

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengetahuan, persepsi, motivasi dan minat masyarakat Gedongkiwo terhadap lembaga keuangan asuransi syariah. Penelitian ini di dasari oleh hasil Survei Literasi yang dilakukan oleh OJK pada tahun 2013 menunjukkan bahwa tingkat literasi pada asuransi masih rendah. Selain itu penetrasi asuransi syariah yang masih rendah dan kurang dari satu persen dikarenakan pemahaman masyarakat terhadap asuransi syariah masih rendah.

Metode penelitian yang digunakan dalam penelitian ini adalah kualitatif deskriptif, yaitu mendiskripsikan data yang peneliti dapatkan dengan menggunakan observasi, wawancara dan dokumentasi kepada masyarakat Gedongkiwo. Indikator yang diteliti oleh peneliti yaitu pengetahuan, persepsi, motivasi dan minat masyarakat Gedongkiwo.

Hasil penelitian menunjukkan bahwa pengetahuan masyarakat Gedongkiwo terhadap asuransi syariah cenderung masih sangat kurang. Kurangnya pengetahuan masyarakat karena belum adanya sosialisasi dan edukasi tentang asuransi syariah pada kalangan kelas menengah bawah. Selain itu persepsi masyarakat Gedongkiwo terhadap lembaga keuangan asuransi syariah sudah baik karena masyarakat mempersepsikan bahwa produknya sesuai dengan Islam dan juga asuransi syariah tepat untuk solusi atau alternatif bagi masyarakat yang membutuhkan jaminan atau perlindungan ketika terjadi resiko dan yang ingin berinvestasi namun tidak mau berhubungan dengan yang namanya riba atau bunga. Motivasi mereka adalah rasa aman akan kelangsungan hidup fisik serta keluarganya. Sedangkan minat masyarakat Gedongkiwo terhadap lembaga keuangan asuransi syariah cenderung masih sangat kurang. Hal ini disebabkan karena ketidaktahuan masyarakat akan adanya lembaga keuangan asuransi syariah serta kurangnya pemahaman mereka terhadap asuransi syariah.

Kata Kunci: Pengetahuan, Persepsi, Motivasi, Minat, Asuransi Syariah.

ABSTRACT

The research aimed at analyzing the knowledge, perception, motivation and interest of the society in Gedongkiwo towards financial institution of Islamic insurance. This research was based on the result of Literacy Survey conducted by OJK in 2013. It showed that the literacy level on insurance was still low. In addition, the penetration of Islamic insurance that was still low and less than one percent was caused by the understanding of the society towards Islamic insurance that was still low.

The method of the research used in this research was descriptive qualitative, that was describing the data that the research collected by using observation, interview, and documentation to Gedongkiwo society. The indicators which were studied researcher were the knowledge, perception, motivation, and interest of Gedongkiwo society.

The research results showed that the knowledge of Gedongkiwo society towards Islamic insurance tended to be very low. The lack of knowledge of the society was because there have not been any socialization and education about Islamic insurance for middle and lower class of the society. Besides, the perception of Gedongkiwo society towards financial institution of Islamic insurance was already good because the society has perceived that the product was apt with Islam and also Islamic insurance was appropriate for solution or alternative to the society that needed guarantee or protection when there was risk and to people who wanted to invest but they did not want to get involved with usury or interest. Their motivation was secure feeling of their physical and family life sustainability. Meanwhile, the interest of Gedongkiwo society towards financial institution of Islamic insurance still tended to be low. It was caused by the lack of knowledge of the society towards the existence of the financial institution of Islamic insurance and the lack of their understanding towards Islamic insurance.

Keyword: Knowledge, Perception, Motivation, Interest, Islamic Insuranc.