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Reconstructing *Takaful* Participation in Makassar: Integrating *Maqāṣid Al-Sharī'ah*, Cultural Embeddedness, and Sociological-Juridical Perspectives

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ABSTRACT

Takaful participation in Makassar remains low despite its role as a regional center for Islamic finance, indicating a gap between institutional development and societal acceptance. Existing studies have not fully explained how *maqāṣid al-shari'ah* values intersect with local socio-cultural structures or how social, cognitive, and legal factors shape participation. This study addresses these gaps by examining these dynamics and proposing a culturally grounded reconstruction model. Using a qualitative sociological-juridical approach, data were collected from 22 informants, including takaful agents, religious scholars, regulators, and policyholders, through semi-structured interviews, observation, and document analysis. Analysis followed the Miles Huberman Saldaña interactive model with triangulation to ensure validity. We employed a *maqāṣid-based* hermeneutical lens to interpret values such as ḥifẓ al-māl and ḥifẓ al-nafs, as well as taʿāwun, alongside the local cultural ethos of *siri' na pacce*. Findings indicate that low participation is not due to resistance to Islamic principles, but rather to a misalignment between formal takaful mechanisms and community-based solidarity norms. The study introduces the *Maqāṣid* Cultural Embeddedness Model, integrating value reframing, institutional collaboration with religious leaders, and community-oriented micro-takaful design. This model provides conceptual and practical guidance for aligning takaful systems with *maqāṣid* objectives and the socio-cultural realities of Makassar.

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1. INTRODUCTION

The development of Islamic economics in the contemporary era reflects a significant paradigmatic transformation (Abubakar et al., 2023). The orientation of the Islamic economic system no longer merely emphasizes legal compliance but increasingly integrates social, cultural, and ethical values as inseparable components of a just and moral economic practice (Yilmaz, 2024). One area that best represents this transformation is Islamic Insurance *(takaful)*, a financial instrument founded on the principles of *ta'āwun* (mutual assistance) and *tadāmun* (solidarity), designed to provide social protection in line with the objectives of *maqāṣid al-sharī'ah* (Yusuf et al., 2024).

Globally, *takaful* has grown rapidly in countries with well-established Islamic legal systems such as Malaysia, Saudi Arabia, and the United Arab Emirates. Malaysia, for instance, reported a *takaful* penetration rate exceeding 18% of the national insurance industry in 2023 (Bank Negara Malaysia, 2023). It stands in stark contrast to Indonesia, the world's most populous Muslim-majority nation, where the penetration rate of Islamic Insurance remains at only about 0.14% of the total population (KB Valbury Sekuritas, 2024). This disparity suggests that although Indonesian Muslims possess a strong normative religious foundation, practical awareness of the importance of Islamic protection instruments remains limited.

This phenomenon becomes more compelling when analyzed from a socio-cultural perspective. In various regions of Indonesia, including Makassar, South Sulawesi, the social structure remains shaped by local cultural values, such as siri' na pacce, which emphasizes honor, dignity, solidarity, and communal responsibility. These values underpin a community-based mutual aid system that is often perceived as sufficient to replace formal protection mechanisms, such as Insurance. In practice, people tend to help one another through informal fundraising, family contributions, or *gotong royong* (cooperation) rather than engaging with formal insurance systems.

This condition creates a sociological dilemma for the development of *takaful*. On one hand, the strong spirit of social solidarity resonates with the foundational principles of *takaful*; on the other hand, formal insurance systems are still perceived as rigid, foreign, and even "less Islamic" due to their association with conventional Insurance, which contains elements of *gharar* (uncertainty) and *maisir* (speculation). This tension highlights the disparity between the universal, normative ideals of sharī'ah and the lived social realities grounded in local cultural contexts.

From a legal standpoint, the *takaful* industry in Indonesia has established a clear regulatory framework under Law No. 40 of 2014 on Insurance and a series of regulations from the Financial Services Authority (OJK) governing the operationalization of Islamic Insurance. Nevertheless, these formal legal instruments have not fully addressed the issues of social adaptation and *maqāṣid-*based awareness at the community level. Islamic Insurance is still often promoted merely as a financial product rather than as an act of social worship (*'ibādah ijtimā'iyyah*) aimed at achieving collective welfare (*maṣlaḥah 'āmmah*). Consequently, the spiritual and moral dimensions of participation in Islamic finance remain largely unrecognized by the public.

A recent study by UIN Alauddin Makassar (Abd Rahman et al. 2023)found that while 72% of Muslim respondents in Makassar were familiar with the term "Islamic insurance," only 18% understood the principles of *tabarru'* (voluntary contribution) and *ta'āwun* underlying it. The majority expressed uncertainty about how Insurance could be regarded as a form of charitable

activity aligned with Islamic teachings. It indicates a cognitive dissonance between Islamic values and practical financial behavior within the community.

Within the framework of Islamic studies, *maqāṣid al-syarī'ah* serves as the spirit of Islamic law. This teleological system guides the implementation of legal rulings in harmony with human welfare. The five primary objectives of *maqāṣid ḥifẓ al-dīn* (preservation of religion), *ḥifẓ al-nafs* (life), *ḥifẓ al-'aql* (intellect), *ḥifẓ al-nasl* (lineage), and *ḥifẓ al-māl* (wealth) collectively safeguard human dignity and societal stability (Kamali, 2008). From this perspective, *takaful* functions dually: protecting wealth and life while fostering social stability within the Muslim community. However, in contemporary practice, *maqāṣid* is often reduced to a normative-legal construct, divorced from its socio-cultural and contextual dimensions.

Previous research on *maqāṣid al-shari'ah* and Islamic finance suggests that the successful implementation of Islamic law heavily depends on its adaptation to the social structure of the community (Dusuki & Abdullah, 2007). *Maqāṣid* cannot function effectively if confined to formal-legal interpretation without engagement with *'urf* (custom) and social realities. Therefore, the *maqāṣid* approach should evolve into a paradigm of social reconstruction, enabling Islamic law to adapt to cultural dynamics without losing its normative essence.

Unfortunately, studies exploring the adaptation of *maqāṣid* in the development of *takaful* in Indonesia remain limited. Most research focuses on risk management (El Amri et al., 2024; Mohd Zain et al., 2025), product efficiency (Alhammadi, 2023; Mutaqin, 2023), and contractual jurisprudence (Husein et al., 2022; Mohd Zain et al., 2025), while the socio-cultural dimension and community awareness of *maqāṣid* remain underexplored. Understanding local social dynamics, such as the collectivist and value-based culture of Makassar, is therefore essential to reconstruct takaful participation in line with the maqāṣid al-syarī'ah (A. M. H. Ali, 2024; Mundakir & Hidayat, 2020).

Makassar, as a multicultural city, represents a microcosm of Indonesia's rich cultural diversity and pluralism. Despite its Muslim-majority population, it hosts Chinese, Torajan, and other non-Muslim minority communities who actively participate in economic life. This social diversity makes Makassar a relevant site for exploring how Islamic financial principles, particularly takaful, adapt to cultural and legal pluralism. Within this context, the *maqāṣid al-shari'ah* framework becomes crucial for assessing how effectively takaful balances normative Islamic values with the social needs of diverse communities (El Amri et al., 2024; Yusuf et al., 2024).

Theoretically, this research positions *maqāṣid al-shari'ah* as both a legal and social reconstruction framework. First, *maqāṣid* serves as a normative foundation to assess the alignment between *takaful* practices and the objectives of Islamic social protection. Second, it operates as a methodological approach to interpret how modern economic systems can translate mutual assistance into practice without losing its cultural roots. Third, it provides a social adaptation guideline to build collective awareness among Muslims that *takaful* is not merely an economic transaction but a means to uphold *maṣlaḥah* (public welfare) and communal solidarity.

Based on this framework, the study aims to address three key research questions: (1) What are the perceptions and participation levels of Makassar's Muslim community regarding Islamic

Insurance (*takaful*)? (2) What social, cultural, and legal factors contribute to the low level of participation? (3) How can *maqāṣid al-sharī'ah* be applied to reconstruct takaful participation in a way that aligns with local cultural values?

The primary contribution of this research is to expand the literature on Islamic finance by positioning culture as a structural mediator in takaful adoption, while offering practical implications for operators, regulators, and community leaders to enhance literacy, trust, and cultural alignment within sharia-compliant protection systems.

2. METHODS

This study adopts a qualitative sociological-juridical approach to examine the dynamics of takaful participation in Makassar and to explore how *maqāṣid al-sharī'ah* values are interpreted within local socio-cultural structures. The qualitative design enables a deep understanding of social meanings, perceptions, and behaviors, consistent with Creswell & Poth (2016) argument that qualitative inquiry is suitable for exploring complex human experiences embedded within cultural contexts. The informants in this study comprised 22 participants selected through a combination of purposive sampling and snowball sampling techniques, which are commonly employed in qualitative Islamic finance studies to ensure data richness and relevance (Ahmad et al., 2025; Setiawati et al., 2018; Umar, 2020). Purposive sampling was utilized to select individuals with specific expertise, including six takaful agents, five religious scholars, and three regulators (two officials from the Financial Services Authority/OJK Sulselbar and one representative of DSN-MUI Makassar). These informants were deliberately chosen based on their professional involvement in Islamic Insurance and their ability to provide authoritative insights. Meanwhile, snowball sampling was applied to recruit eight policyholders, four active participants, and four potential participants based on referrals from initial informants, a method widely recognized for accessing natural social networks within community-based Islamic economic research (A. M. H. Ali, 2024; El Amri et al., 2024; Mohd Hussin et al., 2024).

The informants in this study comprised 22 participants selected through a combination of purposive and snowball sampling. They included policyholders and prospective policyholders of takaful products, *takaful* agents, religious scholars, and regulators from the Financial Services Authority (OJK Sulselbar) and the National Sharia Council–Indonesian Ulema Council (DSN-MUI) in Makassar. To protect confidentiality while preserving analytic transparency, all informants are identified by pseudonyms that combine their role category and a sequential number. Policyholders are coded as PH-01 to PH-08 (e.g., PH-03 refers to the third interviewed policyholder quoted in the findings), takaful agents as Agent-01 to Agent-06, religious scholars as Cleric-01 to Cleric-05, and regulators as Reg-01 to Reg-03. These pseudonyms are used consistently throughout the Results and Discussion section when presenting verbatim quotations.

Data were collected through in-depth semi-structured interviews, participatory observation, and document analysis. Semi-structured interviews facilitated flexibility while maintaining an analytical focus, consistent with methodological standards in socio-legal Islamic finance research (Kunhibava et al., 2024). Observations were conducted during the promotional and educational activities of takaful institutions, allowing the researcher to capture real-time interactions and the embodiment of *maqāṣid* values, such as *ta'āwun* and *maslahah*, within institutional practices. Document analysis included reviewing DSN-MUI fatwas, OJK regulatory publications, industry reports, and peer-reviewed literature on *takaful, maqāṣid al-sharī'ah*, and Bugis-Makassar cultural values. Data analysis

followed the Miles, Huberman, and Saldaña interactive model, involving iterative processes of data reduction, data display, and conclusion drawing (Hashimov, 2015). To ensure credibility and dependability, the study employed method triangulation, source triangulation, and member checking, practices considered essential for maintaining rigor in qualitative Islamic economics research (Masuwai et al., 2025).

Analytically, this study utilizes a *maqāṣid al-sharī'ah* hermeneutical framework, treating *maqāṣid* not merely as a normative legal doctrine but as a socio-ethical system embedded in community life. This approach aligns with contemporary perspectives that emphasize the dynamic, systemic, and context-responsive nature of *maqāṣid* in modern Islamic finance (Auda, 2008; Kamali, 2008). Through this framework, the study interprets how principles such as *ḥifẓ al-māl, ḥifẓ al-nafs*, and *ta'āwun* converge with local cultural values particularly *siri' na pacce*, which embodies collective responsibility and moral solidarity. The methodological integration of sociological inquiry, juridical analysis, and *maqāṣid*-based hermeneutics enables a comprehensive examination of how Islamic Insurance can be reconstructed to align with both sharia objectives and the socio-cultural realities of Makassar's Muslim community.

3. RESULTS AND DISCUSSION

Perception and Participation Level of the Muslim Community of Makassar Toward Islamic Insurance (Takaful) (RQ1)

Empirical findings from the 22 informants reveal that while recognition of the term *takaful* or "Islamic insurance" is relatively high in Makassar, substantive understanding of its operational mechanisms remains remarkably low. This gap illustrates a clear distinction between symbolic recognition and he ability to identify takaful as a religiously sanctioned product and procedural knowledge, which refers to understanding how contracts function, how the *tabarru'* fund is managed, and how principles of *ta'āwun* (mutual assistance) are operationalized. Among all informants, approximately two-thirds (±14 individuals) were able to identify the term *takaful*. However, they could not explain how risks are pooled, how funds are allocated, or how surplus is distributed. As one policyholder stated explicitly:

"I know this is Islamic insurance, but I do not understand how the money works or whom I am helping." (PH-03).

Another informant even perceived no distinction at all:

"I think it is the same as regular insurance, just given a syariah label." (PH-05).

Takaful agents reinforced this observation:

"Prospective clients tend to treat it exactly like conventional insurance; explaining the difference in contracts is difficult." (Agent-02).

This pattern aligns with cross-country literature, which shows that in many Muslim-majority contexts, recognition of the term does not automatically lead to informed participation (Faizi et al., 2025). The presence of this cognitive gap weakens individuals' ability to evaluate *takaful* using *maqāṣid*-based considerations because they cannot see how religious values are embodied within

institutional practice. In other words, public engagement with takaful remains symbolic mainly, rather than substantive.

Religious motivation does appear in several interviews. Informants expressed the importance of choosing halal products and avoiding *gharar* or *maisir*. Their religious preference proved fragile when respondents perceived unclear benefits or heavy contribution costs. One participant remarked:

> "I want products that are halal, but if the benefits are unclear or the cost is too high, of course, I have to reconsider." (PH-02).

Thus, religiosity acts as an initial driver, but not a sustaining driver of participation. This finding echoes studies such as (Ansari, 2022), which emphasize that religiosity without literacy and trust does not sufficiently predict takaful uptake.

From a *maqāṣid al-sharīʿah* perspective, the findings suggest that values such as *ḥifẓ al-māl* (protection of wealth), *ḥifẓ al-nafs* (protection of life), and *taʿāwun* are not being used as evaluative criteria by the public (Alhammadi, 2023). The Makassar community does not assess takaful based on its protective function, but rather on the clarity of benefits, affordability, service speed, and emotional closeness. It reflects what may be termed a "maqāṣid salience gap": maqāṣid principles exist at the institutional (normative) level but do not enter the cognitive horizon of the community. Auda (2022) describes this as a disconnect between *maqāṣid* as a legal-ethical theory and maqāṣid as a lived social system within the community.

A deeper analysis reveals three key mechanisms that explain why recognition does not translate into substantive participation.

First, product literacy gaps. General informants did not understand concepts such as *tabarruʿ*, risk pooling, or surplus distribution. When agents explained these mechanisms using highly technical terminology (e.g., *akad tabarruʿ*, *mudhārabah*, *wakālah bil ujrah*), prospective participants experienced conceptual disengagement. It directly supports the argument in the takaful education literature that community-level outreach should prioritize value-framing over technical-framing to ensure comprehension (Arifin and Hatoli, 2021; Salleh, Chatri, and Huixin, 2024; Spriggs,2016).

Second, institutional distrust. Informants expressed doubts about whether takaful practices are genuinely sharia-compliant or merely symbolic. As one cleric remarked:

> "People are unsure whether the practice is truly sharia or just formalities." (Interview, Yusri M Arsyad, Member of the Fatwa Commission of the Indonesian Ulema Council (MUI) South Sulawesi, 2025).

Uncertainty surrounding *tabarruʿ* fund governance, slow claims processes, and unclear accountability all reinforced this trust deficit. These findings are consistent with the governance literature, which emphasizes transparency and accountability as prerequisites for public confidence in takaful (Md Husin & Ab Rahman, 2013; Mundakir & Hidayat, 2020).

Third, comparisons with informal solidarity systems. The cultural ethic of *siri' na pacce* plays a significant role in shaping how Makassar Muslims conceptualize risk protection. Within a strong communal moral economy, informal solidarity mechanisms such as *gotong royong*, extended family

support, solidarity funds, and community-based emergency assistance are perceived as faster, more personal, and more sincere than formal institutional schemes. As one informant noted:

> "When something happens, the extended family and the neighborhood respond first; it is already a tradition." (PH-01).

This dynamic positions takaful not in competition with conventional Insurance but with culturally embedded solidarity systems that resonate emotionally and socially. Economic anthropology literature describes this as a "moral economy of solidarity", wherein relational systems are trusted more than formal institutional ones (Salleh et al. 2024).

These three mechanisms, literacy gaps, institutional trust deficits, and cultural substitution through informal solidarity systems, are synthesized in Table 1 below to provide a more structured representation of the empirical findings. The table consolidates thematic patterns, illustrative quotes, and theoretical interpretations drawn from the qualitative dataset, enabling more precise alignment with socio-legal, behavioral, and maqāṣid-based analytical frameworks.

Table 1. Perceptions and Participation Levels Toward Takaful in Makassar

Theme / Mechanism	Empirical Description (Field Data)	Representative Quotes (Informants)	Interpretive Insight
Symbolic Recognition and Substantive Understanding	Most informants recognize the term *takaful* but lack understanding of *tabarruʿ, taʿāwun,* risk pooling, and surplus-sharing mechanisms.	"I know this is Islamic insurance, but I do not understand how the money actually works." (PH-03) "It feels the same as conventional insurance, only labeled syariah." (PH-05)	The gap between symbolic and procedural knowledge suppresses participation (Ottinger 2013)
Weak Differentiation from Conventional Insurance	Takaful is often perceived as identical to conventional Insurance; however, there is limited awareness of the distinct Sharia contracts.	"What is the real difference? We pay, we claim it is the same." (PP-01)	Low product distinctiveness → low motivation to adopt takaful.
Religiously Motivated but Economically Conditioned Intentions	Religious intention exists but collapses when benefits are unclear or when contributions feel burdensome.	"I want something halal, but if the cost is heavy, of course, I reconsider." (PH-02)	Religiosity alone does not predict uptake without trust and literacy (Ansari 2022).

Institutional Trust Deficit	Doubts about the authenticity of sharia compliance, transparency of *tabarruʿ* funds, and claims processes.	"People doubt whether the practice is truly sharia or just formality." (Ulama-03)	Trust is a critical determinant in takaful participation.
Cognitive Burden from Technical Explanations	Agents use overly technical terminology, creating comprehension barriers for lay participants.	"It is difficult to explain the differences between contracts." (Agent-02)	Value-based framing is more effective in increasing literacy than technical framing (Salleh et al.,2024).
Cultural Comparison with Informal Solidarity Systems	*Siri' na pacce*, *gotong royong*, and family funds are perceived as faster, more sincere, and emotionally resonant.	"If disaster happens, the extended family responds first; it is our tradition." (PH-01)	Solidarity norms are trusted more than formal institutions in strong-kinship societies.
Perceived Lack of Practical Value	The benefits of takaful remain unclear or intangible to potential participants.	"It is unclear who is helped and how the process happens." (PP-05)	Perceived benefit-clarity strongly predicts participation decisions.
Interest Is High, Commitment Is Weak	Initial enthusiasm does not translate into actual registration.	"I have not thought about joining, because family usually helps first." (PP-02)	The intent-to-action gap is shaped by culture, trust, and perceived immediacy of alternatives.
Maqāṣid Values Not Translating into Practice	Institutional communication fails to embed maqāṣid (ḥifẓ al-māl, ḥifẓ al-nafs, taʿāwun) in public understanding.	—	Indicates a clear *maqāṣid salience gap* between institutional discourse and community cognition.

Source: forum group discussion, 2025

The findings demonstrate that existing theories cannot fully explain takaful participation in Makassar through conventional variables such as religiosity or financial considerations alone. Instead, participation emerges from the interaction of three critical domains: (a) Cognitive Understanding, whether individuals grasp how takaful works, not just its religious label. (b) Institutional trust refers to whether the community perceives governance as transparent,

accountable, and authentically Sharia-compliant. (c) Cultural Resonance, whether formal takaful practices align with deeply embedded norms of solidarity, such as *siri' na pacce* and *gotong royong*. When any of these domains is weak, even individuals with strong religious intentions hesitate to enroll in takaful schemes. It suggests that the conventional takaful adoption framework, which has historically emphasized price sensitivity and religiosity, needs to be expanded. Specifically, cultural Resonance and maqāṣid salience must be added as explanatory variables to capture the lived socio-cultural dynamics shaping decision-making in Makassar.

Social, Cultural, and Legal Factors Shaping Takaful Participation (RQ2)

The findings suggest that Makassar's Muslim community's decision to participate in takaful is rooted in a complex interplay among literacy, institutional trust, and deeply ingrained cultural values. These three elements form a socio-ecological system that shapes how people understand, evaluate, and respond to the presence of sharia-based risk protection services. Although initial awareness of takaful is relatively high, data from interviews, observations, and document analysis consistently reveal that actual participation remains low due to a misalignment between the formal structure of takaful institutions and the cultural framework governing social solidarity in Makassar. Within this context, this findings examines the socio-cultural and legal dynamics that shape this decision ecology, providing a critical foundation for the maqāṣid-based reconstruction proposed in further findings.

Analysis of 22 informants reveals that takaful participation is not merely driven by cognitive–economic considerations commonly emphasized in conventional financial behavior literature. Instead, participation is determined by three interdependent dimensions: (1) literacy and epistemic fit, (2) perceptions of institutional authenticity and credibility, and (3) the strength of cultural solidarity systems such as *siri' na pacce*. These findings are consistent with recent studies in Islamic finance, which show that public preferences for takaful are shaped more by cultural congruence and trust than by religiosity or pricing alone (Abdur Rehman et al., 2021; Alshater et al., 2022).

Literacy, Epistemic Accessibility, and the Limits of Technical Explanation

Although most informants recognize the terms "Islamic insurance" or "takaful," their understanding of core principles, such as tabarruʿ, taʿāwun, risk pooling, and surplus sharing, remains minimal. Field data indicate that public understanding rarely extends beyond symbolic identification ("this is a halal insurance") and seldom reaches a substantive comprehension of operational mechanisms. As one policyholder explained:

> "I know this is Islamic insurance, but I do not understand how the fund works or whom I am helping." (PH-03)

Takaful agents confirmed this recurrent problem:

> "Prospective participants think it is the same as conventional insurance; explaining the differences in contracts is difficult." (Agent-02)

This phenomenon reflects more than low literacy; it signals an epistemic mismatch, a structural incongruence between how takaful institutions communicate their products and how the community understands forms of mutual aid and protection. Technical explanations of sharia

contracts are often disconnected from everyday cultural frameworks such as *siri na pacce* or *gotong royong*. International literature supports this interpretation: Berger (2018) and Faizi et al. (2025) found that although Muslim communities may recognize sharia-compliant products, a deeper understanding remains limited because explanations are not embedded within culturally meaningful narratives. Similarly, Djafri et al. (2018) and Md Husin & Ab Rahman (2013) demonstrate that successful takaful literacy depends on linking abstract concepts to local social practices.

From a maqāṣid al-sharīʿah perspective, this epistemic gap weakens the internalization of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-nafs* (protection of life). Auda (2022) argues that maqāṣid are not merely legal normative concepts but social–ethical frameworks that must be articulated within a community's cultural logic. When takaful institutions fail to translate maqāṣid into the community's moral language, the product becomes difficult to accept even if it is doctrinally sharia-compliant.

Observational data from literacy sessions further show that technical framing (contract typologies, legal terminologies, fund structures) increases cognitive burden. Participants frequently interrupted explanations with questions oriented toward concrete values: "What benefits will I actually get?" "How do I know I am helping others?", or "Who guarantees my money is safe?" These patterns suggest that households prioritize clarity of value and tangible benefits over doctrinal distinctions between Sharia and conventional contracts. This finding aligns with Azizon et al. (2024) and Saeed Mohammed & Mansor (2021), who state that a value-based explanation is more effective than technical framing in increasing participation intentions in Islamic financial products. Thus, low takaful literacy in Makassar should not be interpreted as a knowledge deficit alone; rather, it reflects the inability of institutions to bridge formal sharia discourse with the community's lived cultural vocabulary.

Institutional Trust, Sharia Authenticity, and Perceptions of Governance

The second determinant shaping participation is institutional trust, specifically community perceptions of Sharia authenticity, governance transparency, and claims management. Interviews reveal a significant degree of skepticism toward takaful institutions regarding claim delays, transparency of the tabarruʿ fund, and the sincerity of sharia compliance. This pattern aligns with global findings that demonstrate trust is the strongest predictor of takaful adoption, surpassing both religiosity and price considerations (Ansari, 2022).

An ulama articulated these concerns clearly: "People worry that sharia is only a formality; the actual practice is unclear" (Ulama-03). Another informant emphasized the issue of delays: "If claims are slow, people say it is no different from conventional insurance. Where is the sharia?" (PH-04). Field observations confirm that negative perceptions often stem from personal or second-hand experiences of slow claims or inconsistent explanations from agents.

Within the framework of sharia governance, transparency of *tabarruʿ* funds is crucial for meeting maqāṣid objectives. Dusuki et al. (2024) argue that takaful must ensure distributive justice, structural clarity, and accountability to embody *taʿāwun* and *maslahah*. However, such information is rarely communicated in a clear and accessible manner. Although annual reports exist, they are not digestible for participants with limited financial literacy.

Regulators, such as Indonesia's Financial Services Authority (OJK), have developed Sharia governance standards; however, the study finds that these standards do not sufficiently reach the grassroots level. It creates a perception gap: institutions believe they have fulfilled Sharia compliance through formal regulation, while the public assesses Sharia compliance based on everyday transparency, clarity, and consistency, rather than regulatory documentation.

The findings suggest that increasing takaful participation cannot rely solely on normative claims of Sharia compliance. Instead, participation requires reconstructing governance in a community-centered manner that allows people to witness, verify, and engage with the operation of *tabarru'* funds. It aligns with microfinance research, which shows that participatory governance significantly enhances trust (Alshater et al., 2022). In short, trust is built not through doctrinal statements, but through performative transparency that is visible and meaningful to the community.

Cultural Embeddedness: Siri' na Pacce and the Moral Economy of Solidarity

The third dimension of cultural embeddedness has a profound impact on risk-protection behavior in Makassar. The values of *siri' na pacce*, which combine moral honor (*siri'*) and deep empathy (*pacce*), continue to shape social responses to hardship and risk. In this cultural context, acts of assistance are not merely acts of charity; they are expressions of collective identity and moral obligation.

One informant described this vividly:

"When disaster strikes, the extended family and neighborhood respond first; that is just our tradition." (PH-01)

This description illustrates a critical contrast: traditional solidarity is perceived as personal, immediate, and emotionally resonant, whereas many participants see takaful as impersonal, bureaucratic, and procedurally distant.

Anthropological literature supports this, as evidenced by Husemann et al. (2015), who show that in communities with strong kinship norms, informal solidarity is preferred over formal mechanisms unless the latter can replicate communal rhythms and moral expectations. Studies in Bangladesh and Sudan demonstrate that successful micro-takaful programs heavily depend on integrating local communal values into product design (Obaidullah & Mohamed-Saleem, 2013).

In the Makassar context, then, participation in takaful hinges not only on literacy and trust but also on the extent to which takaful resonates culturally with *siri' na pacce*. When takaful is perceived as misaligned with local values, rejection occurs not only practically but also morally. Culture thus serves not as a contextual influence but as a structural mediator shaping the legitimacy of takaful itself.

Findings show that literacy, trust, and cultural values operate not as independent factors but as a mutually reinforcing system, a decision ecology that shapes how households make decisions about risk protection.

1. When literacy is low, people cannot differentiate takaful from conventional Insurance.

2. When trust is low, people are reluctant to invest effort into understanding the product.

3. When cultural solidarity is strong, people feel less need for formalised risk pooling.

4. When institutional practices do not align with cultural norms, both literacy and trust continue to decline.

This circular dynamic creates systemic barriers to participation, explaining why takaful uptake remains low despite the high religiosity of Makassar's Muslim community. These findings align with studies in Indonesia and Malaysia, which show that social structure and cultural norms are stronger predictors of Islamic financial inclusion than economic factors alone (M. M. Ali et al., 2020).

In other words, increasing takaful participation requires more than providing information or reducing premiums. It requires reconstructing the entire system to address literacy, trust, and cultural Resonance simultaneously: literacy must be culturally understandable, providers must build trust through visible transparency, and we must redesign products to reflect local solidarity norms.

To clarify the analytical linkage between empirical barriers, maqāṣid objectives, and the reconstruction strategies proposed by this study, Table 2 presents a structured mapping that forms the conceptual bridge between RQ2 and RQ3.

Table 2. Mapping of Empirical Barriers, Maqāṣid Objectives, and Model Responses

Empirical Barrier	Relevant Maqāṣid Objective(s)	Impact on Maqāṣid Realization	Model Response (Elaborated in RQ3)
Low literacy and high cognitive load	*ḥifẓ al-ʿaql* (preservation of intellect); *ḥifẓ al-māl* (preservation of wealth)	Communities fail to understand the protective function and value proposition of takaful	Mosque-based literacy circles; value-based explanations; culturally grounded analogies (e.g., connecting *tabarruʿ* with *siri' na pacce*)
Institutional trust deficit and governance opacity	*ḥifẓ al-māl* (protection of wealth); *ḥifẓ al-nafs* (protection of life)	Doubts about the authenticity of sharia practices and the integrity of *tabarruʿ* fund management	Visual transparency dashboards, community-based financial auditors, and accelerated claim protocols
Cultural misalignment and primacy of *siri' na pacce*	*taʿāwun* (mutual assistance); *ḥifẓ al-nafs* (care for human well-being)	Informal solidarity systems are perceived as more trustworthy and morally authentic	Community-based micro-takaful schemes; involvement of cultural and religious leaders in oversight

Source: Forum group discussion, 2025

This mapping demonstrates that effective takaful reconstruction requires the integration of maqāṣid al-sharīʿah as normative principles and siri' na pacce as a cultural moral economy. Rather

than treating maqāṣid and local culture as separate analytical domains, the model proposed in RQ3 positions them as mutually reinforcing foundations for designing a socially resonant, trustworthy, and cognitively accessible takaful system.

The following diagram illustrates the operational workflow of the reconstruction model, integrating literacy, trust, and cultural alignment into a single cohesive system:
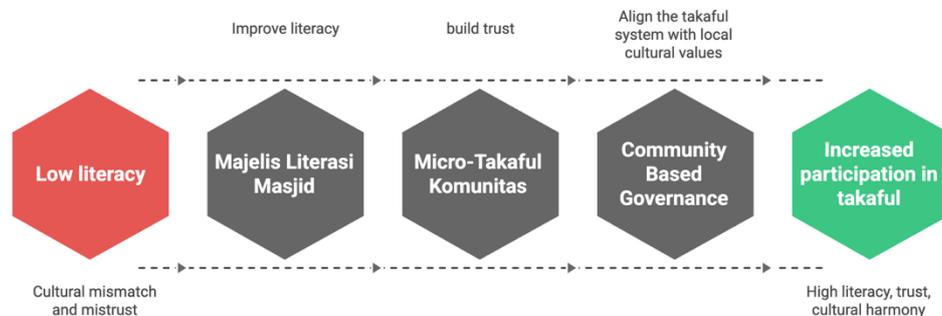

Figure 1. Increased Participation in Takaful

Source: analysis results

This model serves as the foundation for the maqāṣid cultural reconstruction elaborated in RQ3. The findings of RQ2 carry several important implications for the industry, regulators, and local community stakeholders. For the takaful industry, literacy strategies must be redesigned to be value-based rather than policy-based, replacing technical explanations with moral narratives that connect *tabarru'* to *siri' na pacce*. For regulators, regulatory dissemination should account for cultural dimensions and utilize community-centered platforms such as mosques. For community leaders, direct involvement in fund oversight and claim verification can enhance social legitimacy and strengthen trust.

A Maqāṣid-Based Reconstruction Model for Enhancing Takaful Participation (RQ3)

The findings of this study demonstrate that the low level of takaful participation in Makassar is not the result of resistance to Islamic principles, but rather stems from a structural misalignment between the institutional architecture of takaful and the community's cultural and social logic. In this context, the reconstruction required is not doctrinal or theological, but hermeneutical, namely, reinterpreting and operationally translating the foundational principles of takaful in ways that resonate with local cultural values. This section develops a maqāṣid al-sharī'ah-based reconstruction model grounded in three core dimensions: value reframing, institutional partnership, and product- and governance redesign. The model is informed by empirical findings and enriched by global literature on successful drivers of takaful penetration.

As a normative framework, maqāṣid al-sharī'ah emphasizes the protection of wealth (ḥifẓ al-māl), the preservation of life and human well-being (ḥifẓ al-nafs), and the strengthening of social solidarity through ta'āwun (mutual assistance) (Auda, 2008; Dusuki & Abdullah, 2007; Kamali, 2008). However, this study finds that such maqāṣid values are not automatically recognized by the public when encountering takaful institutions. In practice, the community interprets moral

messages of Islamic solidarity primarily through cultural mediums such as *siri' na pacce*, *gotong royong*, and communal social funds.

A religious scholar articulated this point clearly:

"*Siri' na pacce* already embodies the value of mutual assistance; people understand that more easily than the technical explanation of *tabarruʿ*.." (Interview, Hasanna Lawang, Head of Matlaul Anwar South Sulawesi, 2025)

This statement highlights an epistemic misalignment: takaful institutions communicate through the language of legal contractual structures, whereas the community evaluates legitimacy through moral and cultural proximity. Similar patterns are documented in international scholarship. In Malaysia, public acceptance of takaful is influenced more by value resonance and interpersonal trust than by familiarity with legal details (Yusof et al., 2019). In East Africa, micro-takaful thrives when integrated with culturally embedded community pooling systems (A. Salleh et al., 2025; N. H. M. Salleh et al., 2024). In GCC countries, moral perceptions and fairness considerations often outweigh product specifications in influencing adoption (Al-Alawi, 2017). These patterns suggest that any conceptual foundation for takaful reconstruction must integrate maqāṣid as normative moral objectives with culture as a dynamic structure of meaning. Reconstruction cannot rely solely on religious narratives; it requires adjusting how institutional practices embody those values in lived social interactions.

The first component of the reconstruction model is value-based cultural reframing, which restructures how takaful is presented to the public. Field data show that communities understand takaful more readily when concepts are explained through familiar cultural idioms. One participant compared *tabarruʿ* to local condolence funds or social solidarity contributions, which they felt were clearer than the technical term "risk contribution":

"If *tabarruʿ* is explained like *dana duka* or social funds, people understand it much faster." (PH-07)

In this sense, reframing is not merely a communication strategy; it is a process of translating Sharia concepts into culturally embedded meaning systems. When takaful is positioned as a continuation of traditional solidarity practices rather than as a distant bureaucratic institution, maqāṣid becomes more intelligible and experientially accessible. Global evidence supports this approach: value-based framing has been shown to enhance perceived trust and fairness in Islamic financial products (Azizon et al., 2024). Thus, reframing serves as an epistemic bridge that allows communities to perceive takaful as a modern expression of indigenous solidarity, rather than a technical system that requires a heavy cognitive adjustment.

The second component emphasizes structural collaboration between takaful institutions and key moral authorities, such as ulama and community leaders. Field findings indicate that Makassar communities attribute legitimacy to religious scholars. Their explanations are regarded as more honest, direct, and trustworthy than those of marketing agents.

An agent described this dynamic succinctly:

"When an ulama explains it, people immediately trust it and stop questioning." (Agent-01)

The reconstruction model, therefore, proposes an integrated institutional partnership rather than symbolic or ceremonial involvement. Mosques and community forums can function as centers for producing religious knowledge and as public spaces for takaful education. Ulama can co-develop literacy materials, provide maqāṣid-based explanations, and participate in designing micro-takaful programs. From the perspective of embedded governance theory, such partnerships enable institutions to gain strong social legitimacy by aligning with local moral authorities (El Amri et al., 2024; Li & Bosma, 2025). Robust institutional collaboration thus becomes essential for shifting public perception of takaful from a distant financial mechanism to a socially meaningful protection system.

The third component operationalizes the previous two. Field data reveal that the Makassar community expects takaful models that are simpler, more flexible, responsive, and aligned with local solidarity rhythms. Many participants expressed reluctance not because they objected to Sharia requirements, but because they perceived claims processes as slow, impersonal, and unfamiliar.

As one participant explained:

"If providers processed claims as quickly as families assist, then we would be more interested." (PH-06)

Accordingly, the model proposes developing community-based micro-takaful schemes that adopt the structure of communal funds or rotating groups, similar to *arisan* or *dana sosial*. Providers should process claims promptly and communicate transparency through straightforward visual reporting. Oversight of the *tabarru'* fund should involve respected community figures. International literature suggests that similar micro-takaful frameworks have been successful in Africa and South Asia when product design and governance align with community solidarity norms (A. Salleh et al., 2025). In this sense, redesigning takaful products is not merely about simplifying procedures; it is about ensuring conceptual and operational alignment between institutional logic and the social logic of the community.
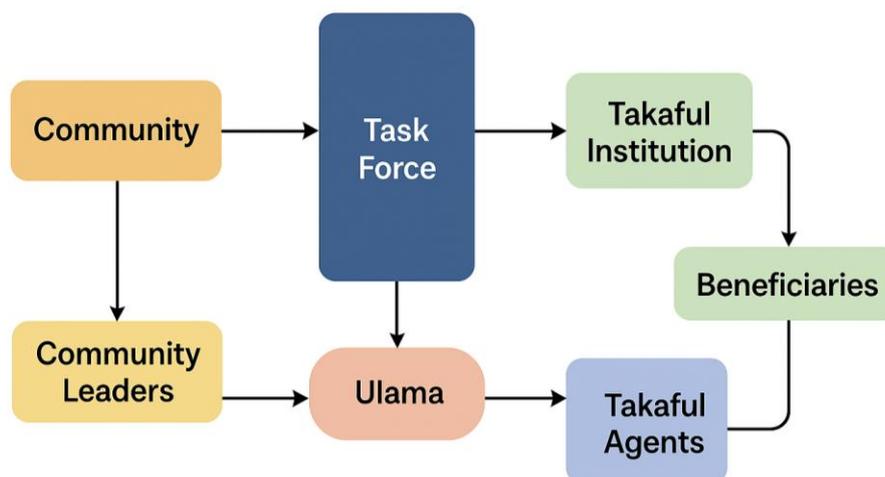

Figure 2. Model community-based micro-takaful

Source: analysis results

The diagram illustrates the operational workflow of a community-based takaful ecosystem that integrates social, religious, and institutional actors within a coordinated mechanism oriented toward the objectives of *maqaṣid al-sharīʿah*. The process begins with the community as both the locus of protection needs and the carrier of local cultural meaning. These needs are then interpreted and mediated by community leaders and religious scholars, who provide social and religious legitimacy while translating takaful principles into culturally resonant values rooted in *siri' na pacce*.

A central coordinating unit, the Task Force serves as the connecting node, linking all stakeholders, including ulama, takaful agents, community leaders, takaful institutions, and the Financial Services Authority (OJK). This unit oversees the design of literacy programs, verification of protection needs, risk pooling arrangements, and continuous monitoring of governance processes. Takaful agents operationalize these decisions by conducting value-based education and providing technical assistance. In contrast, takaful institutions handle product design, management of the *tabarruʿ* fund, and the implementation of accountable claims procedures.

Benefits generated by this ecosystem flow to beneficiaries, whose experiences subsequently feed back into the agents and the Task Force, creating an iterative cycle of refinement and continuous system improvement. Through this feedback loop, the ecosystem maintains adaptability, transparency, and cultural legitimacy, three elements shown in the findings to be indispensable for enhancing long-term takaful participation.

Taken together, these components form what this study conceptualizes as the Maqāṣid Cultural Embeddedness Model (MCEM). This model moves beyond merely improving how takaful is communicated or managed; instead, it establishes an integrative framework enabling Islamic normative principles and local cultural values to function harmoniously within a single operational system.

The reconstruction process reflects transformation on three interrelated levels:

1. Epistemic transformation. It occurs when communities begin to understand takaful not as an abstract contractual instrument but as a moral and socially meaningful practice. Through the cultural reframing of *tabarru'*, *ta'āwun*, and risk-sharing, the community interprets takaful as an extension of its existing ethos of solidarity rather than an externally imposed financial product.

2. Institutional transformation. Trust is reconstructed through moral authority structures embedded within the community. When ulama, elders, and local leaders participate directly in literacy, oversight, and product validation, takaful institutions acquire embedded legitimacy, rather than relying solely on formal regulatory authority. This shift aligns with embedded governance theories that emphasize the role of moral intermediaries in sustaining public confidence.

3. Operational transformation. Product design and governance mechanisms are adapted to the social rhythms of local solidarity. Mechanisms such as rapid claims processes, visual transparency tools, and community-based micro-takaful ensure that institutional procedures mirror the speed, closeness, and reciprocity found in existing cultural practices like *arisan*, communal funds, and *siri' na pacce*-based mutual assistance.

MCEM therefore extends the existing takaful literature, which has traditionally been dominated by econometric, actuarial, or regulatory analyses, by positioning culture not as a peripheral or situational variable, but as a substantive mediator of takaful adoption. The model illustrates how cultural logic influences epistemic understanding, trust formation, and practical engagement, thereby determining the real-world effectiveness of sharia-compliant protection mechanisms.

4. CONCLUSION

This study investigated the determinants of takaful participation in Makassar using a qualitative sociological juridical approach and a *maqāṣid al-sharī'ah* hermeneutical framework. The findings demonstrate that low participation is not driven by theological resistance but by a structural misalignment between institutional practices, community epistemologies, and the cultural logic of solidarity embodied in *siri' na pacce*. Although public awareness of takaful is relatively high, the understanding of its operational principles, including *tabarru'*, *ta'āwun*, risk pooling, and surplus sharing, remains limited. Participation decisions are shaped by literacy gaps, institutional trust deficits, and firm reliance on informal communal support systems that are perceived as faster, more transparent, and morally resonant. This triadic barrier of literacy, trust, and cultural misalignment reveals that takaful adoption is embedded in a broader moral economy, rather than being driven purely by economic or religious motivations. The proposed *Maqāṣid* Cultural Embeddedness Model (MCEM) offers an integrated reconstruction strategy that aligns maqāṣid values with local cultural expectations. Practical implications are clear. For takaful operators, educational strategies must shift toward value-based communication and enhance transparency through accessible *tabarru'* fund reporting. For regulators (OJK), Policymakers, and providers, it is essential to prioritize community-based micro-takaful pilot programs and culturally grounded outreach through mosques. For ulama and community leaders, actively involving themselves in supervising *tabarru'* funds and co-leading literacy circles can enhance their legitimacy and strengthen trust.

5. ACKNOWLEDGMENT

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