

DAFTAR BACAAN

Peraturan Perundang-undangan

Fatwa DSN-MUI Nomor: 10/DSN-MUI/IV/2000 tentang Wakalah.

Fatwa DSN-MUI Nomor: 115/DSN-MUI/IX/2017 tentang Akah Mudharabah.

Peraturan Menteri Keuangan Nomor 18/PMK.010/2010 tentang Prinsip Dasar

Penyelenggaraan Usaha Asuransi dan Usaha Reasuransi dengan Prinsip

Syariah yang diubah ke Peraturan Menteri Keuangan Nomor

227/PMK.010/2012

POJK Nomor 5/SEOJK.05/2022 tentang Produk Asuransi Yang Dikaitkan

Dengan Investasi.

Undang-Undang Republik Indonesia Nomor 21 Tahun 2008 tentang Perbankan

Syariah

Undang-Undang Republik Indonesia Nomor 40 Tahun 2014 tentang

Perasuransian

Buku

Abdulkadir Muhammad, 2004, *Hukum dan Penelitian Hukum. Cet. 1*, PT. Citra

Aditya Bakti, Bandung, h 52.

Darmawan, M., 2022. *Manajemen Keuangan Syariah*. UNY Press.

Ichsan, N., 2020. *Asuransi Syariah Teori, Konsep, Sistem Operasional, Dan*

Praktik. PT RAJAGRAFINDO PERSADA.

Mufid, M., 2018. *Ushul Fiqh Ekonomi dan Keuangan Kontemporer: dari teori ke*

aplikasi. Kencana.

Nurhidayati, N., Chaniago, A.F. and Ansori, I., 2023. *Fikih Kontrak dan*

Perikatan Syariah.

Yudha, A.T.R.C., 2021. *Fintech syariah dalam sistem industri halal: Teori dan praktik*. Syiah Kuala University Press.

Thesis

Fitriani, F., 2021. *Konsep Asuransi Syariah Menurut Wahbah Az-Zuhaili* (Doctoral dissertation, IAIN Parepare).

Jurnal

Achir, N. and Rahim, E.I., 2022. *Impact of Enforcing Sharia Regional Regulations During the Covid-19 Pandemic*. KnE Social Sciences, pp.43-56.

Agustin, I.W., 2020. *Perbandingan Pengembangan Asuransi Syariah di Indonesia dan Malaysia (Analisis Aliran Mazhab Sejarah dan Law as a Tool of Social Engineering)*. Al-Ahkam Jurnal Ilmu Syari'ah Dan Hukum, 5(1), pp.37-57.

Al Fazri, M. and Aslami, N., 2021. *Strategi Pemasaran Asuransi Syariah di Indonesia*. VISA: Journal of Vision and Ideas, 1(3), pp.317-328.

Alhakim, M.R. and Yohanes, Y., 2017. *Analysis of Value-Added Tax Treatment of Unit Linked Life Insurance Services*. In 6th International Accounting Conference (IAC 2017) (pp. 184-188). Atlantis Press.

Ali, S.S. 2013. *Challenges and Developments in Islamic Finance: Consumer Protection in Islamic Banking*. Islamic Economic Studies, 21(2), pp. 59-84.

Archer, S. and Karim, R.A.A. 2007. *The Role of Shariah Boards in Ensuring Consumer Protection in Islamic Finance*. Edinburgh: Edinburgh University Press.

Arianty, E., Utami, T.S., Yustiani, S. and Haniyah, R., 2023. *The case study of the sharia insurance industry: how far is the spin-off policy being effectively*

- implemented in Indonesia*. Journal of Islamic Accounting and Business Research.
- Bakar, A. 2022. *Unit Link Insurance Agent Conduct Handling Financial Information in an Information Asymmetric Perspective*. Account and Financial Management Journal, 7(12), pp. 3019–3030. doi: 10.47191/afmj/v7i12.02.
- Cahyandari, R., Kalfin, Sukono, Purwani, S., Ratnasari, D., Herawati, T. and Mahdi, S., 2023. *The development of sharia insurance and its future sustainability in risk management: a systematic literature review*. Sustainability, 15(10), p.8130.
- Dacev, N., 2017. *The necessity of legal arrangement of unit-linked life insurance products*. UTMS Journal of Economics, 8(3), pp.259-269.
- Destri Budi Nugraheni dan Haniah Ilhami. 2013. *Perlindungan Hukum Bagi Pemegang Polis Asuransi Jiwa dalam akad Wakalah Bil Ujrah Produk Unit Link Syariah*. (Jurnal Media Hukum Vol. 20 No. 2). Fakultas Hukum Universitas Gajah Mada, Yogyakarta, halaman 279.
- El Maza, R., Yunarti, Y., Nazeri, N. and Hidayat, R., 2022. *Sharia Economic Law Regulation on The Development of Sharia Financial Institutions in Indonesia*. Journal of Social Work and Science Education, 3(2), pp.154-167.
- Evans, M. 2017. *The Evolution and Performance of Unit Linked Insurance Markets*. Journal of Insurance Issues.
- Fachrudin, F., Suretno, S., Kohar, A. and Mailana, A., 2023. *The Construction of Islamic Law on the Law on Halal Product Assurance from the Maqashid Sharia Perspective* (Law No. 33 of 2014 and Law No. 11 of 2020 Article 48). *Al-Ulum*, 23(1), pp.175-191.

- Fauzi, W., 2023. *Investment-Based Insurance Dispute Prevention (Unit Link) in Indonesia*. UNES Law Review, 5(3), pp.1003-1012.
- Felysha, F., 2023. *Comparison of the Performance of Sharia Banks and Conventional Banks*. MORFAI JOURNAL, 3(2), pp.273-280.
- Fitri, N., 2019. *Implementasi Akad Wakalah dan Mudharabah pada Reksa Dana Syariah Sebagai Alternatif Investasi*. Semarang: Universitas Islam Negeri Walisongo.
- Hamid, S., & Nurdianawati, I. A. 2016. *Socio-Economic Impacts of Islamic Insurance*. International Journal of Islamic and Middle Eastern Finance and Management, 9(2), 254-267.
- Hartanto, B. 2019. *Analisis Investasi dalam Asuransi Unit Link*. Jurnal Ekonomi Modernisasi, 15(2), 123-134.
- Hartati, S.Y. 2020. *Sharia Arbitration as Alternative Settlement of Sharia Insurance Disputes*. In International Conference on Law Reform (INCLAR 2019) (pp. 39-42). Atlantis Press.
- Hidayah, N., Azis, A., Mutiara, T. and Larasati, D. 2023. *Sharia Banking Disputes Settlement: Analysis of Religious Court Decisions in Indonesia*. In Al-Risalah: Forum Kajian Hukum dan Sosial Kemasyarakatan (Vol. 23, No. 1, pp. 75-92).
- Humaemah, R. and Hillalliyati, N., 2023. *Persepsi Masyarakat Madani Terhadap Asuransi Syariah*. Syar'Insurance: Jurnal Asuransi Syariah, 9(1), pp.49-63.
- Irawan, W., Suwarman, R.F., Azim, M.F., Sudrajat, B. and Hamsyiah, N., 2023. *Reserves For Sharia Life Insurance Contributions Using the Gross Premium*

- Valuation (GPV) Method Based On Vasicek Model*. BAREKENG: Jurnal Ilmu Matematika dan Terapan, 17(2), pp.0635-0640.
- Ismal, Rifki. 2011. *Development of Islamic Insurance in Indonesia*. Journal of Islamic Economics, Banking and Finance, 7(3), 9-22.
- Isnaeni, Moch. 2017. *Pengantar Hukum Jaminan Kebendaan*. Yogyakarta: Laksbang Pressindo.
- Jinaratana, A. and Permatasari, Y., 2023. *Legal Protection of Policyholders for Claim Issues Insurance Coverage based on Positive Indonesian Law*. Asian Journal of Social and Humanities, 1(07), pp.302-309.
- Kholis, N. and Afifah, Y.N., 2022. *Measuring financial efficiency of insurance companies in Indonesia using Stochastic Frontier Analysis approach: A comparison between Islamic and conventional insurances*. Journal of Islamic Economics Lariba, 8(1), pp.196-212.
- Kurniawan, M., & Sukmana, R. 2016. *Asuransi Syariah di Indonesia: Prospek dan Tantangan*. Jurnal Ekonomi dan Bisnis Islam, 2(1), 1-16.
- Lestari, A. and Aslami, N., 2022. *Strategi Pemasaran Produk Asuransi Syariah*. Mimbar Kampus: Jurnal Pendidikan Dan Agama Islam, 21(2), pp.80-89.
- Maghfiroh, F. and Satyahadewi, N., 2021. *Analisis Premi Tunggal Bersih Asuransi Jiwa Dwiguna K-Tahun Unit Link Menggunakan Metode Point To Point Dengan Garansi Minimum Dan Nilai Cap*. Bimaster: Buletin Ilmiah Matematika, Statistika dan Terapannya, 10(1).
- Muchlis, M.M., 2023. *Sejarah Perkembangan Asuransi Syariah Serta Perbedaannya dengan Asuransi Konvensional di Indonesia*. SINOMIKA

- Journal: Publikasi Ilmiah Bidang Ekonomi dan Akuntansi, 1(6), pp.1489-1498.
- Nursyamsiah, T. 2017. *Challenges and Opportunities of Islamic Insurance in Indonesia*. Islamic Finance Review, 9(4), 18-25.
- Prasetyo, A. D., & Sari, R. M. 2020. *Perkembangan Asuransi Unit Link di Pasar Indonesia*. Jurnal Bisnis dan Ekonomi, 7(1), 1-10.
- Rastogi, K., Bahuguna, R., Kathuria, S., Gehlot, A., Malik, P.K. and Negi, P. 2023. *Technical Intercession of Artificial Intelligence in Solving Online Dispute Resolution*. Devices for Integrated Circuit (DevIC) (pp. 194-198). IEEE.
- Rinaldi, A., Januri, M.F. and Jaenudin, J., 2022. *Studi Komparatif Terhadap Prinsip-Prinsip Asuransi Syariah Menurut Hukum Islam dan Undang-Undang No. 40 Tahun 2014 Tentang Perasuransian*. Mahkamah: Jurnal Kajian Hukum Islam, 7(2), pp.210-222.
- Safitri, R., 2023. *Tinjauan Hukum Perjanjian Baku Pada PT AXA Mandiri Financial Services*. Jurisprudensi: Jurnal Ilmu Syariah, Perundang-Undangan dan Ekonomi Islam, 15(1), pp.128-141.
- Saputra, K. (2018). *Perbandingan Asuransi Jiwa Syariah dan Konvensional di Indonesia*. Jurnal Ilmiah Ekonomi Islam, 4(1), 58-67.
- Setiawan, R., & Lestari, P. 2017. *Transparansi Produk Asuransi Jiwa Syariah dan Konvensional*. Jurnal Keuangan dan Perbankan, 21(3), 450-461.
- Sewu, P.L.S., 2023. *Legal Protection of Insurance Policyholders in Case of Default of Insurance Companies in Indonesia*. Journal of Southwest Jiaotong University, 58(2).

- Sinaga, W., 2022. *Tinjauan Yuridis Terhadap Hak dan Kepentingan Pemegang Polis Asuransi*. Jurnal Hukum To-Ra: Hukum Untuk Mengatur Dan Melindungi Masyarakat, 8(3), pp.341-356.
- Siswanto, A.H. and Handayani, N.S., 2009. *Penyelesaian Klaim pada Asuransi Kendaraan Bermotor melalui Badan Mediasi Asuransi*. Lex Jurnalica, 6(3), p.18074.
- Soesetio, Y. and Kusuma, L., 2022. *Does Sharia superior to conventional? Life insurance companies*. In Reinforcement of the Halal Industry for Global Integration Revival (pp. 103-107). Routledge.
- Sofiyah, M., 2022. *Analisis Sistem Pengelolaan Dana Pensiun Syariah dan Dana Pensiun Konvensional*. JEMPER (Jurnal Ekonomi Manajemen Perbankan), 4(2), pp.73-81.
- Srisusilawati, P. and Eprianti, N., 2017. *Penerapan Prinsip Keadilan dalam Akad Mudharabah di Lembaga Keuangan Syariah*. Law and Justice, 2(1), pp.12-23.
- V Turkanova. 2023. *Prospects for the use of artificial intelligence and machine learning algorithms for effective resolution of civil disputes*. 2(19) Access to Justice in Eastern Europe 232-241. <https://doi.org/10.33327/AJEE-18-6.2-n000224>
- Van der Heide, A., 2020. *Making financial uncertainty count: Unit-linked insurance, investment and the individualisation of financial risk in British life insurance*. The British Journal of Sociology, 71(5), pp.985-999.
- Widarjono, A. 2015. *Manajemen Risiko pada Produk Asuransi Unit Link*. Jurnal Manajemen dan Bisnis, 3(2), 234-245.

Winda Septiani Sahi, 2015, *Peranan Perusahaan Asuransi Syariah dalam Pengelolaan dan Penempatan Dana Unit Link (Study Kasus pada PT Asuransi Jiwa Manulife Indonesia Divisi Syariah)*, (skripsi). Program Study Muamalat Fakultas Syariah dan Hukum Universitas Islam Negeri Syarif Hidayatullah, Jakarta, h. 4.

Zulfikar Reza Adriansyah, M., Wardah Yuspin, S.H. and Kn, M., 2019. *Perlindungan Hukum Terhadap Nasabah dalam Asuransi Syariah (Studi di PT Sun Life Financial Syariah Kantor Cabang Surakarta)* (Doctoral dissertation, Universitas Muhammadiyah Surakarta).