

ANALISIS PEMIKIRAN MUHAMMAD SYAKIR SULA TENTANG SISTEM OPERASIONAL ASURANSI SYARIAH

(STUDI KASUS ASURANSI MANULIFE ZAFIRAH PROTEKSI SEJAHTERA)

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ABSTRAK

Penelitian ini bertujuan adalah untuk *pertama* mengetahui bagaimana sistem operasional pada asuransi Manulife Zafirah Proteksi Sejahtera, kemudian yang *kedua*, untuk mengetahui sistem operasional asuransi Manulife Zafira Proteksi Sejahtera berdasarkan perspektif Muhammad Syakir Sula. Sistem operasional asuransi Manulife Zafira Proteksi Sejahtera yang diteliti mulai dari akad, mekanisme pengelolaan dana, sumber biaya operasional, dan investasi syariah yang dikaji dengan pemikiran Muhammad Syakir Sula dengan menghilangkan hal-hal yang terlarang yang terdapat pada asuransi konvensional, serta kepatuhan terhadap prinsip-prinsip muamalah yang mendasari operasional asuransi syariah. Jenis penelitian yang digunakan yaitu kualitatif dengan penelitian lapangan (*field research*) dan studi kepustakaan (*library research*). Penelitian ini dilakukan di Bank Muamalat Capen Tarakan. Teknik pengumpulan data dengan cara observasi, wawancara dan dokumen. Wawancara dilakukan kepada pihak customer service Bank Muamalat dan Pihak Manulife. Sedangkan analisis data menggunakan analisis deskriptif. Data yang didapatkan dianalisis dengan mengkaji pemikiran Muhammad Syakir Sula. Hasil penelitian ini menunjukkan sistem operasional pada asuransi Manulife Zafirah Proteksi Sejahtera dalam hal telah sesuai, namun yang kurang sesuai terletak pada kontribusi ujah ditahun pertama yang cukup besar mengakibatkan peserta belum memiliki nilai dana yang terbentuk sama sekali, hal tersebut digunakan untuk *loading* (kontribusi biaya) seperti biaya komisi agen, pemeliharaan polis, administrasi dan lain-lain. Selanjutnya ketentuan produk dalam pengelolaan dana tabarru' yang kurang tepat. Ketentuan tersebut yaitu apabila peserta mengalami meninggal wajar bukan dengan sebab kecelakaan ditahun pertama, tidak memperoleh dana santunan dari tabarru' tersebut. Terakhir pada kriteria investasi pada rasio keuangan yang masih terdapat ketentuan adanya bunga dan pedapat non halal walaupun sedikit.

Kata kunci: Muhammad Syakir Sula, Sistem operasional, Asuransi syariah

**THE ANALYSIS OF MUHAMMAD SYAKIR SULA'S PERSPECTIVE ON
THE OPERATIONAL SYSTEM OF SHARIA INSURANCE
(A CASE STUDY ON INSURANCE MANULIFE ZAFIRAH PROTEKSI
SEJAHTERA)**

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ABSTRAK

This research aims to, first, find out about the operational system of Manulife Zafirah Proteksi Sejahtera insurance, then second, to find out about the operational system of Manulife Zafirah Proteksi Sejahtera insurance based on the perspective of Muhammad Syakir Sula. The operational system of Manulife Zafirah Proteksi Sejahtera insurance was studied starting from its agreement, financial management mechanism, operational funding sources, and syariah investment which was investigated using the perspective of Muhammad Syakir Sula by eliminating the forbidden principles available in conventional insurance, as well as the compliance towards muamalah principles which becomes the ground rules for syariah insurance operation. This is a qualitative research with field research and library research. This research was conducted at Bank Muamalat Capen Tarakan. The technique of data collection were observation, interview, and documentation. The interviewees were the customer service officer of Bank Muamalat and Manulife insurance. Meanwhile, the data were analyzed using descriptive anaysis technique. The collected data were analyzed by investigating the theory of Muhammad Syakir Sula. The research result shows that the operational system of Manulife Zafirah Proteksi Sejahtera has been in accordance with the principles. However, there are some aspects which are still inappropriate, such as the big *ujrah* contribution in the first year which makes the participants do not have any funding at all. It is used for loading (funding contribution) such as agent comission, policy maintenance, administration, etc. There is also an inappropriate product terms in the *tabarru'* funding management. The term says that if a participant dies of natural cause, not because of accident, in the first year, he/she will not receive money from that *tabarru'*. Lastly, in the investment criteria on the monetary ratio there is still interest and non-halal income although the number is small.

Keywords: Muhammad Syakir Sula, Operational System, Sharia Insurance