The Effect of Knowledge and Motivation Toward Customers Decision on Jasindo Takaful Insurance Pematang Siantar

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ABSTRACT: *This study aims untuk know and analyze the influence of knowledge and motivation partially and simultaneously against the decision of a customer Jasindo Siantar Takaful Insurance, The type of research is quantitative research methods. The population used in this study are customers of a private person Jasindo on Takaful Insurance Siantar branch of the 36 people.Samples were selected using census method. The Data was processed using multiple linear regression statistical tests. The results of this study that PROVEKnowledge Affect the decision of a customer on Jasindo Takaful Insurance Siantar, Similarly, the motivations that influence a customer's decision in at Jasindo Takaful Insurance Siantar, The knowledge and motivation affect simultaneously to the decision of a customer Jasindo on Takaful Insurance Siantar,*

KEYWORDS: *Customers decision, Knowledge, Motivation.*

I. INTRODUCTION

Insurance premiums are able to contribute tranquility and comfort in living a life full of risks (Anshori, 2001). Insurance in its development is divided into two: sharia and conventional insurance. In Indonesia, the need for the presence of insurance based on sharia is closely related to the demographic population is Muslim-majority Indonesia.

Among the insurance companies included in the Takaful business in Indonesia is Jasindo Takaful. Early Jasindo Takaful business trip in 2003 stood by the license to establish a branch office in accordance with Islamic principles Decree (SK) Minister of Finance KEP 142 / KM. 6/2003, on April 21, 2003. Year over year Jasindo Takaful experiencing a surge in growth. Then on November 10, according the Decree Board Jasindo No. 023 / DMA. 115 / XI / 2008, established Takaful Business Unit who carry out their duties as accounting center, central financial administration (finance and investment), the center of underwriting and marketing and promotion center Jasindo Takaful (PT. Jasindo, 2017).

In fact in Indonesia, public understanding about Islamic insurance remains low. In the roadmap Non Bank Financial Industry, Islamic Financial Services Authority explained that in the last three years, as many as 90.4 percent of Indonesia did not know about sharia insruance. Meanwhile, the rest only 9.6 percent knew about sharia insurance (Nordiansyah, 2014). In the context of insurance customers, the product knowledge is important so that customers can use the product for a long time, which will ultimately form the experience and loyalty in using the product. This can be reflected in customers knowledge of the need for insurance for himself, insurance benefits and other forms of life insurance products.

Further motivation of sharia insurance ownership is also a matter to be considered by sharia insurance business. Indonesia's diverse society with different backgrounds can bring different motivations. For businesses that the company need to be understand the motivation of prospective customers. Motivation Takaful ownership can be a motivation background of education, health, old age guarantee, nor the motivation backed by the prestige of ownership of a certain brand of sharia insurance. Business people must be careful in identifying the motivation of prospective customers so that it can attract a lot of customers. Today, the motivation purchase an insurance policy is no longer just for the benefit of protection but also the benefits of the investment. Even in developed countries, property insurance is becoming very popular and become a new lifestyle of modern society that is aware of the risks. By contrast, in developing countries, including Indonesia, the motivation of people to the importance of insurance is relatively very low.

Empirical reality that occurs in Jasindo insurance Siantar show a downward trend in the number of customers Takaful products. In 2013, there were some 53 customers. This number increased in 2014 to 68 customers. However, in subsequent years, namely from the period 2015 through to July 2017 occurred the downward trend in the number of customers Takaful Jasindo Siantar. The number of customers in 2015 as many as 57 people. This amount is then reduced to 49 in 2016. In the year 2017 until July, Takaful Jasindo customers decreased to 36 (PT Jasindo, 2017).

Seeing the condition occurs, it can be indicated that the problems for the PT. Jasindo Siantar in terms of Takaful Islamic insurance product sales. The downward trend in Takaful's customers when viewed in terms of the cause, can be attributed to factors related to the decision of a person as a customer, such as knowledge of the prospective customer and customer motivation.

II. LITERATURE REVIEW

A. Customers Knowledge

Customers knowledge is all the information that customers on a wide range of products and services and other knowledge-related products and services (Mowen and Minor, 2009). Customers can find a product based on multiple sources. This source is summarized in the concept of the promotion mix. Kotler stated that the promotion mix element consists of five main tools, namely: advertising, sales promotion, public relations and publisity, personal selling, and direct marketing.

In the Qur'an Allah has mentioned the importance of knowledge prior to their buying and selling and trading. It is stated in Surah An-Nisa verse 29 (Departemen Agama Republik Indonesia, 2002):

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تَأْكُلُوٓا۟ أَمْوَٰلَكُم بَيْنَكُم

بِٱلْبَٰطِلِ إِلَّآ أَن تَكُونَ تِجَٰرَةً عَن تَرَاضٍ مِّنكُمْ وَلَا تَقْتُلُوٓا۟

أَنفُسَكُمْ إِنَّ ٱللَّهَ كَانَ بِكُمْ رَحِيمًا ﴿٢٩﴾

Meaning: O who believe! Do not eat each other neighbor's property by way of vanity, except by way of commerce that goes with the same love-love between you. And do not kill yourselves; surely Allah is Merciful to you.

The verse describes the knowledge in conducting a business transaction is required. This is so that the transaction agreed to by both parties not to fall into a false case. In this case, knowledge is required in order that both parties to a transaction valid as they liked, and no one harmed in the future.

B. Customers Motivation

Motivation can be described as the driving force in the one who forced her to do something. Motivation comes as needs perceived by the customer. Own needs arise because the customer should feel discomfort between the felt and perceived reality sesuangguhnya. The perceived need to encourage someone to pass fulfillment (Ukas, 2006).

In the Qur'an Allah has posited the existence of human motivation in terms of buying and selling business. It is stated in Surah Al-Qasas verse 77(Departemen Agama Republik Indonesia, 2002):

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓا۟ أَنفِقُوا۟ مِمَّا رَزَقْنَٰكُم مِّن قَبْلِ أَن يَأْتِىَ يَوْمٌ لَّا

بَيْعٌ فِيهِ وَلَا خُلَّةٌ وَلَا شَفَٰعَةٌ وَٱلْكَٰفِرُونَ هُمُ ٱلظَّٰلِمُونَ ﴿٢٥٤﴾

Meaning: O who believe! Spend (in Allah's way) some of the sustenance which We have given you before coming days on that day there was no bargaining and no intercession. And the disbelievers are the ones who do wrong.

From the above verses can be seen that Allah indeed justifies the man doing the shopping / purchase of most of the sustenance which has been given to man. However, of course, such purchases must be in accordance with a predetermined law of Allah.

C. Customers Decision

The decision is a mental attitude of people including the three functions of the soul (cognition, konasi, and emotional), which was fixed on something and in that connection elements of strong feelings. The decision to become customers in this case is assumed as the willingness to buy. Willingness to buy is a part of the component behavior in consuming attitude. Willingness to buy is the stage of the respondents tendency to act before the buying decision is actually implemented (Kinnear and Taylor, 1995).

Allah has informed about the process of buying and selling in the Qur'an Surah Al-Baqarah 275 (Departemen Agama Republik Indonesia, 2002):

الَّذِينَ يَأْكُلُونَ الرِّبَوٰا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِى يَتَخَبَّطُهُ الشَّيْطَٰنُ مِنَ الْمَسِّ ذَٰلِكَ بِأَنَّهُمْ قَالُوٓا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَوٰا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَوٰا فَمَن جَآءَهُۥ مَوْعِظَةٌ مِّن رَّبِّهِۦ فَانتَهَىٰ فَلَهُۥ مَا سَلَفَ وَأَمْرُهُۥٓ إِلَى اللَّهِ وَمَنْ عَادَ فَأُو۟لَٰٓئِكَ أَصْحَٰبُ النَّارِ هُمْ فِيهَا خَٰلِدُونَ ﴿٢٧٥﴾

Meaning: People who eat (take) usury can not stand but as stands one whom possessed devil because the (pressure) insanity. Their circumstances were such that, is because they say (argued), the actual buying and selling the same as usury, but Allah has permitted trading and forbidden usury. People who receives an admonition from his Lord and stops (from taking usury), then for him what he has taken in advance (before coming ban); and affairs (up) to Allah. The returnees (usury), then it is the dwellers of Hell; they will abide therein.

From the above verses can be seen that Allah allow human decisions in buying and selling. However, in the sale and purchase let not taking excessive advantage to the detriment of the other party.

III. RESEARCH METHODS

This research method using associative quantitative research methods. Sources of data in this research is the primary data. Primary data is data obtained directly from the first data source in research location. In this study, the primary data obtained through a questionnaire distributed to respondents, customers individual Takaful Insurance Jasindo Siantar.

The population used in this study are customers of a private person Jasindo Takaful Branch Siantar totaling 36 people. The sampling technique using census technique where the entire population sampled.

Analysis of the data used in this research is multiple linear regression analysis, In addition t test is also conducted to analyze the effect of partially and F test to analyze the effect of simultaneously, as well as test the coefficient of determination (R^2) to measure how far the model's ability to explain variations in the dependent variable.

IV. RESULTS & DISCUSSION

To determine the effect of the independent variable partially and simultaneously have a significant effect on the dependent variable, the statistical analysis used is by using multiple regression analysis. The results of t-test was conducted to determine the effect of partially independent variable on the dependent variable can be seen in Table 4.1:

Table 4.1 Partial Test Results

Coefficients^a

Model		Coefficients unstandardized		standardized Coefficients	t	Sig.
		B	Std. Error	beta		
1	(Constant)	30,035	5,923		5,071	.000
	Knowledge	.561	.121	.055	8501	.000
	Motivation	.492	.127	.076	7726	.015

a. Dependent Variable: Customers Decision

Based on Table 4.1 it can be seen that the variables of knowledge demonstrated significant value 0,000 (Sig = 0.000 <0.05) so that partial knowledge significantly influence the decision of customers on Takaful PT. Jasindo Siantar. The motivation variables showed significant value of 0.015 (Sig = 0.015 <0.05) so that a partial motivation significantly influence the decision of customers Takaful PT. Jasindo Siantar.

F test results to determine the effect of simultaneous independent variable on the dependent variable can be seen in Table 4.2:

Table 4.2 Simultaneous Test Results

ANOVA^b

Model		Sum of Squares	df	mean Square	F	Sig.
1	Regression	77 928	2	25 976	9,094	.000a
	residual	713 713	33	8397		
	Total	791 640	35			

a. Predictors: (Constant), Motivation, Knowledge
b. Dependent Variable: Customers Decision

Table 4.2 shows the significant value of 0.000 less than 0.05 so it can be said that simultaneous pengetahaun and motivational variables significantly influence the decision customers in PT Jasindo Siantar.

Meanwhile, test results of the coefficient of determination (R^2) can be seen in Table 4.3:

Table 4.3 Test Test Results The coefficient of Determination (R^2)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.844a	.791	.789	.33232

a. Predictors: (Constant), Motivation, Knowledge
b. Dependent Variable: Customers Decision

Based on Table 4.3 it can be seen that the coefficient (R) of 0.844 indicates the magnitude of the relationship between variables, the coefficient of determination (R square) of 0.791 or 79.1%. This means customers' knowledge and motivation can explain the variable customers amounted to 79.1% of decision. While the remaining 20.9% is explained by other variables outside this estimation model.

V.   DISCUSSION

A. Effect of Knowledge on Customers Decision

Based on the results of testing the knowledge of the customers decision variables using the t test, the result that knowledge variable (X_1) has a significance value of 0.000 (Sig = 0.000 <0.05). This suggests that knowledge of a significant effect on customers decision. Theoretically, it is appropriate that knowledge involves information regarding customers purchasing decisions to bring customers decision.

The implication of this research that knowledge is a decisive factor high and low customers decision. Therefore, PT Jasindo Siantar need to make efforts to increase knowledge, especially against Islamic insurance Takaful. Efforts should be made among others by dissemination, advertising in mass media, as well as the conduct of seminars that will ultimately improve decision.

B. Effect of Motivation on Customers Decision

The test results of motivation against the decision of customers using the t test, the result that motivation variable (X_2) have a significance value of 0.000 (Sig = 0.015 <0.05) showed that motivation significantly influence the decision of customers. Theoretically, it is appropriate that a person's decision to become a customers is influenced by motivation within themselves to meet their needs.

The implication of this research that knowledge is a decisive factor high and low customers decision. Therefore, PT Jasindo Siantar need to make efforts to increase knowledge, especially against Islamic insurance Takaful. Things to do include the promotion and direct sales which are expected to convince the insurance agent and motivation.

C. Effect of Knowledge and Motivation on Customers Decision

Based on the results of the F statistic test conducted, the result that knowledge variable (X_1) and motivation (X_2) have a significance value of 0.000 (Sig = 0.015 <0.05) showed that motivation significantly influence the decision of customers. This shows that the knowledge and motivation variables affect simultaneously towards the customers decision Takaful PT Jasindo Siantar. According to the theory that the knowledge and motivation with regard to the decision, the results of this study can be said to have been in accordance theoretically.

The implications of the results of this study indicate that in order to improve decision Takaful customers, PT Jasindo Siantar need to continue to make efforts to increase knowledge and motivation.

VI.   CONCLUSION AND SUGGESTION

A. Conclusion

From the research that has been done, it can be concluded as follows:
1. Knowledge partially effects on customers decision in the Takaful Islamic insurance Jasindo Siantar.
2. Motivation partially effects on customers decision in the Takaful Islamic insurance Jasindo Siantar.
3. Knowledge and motivation simultaneously effects on customers decision in the Takaful Islamic insurance Jasindo Siantar.

B. Suggestion

The suggestion based on the research conclusions are as follows:
1. Companies need to continuously improve the knowledge and motivation factors in order to improve aspects of the customers decision where it is expected to add new customers and continue to maintain old customers. Knowledge and motivation factors can be improved through efforts such as socialization, advertising, personal selling, and collaborate with both government and private agencies.
2. Further research is expected to increase the number of independent variables, such as individual sales, perception, and religiosity that could affect the decision of customers.
3. Further research is expected to add sample data by extending the observation period.

VII.   REFERENCES

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