan ioleh iperbedaan icara ikerja ikaryawan ipada imenelaikan isebuah ipekerjaan iyang isama i (Yusrizal, i2020).

The concept of efficiency in Islam is reflected in surat iAl-Isra verse i26-27 i: i" And Give it to the families that are close to him , and to the poor with the people on the journey and do n't waste it

i(your property) is extravagant. Indeed, those spendthrifts are your brothers  
isyaitan iserta isyaitan itu imerupakan isangat iingkar ikeada iTuhannya.” i(AI- Isra: i26-27)

#### **b. Actions to Improve Efficiency**

Because efficiency is a ratio, you can improve efficiency  
perform the following actions:

1. Increase output for the same amount of input.
2. Increase output with a larger proportion of output increase  
compared to the proportion of increase in input.
3. Lower input for the same amount of output.
4. Reducing input by a greater proportion of reduction compared to  
proportion of output decline.

#### **c. Efficiency Measurement**

Efficiency is measured by the ratio between output and input. The greater the output  
compared to input, the higher the level of efficiency of an organization.

#### **2. Quality**

Kualitas ipelayanan imampu idiartikan iupaya ipemenuhan ikebutuhan isert ikeinginan  
iklienserta ipenempatat ipenyampaianya ipada imengimbim iharapan inasabah. Benefits  
ikualita ipelayanan iuntuk imengukur itingkat ikeunggulan isuatu iproduk, ijasa his imelalui  
Some indicators are physical evidence , responsiveness , reliability, empathy, and assurance. iSomething  
supporting the organization that is doing it improving the service that is doing  
iterhadappara has sabahnya isehinga gun menumbuhkan dye iminat iklien ipada  
choosing or using a product or service . idari waiter  
iseorang ipelayan isangat iberpengaruh idengan i4 ikepuasan iklien iyang iingin idilayani  
It is good, until the client thinks positively and will be returned to the insurance organization  
ijiwa ishariah i (Silviyanti, i2019)

#### **3. Sharia Insurance**

Asuransi isyariah isabagai isalah isatu ibisnis iporiitas his imempunyai ipluang  
isangat ipenting idi iindonesia, inamun imekeshanja iklaim iasuransi isyariah iang icukup  
It is so complicated that it affects the trust of the community to use it  
Islamic insurance products . Businesses in Indonesia have a lot of potential and continue to grow.  
iditandai idengan isemakin inmenjamurnya aasuransi enter the product iasuransi offered .  
iKritis ike financii including most of the disasters, increasing the cost of health, education  
insert ikebutuhan idi iusia ilanjut, smile and imenumbuhkan ikesadaran imasyarakat iuntuk

Invest in and protect yourself by choosing Islamic insurance products (Review, 2023)

Padakonteks iasuransi isyariah, iistilah iasuransi imemiliki ibanyak iarti, iantara ilain iat-ta'min, itakaful, isyariah insurance . These expressions are not different and have the same meaning , i.e. cover (mutual support) (Djazuli, 2002) iAt-ta'min drinks the iArab iuntuk iasuransi. iPenanggung inaugurate imu'ammin, iAt-Ta'min iberasal from the word iamana, which means to provide protection, peace, security, including the control of the feeling of fear, as the saying of Allah iSWT: and (Allah) secures imereka idari irasa itakut i(QS. iAl iQuraish iayat i4)

Takaful imerupakankata ilain idari iasuransi isyariah his iumum will be used. iTakaful iberasal management ikata itakafala - yatakafulu imenangngung ipada ietimologi. iTakaful ipada ipengertian imuamalah imerupakan translate imenangngung iresiko iantara ilain, idimana his isatu imenjadi ipembawa ibahaya his ilain. iPengambilan ireko itimbal return iini idilakukan iatas idasar isaling imendukung iuntuk ikebaikan insert iembelanjakan iuang itabarru', give iibadah, iiuran, insert iumbangan iyang It is proven to bear the risks. (Kertajaya, Hermawan, 2014)

#### 4. Sun Life Insurance

PT iSun iLife iFinancial ilndonesia, which I sent them when ilndonesia sekitar Itahun 1995, iterus ibekerja ipada imemberikan ibantuan iterhadap iwarga Indonesia imenolong imampu imemperoleh ikeamanan ikeuangan iserta imenjalani ikehidupan ijauh ilebih ihealthy. iSudah i140 itahun ilebih, iSun iLife iFinancial isudah itumbuh imenjadi ipenyedia ilayanan ikeuangan global dominate . iSun iLife iFinancial management business I realized that this was actually going to be a long journey with many lessons iberharga. iDedication iSun iLife iFinancial supports the world in its news-year. iTTo achieve prosperity with financial security , iSun iLife iFinancial iingin imemberikan kind of iaman insert iketenangan ipikiran iterhadapnasabah. ilni iberfunctions each served according to the iFinancial iSun iLife product .

Sun iLife iFinancial ilndonesia iterus imelakukan iberbagai ipenkatan ilayanan. iTujuan IPT. iSun iLife iFinancial ilndonesia, the most expensive investment , imenolongkeluarga imencapai ikeamanan ifinansial. iDiperlukan iproses ijangka ipanjang iuntuk imencapai ikeamanan ifinansial, insert iada itiga composite property : iperlindungan, savings, and investments. iTTo help citizens iwide iprepare iplanning ikeuangan his imatang isehingga iimpian imasa idepan his icerah iserta iterencana

idengan stability ikeuangan ibisa iterwujud isepenuhnya, iberbagai iproduc insert ilayanan  
he idilenkapi idengan ifitur-figur itersebut iditawarkan i (Pratami, 2021)

#### 5. Previous research

This research is in line with research conducted by Sunarsih and Fitriyani (2018) with the title "Efficiency analysis of sharia insurance in Indonesia in 2014-2016 with Data Envelopment Analysis (DEA) method", with research results, low level the efficiency of a number of insurance companies in this study is influenced by general expenses and administration, claim payments, investment income, capital investment, and collection tabarru funds' (Sunarsih & Fitriyani, 2018)

Apart from that, this research is also in line with research conducted by Budi Prijanto and Meyta Indrayani (2023), with the title "Analysis of business unit efficiency levels sharia life insurance companies in Indonesia in preparing spin-off plans", with results of research on the performance of sharia business units from life insurance companies in Indonesia during the 2018-2020 period is inefficient. This can be seen from the average efficiency value of 17 sharia units studied, 13 of them or 76.47% of sharia units received the no rating efficient (Prijanto & Indrayani, 2023)

This research is also in line with research conducted by Zulfitri, Rahmi Syahriza (2022), with the title "The Influence of Service Quality on Participant Satisfaction Sharia Insurance (Case Study of Education Fund Participants at PT. Sun Life Financial Syariah Medan City Branch)", with the results of research on influencing factors request for education insurance at PT Prudential Pruaini Medan City Branch. As for Factors that influence the demand for education insurance at PT Sunlife Financial The Medan City Branch is the Income factor, the Age factor (Zulfitri, 2022)

#### RESEARCH METHODS

As for the method, it will be researched , it will be stolen , and it will be sharpened I use the qualitative method . Where this method is expected to be obtained from the control of the result Field research using direct observation of the field specify imenumbuhkan efficiency income equality product iunggulan iasuransi iumum Isyariah is IPT. iSun ilife isyariah branch of imedan , as well as supporting materials The author was able to find various books from the library.

## RESULTS AND DISCUSSION

### 1. Featured Products in Idi IPT Sharia General Insurance . ISun iLife iSyariah

#### Cabang Medan.

Now PT. Sun Life Financial Indonesia telah melayani masyarakat idi ikota-kota ibesar idi sereruu Indonesia, isalah iantunya ialah PT. iSun iLife iSyariah iCabang iMedan. iAnak iLife iFinancial iGroup iof iCompanies , published iBerbagai iProduk serta layanan iuntuk iperlindungan iserta ipertumbuhan ikekayaan iindividu, ikeluarga, enter ibisnis, drink iSun iLife iFinancial iIndonesia. iPenyedia assures the debt iterbesar when iCanada attacked iSun iLife iFinancial, which played my hometown is that ireputasi iterbaik idi iAmerika iUtarasertaseluruh idunia.

#### Risk Based Capital (RBC ) Sun Life Financial Indonesia March 2002

Imerupakan 138%, imelebi imandat ipemerintah itahun i 2002 esebesar i75%. iKinerja iSun iLife iFinancial offers i2000 income from i2001 in Indonesia which is encouraging, with total assets increasing from IDR I364 billion to IDR i460 billion income total income ipremi imeningkat idari iRp i123 billion income iRp i165 billion. iTo earn your income , iSun iLife iFinancial iIndonesia is build your reputation under the slogan "Plan your future " and be determined to always be faithful to help you achieve financial security .

Outstanding product management iSun iLife iFinancial iSyariah iCangab iMedan imeliputi iproducu idana ipendidikan, iproducu idana pension, ikesehatan ipasca pension, iinvestasi, enter iproduk iwakaf. iProduk idana ipendidikan imerupakan is one of five items his ipaling ibanyak idiminati inamun ijuga his isaat iini ipaling ibanyak imengalami ikesulitan idimana iorang itua iberjuang iuntuk imengelola ikeuangan imereka, ibahkan for the higher education of their children . Many participants participate in this education imengungkapkan ikekesalanya ikarena itidak imampu imenyishikan uang iuntuk imasa the future as well as change it does not know the advantages of this product . iThe result, iSun iLife iFinancial iSyariah iCabang iMedan imenawarkan ilayanan ilebih iBerkualitas compared to competing products , especially for educational purposes .

#### 1. Produk iPerlindungan iJiwa

Every human soul is priceless and unique . iThe death was unexpected ipadakeluarga ibisa imerugukan ikeluarga isecara ifinansial iserta iemotional. Melindungi ikeluarga iAnda idari ikesulitan ikeuangan his imayya itimbul ijika iada imguta ikeluarga imeninggal idunia, iterutama ipencari inafkah, imerupakan isalah isatu ialasan iutama iuntuk immelki iasuran ijija. iBiaya ipengobatan, ibiaya imakan, imaupun ihutang



iyang ibelum idibayar iconth iconth idari imasalah ikeuangan iini . iBiaya iini imayyy isebagian iditanggu ioleh immanfaat ikematian iasuransi ijiwa. iKeluarga his I can feel more comfortable with the help of life insurance .

## 2. Product iProtection iHealth

Everyone hopes that they will never get sick, but everyone is affected requires medical attention . People without health insurance are at risk ihendaklahmembayar itagigah imedis he loves. iHal ibisa imenyebabkan iorang orang itersebut imengalami imasalah ikeuangan, imenumpuk ihutan ibesar , imaupun ibahkan imenyatakan ikebangkrutan iKeamanan ifinancial idisediakan ioleh iasuransi ikesehatan, which also provides other significant benefits .

## 3. iCritical Illness Insurance

Penyakit ikritis ibisa berdampak isignifikan ipada ikehidupan iseseorang ikarena imahalnya ibiaya iperawatan imedis, his ibisa imembuat imagtu ikeluarga imengalami financial difficulties . iWhen someone needs money for medical treatment, insurance ipenyakit ikritis ibisa imenjamin ikeamanan ifinansial isehinga ikeluarga ibisa iterus idinafkahi. iBagi iwarga iyang itidak iingin iberjudi idengan ikondisi imedis itertentu, iapalagi ijika imemiliki iriwayat ikeluarga iyang isakit ikritis, iasuransi ipenyakit ikritis isangat profitable. iFinancial planning iYou will be protected from managing your medical expenses returns the assurance of the penyakit criticism. iSun iCritical iMedicare iInsurance absorption isalah isatu iterbaik iyang iditawarkan ioleh guaransi iini .

## 4. Accidents i& iBody Disabilities

Segala isesuatu his itidak iterduga iterjadi ipada ihidup. iKecelakaan he ibisa iterjadi ipada iAnda does not match the predictions. iNamun, the national insurance company ikecelakaan, iAnda ibis iterlindung adari idampak ifinancial ijika iterjadi ikecelakaan. Accident insurance also offers defense against the potential side effects of ikecelakaan, iserti ikematian iserta icedera ifisik. Without insuring it, it's ready imelindungi ikeuangan iserta idiri iAnda isendiri.

Efficiency can be defined as the capacity of an organization to manage input his iada isecara ioptimal iuntuk imenghasilkan ivolume ioutput itertentu imaupun isebagai ikapasitas iuntuk imenghaslikan isejumlah ioutput isecara ioptimal idengan iserangkaian iinput

again and again

The level of efficiency of an organization is not determined by its total size income, total expenses, and total capital owned by the company, respectively research findings by. iHowever, the ability of business is to maximize profits

Through the use of one's own resources effectively one determines the level inefficiency. For information makes it easy to introduce the organization Sun Life Financial Syariah Medan Branch has better management skills than organization insurance traditional lead diversification product secure optimal income meminimalkan biaya ini diperlukan.

## 2. Growing the Efficiency of the superior Sharia General Insurance product di IPT. Sun Life Syariah Cabang Medan.

As for the featured products available at IPT. Sun Life Syariah Medan is fire insurance products. Therefore, to increase the efficiency of superior products namely fire insurance, usually IPT. Sun Life Syariah Medan branch considered hal-hal di bawah ini

### 1. Permintaan Pasar dari Product Kebakaran

According to the marketing division of IPT. Sun Life Syariah Medan Permintaan pasar This fire product has been seen along with the increase in Bank lending by nasabah. Apabila klien meminjam uang ke Bank maka dari itu selalu ada jaminannya. This guarantee can be in the form of a house, shop, factory, and so on.

### 2. Developing Services so that Clients Remain Choose Superior Products i.e Fire Products

To develop services so that clients continue to choose superior products, namely produk kebakaran dari IPT. Sun Life Syariah cabang Medan maka dari itu organisasi hendaknya membuat strategy. Strategy tersebut appears:

- 1) Fast and responsive service .
- 2) Ensure that fire products are superior to other products .
- 3) Give your insurance and insurance discounts .
- 4) Determine the lower limit .
- 5) Be proactive with clients who are close to losing their term when their policy is unorganized  
sharika aktif menanyakan polis-polis klien yang hampir jatuh itemo.

### 3. Central Office Policy, DPS and DSN-MUI Considerations

All kebijakan products mengikuti kebijakan kantor pusat. Jadi news inovasi produce adanya when kantor push tepatnya when device pemasaran. Marketing (marketing) he will describe how it will be produced unggulan asuransi sun life syariah cabang medan ialah produce kebakaran berjalan di pass itu expertise iapa. Kemudian should be restored management consideration of DPS ( Sharia Supervisory Board ) as well as DSN-MUI ( Syariah Board National Indonesian Ulama Council ), and so on. This IPT innovates .

iSun ilife isyariah imedan branch to develop better products  
ikedepannya inserta imampu iversaing idi ipasar iasuransi isyariah.

## CONCLUSION

The level of efficiency of an organization is not determined by its total size  
pendapatan, itotal ipengeluaran, imaupun itotal imodal iyan idimiliki iperusahan. however,  
ikemampuan ibisnis iuntuk imekmaximalkan ikeuntungan imelalui ipenggunaan isumber  
the idea itself is the efficiency. There are many products available at iSun iLife iFinancial  
iSyariah iMedan Branch includes life protection products, protection products  
health, critical illness products, accidents and bodily defects. And the most superior of  
The products available at iSun iLife iFinancial iSyariah iMedan Branch are insurance products  
fire, in growing the efficiency of superior products, namely fire insurance,  
iusually IPT. iSun ilife isyariah imedan branch considers matters including,  
paying attention to market demand for fire products , growing fire services  
Clients still choose superior products , namely fire products , and all products must  
in accordance with central office policies, iDPS and DSN-MUI considerations . So therefore  
it can be concluded that it is iSun iLife iFinancial iSyariah organization  
iMedan Branch has better management skills than organization  
insurance ittraditional for variety iproduct isecara ioptimal income imeminimalkan ibiaya  
he will be crushed.

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