



## PUBLIC PERCEPTION IN CHOOSING SHARIA INSURANCE

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### ABSTRACT

This research aims to determine the influence of public perception in choosing Islamic Insurance at Kecamatan Silih Nara, Kabupaten Aceh Tengah. this research using quantitative analysis methods, the variables are public perception (x) and decision making (y), the model used in this study is a simple linear regression model that will be done after the classic assumption test which consist of a normality test and a heteroscedasticity test, using the SPSS Version 18. The data used is primary data.collected using a questionnaire who given to 100 respondents. The results of this research showed partially that public perception had a positive and significant influence in decision making to choosing Islamic Insurance at Kecamatan Silih Nara, Kabupaten Aceh Tengah. Based on the results of the t test, it was found that public perception variable obtained  $t - \text{value} > t - \text{table}$  ( $9,580 > 1,984$ ), and sig. value  $0,000 < 0,05$ . The results of the coefficient of determination test ( $R^2$ ) in this research are 0,484 (48,4%), which means that public perception has a 48% influence for the decision making process in choosing Islamic insurance. The results of Simple linear regression in this test is 0,695 (Positive value) which means there is a significant influence between public perception and decision making in choosing Islamic Insurane at Kecamatan Silih Nara, Kabupaten Aceh Tengah.

Keywords: *Public Perception, And Decision Making*

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### 1. INTRODUCTION

Today, insurance for some people is still not very familiar, especially for the lower middle class. However, in big cities, insurance has become common and even mandatory. Insurance aims to control risk (financially) as a form of anticipation of things that might happen in the future. Some of the benefits of insurance are assisting individuals in managing finances, providing guarantees against the risks of loss, and increasing time, effort, and cost efficiency in monitoring and securing individual assets (Al Arif 2015). In choosing an insurance, someone must be able to know the insurance needed to suit their needs. Where at this time many financial institutions are competing in offering their products to companies, organizations, to the public. In this case, everyone is given the freedom to choose and assess and respond to what and how these financial institutions are. And people's responses to something are often referred to as assumptions or perceptions.

Perception is important in decision making by the public or customers. Everyone's perception of an object will be different. Therefore, perception has a subjective nature. Perception formed by a person is influenced by the mind and the surrounding environment. Perception in a narrow sense is a vision of how someone sees something, while in a broad sense it is a person's view or understanding of how someone sees or interprets something. Thus perception can be

interpreted as a process of individual treatment, namely in giving responses, meanings, descriptions, or interpretations of what is seen, heard, or felt by the senses in the form of attitudes, opinions, and behavior or often referred to as individual behavior. At this time the public's perception or view of insurance is still narrow, in the sense that not all people think that insurance is important and needed, and there is still a lack of public interest or interest in becoming customers in a sharia insurance institution, especially the lower middle class. Based on the problems above, the main problem that will be examined by researchers is Public Perceptions in Choosing Sharia Insurance. The purpose of this study was to determine "public perceptions of decision making in choosing sharia insurance in the study of the people of Silih Nara Subdistrict Central Aceh Regency".

## **2.LITERATURE REVIEW**

Sharia insurance is a business that protects and helps each other among a number of people or participants or other parties through investments in the form of assets or the formation of a pool of funds (tabarru funds) by providing a pattern of return to face certain risks through contracts or bond agreements in accordance with Islamic sharia. (Muhammad 2014) And in this case, the sharia insurance company is responsible for managing the tabarru funds. Sharia insurance is a form of rule governing risk management that meets sharia requirements, mutual or reciprocal assistance involving participants and operators (Novriansyah 2016).

In practice or in carrying out its activities, sharia insurance will use sharia principles or principles that are in accordance with the Al-Quran and Hadith as well as those that are in accordance with Islamic rules, one of which is the principle of helping each other. Sharia insurance can also be interpreted as a way or method to protect humans in avoiding certain risks through contracts (agreement) that are in accordance with sharia (Suparmin 2019). Operationally based on PSAK 108, paragraph 7, the definition of Sharia Insurance is a comprehensive system in which participants donate part or all of their contributions which are used to pay claims for losses due to calamity to life, body or other objects. This donation is a conditional donation that must be accounted for by a sharia insurance entity (Bayinah 2019). In this case, the role of Islamic insurance entities is limited, namely only playing a role in managing insurance operations and investing participant funds as stated in the Word of Allah SWT (Al-Qur'an 2007):

"Work together in matters of virtue and piety, and do not cooperate in matters of sin and that may cause enmity." (al-Maa'idah: 2).

"Isn't turning your face towards the east and west a virtue, but actually the virtue is believing in Allah, the Last Day, angels, books, prophets, and giving the property he loves to his relatives, orphans, poor people, travelers (people who need help), and people who beg, and (liberate) slaves, establish prayers, pay zakat, and people who keep their promises when they promise, people who are patient in adversity, suffering, and war. They are the people who are true (their faith), and they are the people who are pious." (al-Baqarah: 177)

### **2.1.Perception**

In the process of assessing, humans have two assessments, namely subjective and objective. This can be influenced by several factors, including experience, education and social environment. According to some experts who put forward perception, that perception is the process of giving meaning to the environment by a person or an individual (Gibson 2011). Perception in a narrow sense is a vision of how someone sees something, whereas in a broad sense perception is a person's view of how someone perceives or interprets something. According to the Big Indonesian Dictionary (Purwodarminto 2013) defines perception as a direct response or acceptance of a process to know several things through the five senses. Perception is a process used by a person to



select, organize, and interpret information to create a meaningful picture of the world (Philip 2011).

Perception can also be interpreted as a process that is preceded by sensing, namely in the form of a stimulus received by an individual or someone through a receptor device, namely the senses. This sensory organ is a link between the individual and the outside world. Perception is also a stimulus that is sensed by the individual and then interpreted so that the individual is aware of and understands what is sensed. And that perception exists because humans have the cognitive ability to process information obtained from the environment around them with their minds. And humans make judgments about what they see or feel and think to decide what to do next.

## 2.2. Decision-making

Decision making is a process of choosing an alternative or way of acting in an efficient method or according to the situation. Once a decision has been made, something new begins to happen (Salusu J 2015). In other words, decisions can speed up taking an action, as well as encourage movement and change. Decision-making is a dynamic process that is influenced by many forces including the organizational environment and knowledge, skills and motivation. Decision making is the science and art of selecting alternative solutions or alternative actions from a number of alternative solutions and available actions to solve problems (Dermawan 2014).

**Conceptual Framework** The conceptual framework is an arrangement of logical constructs arranged in order to explain the variables studied. Where, this framework is created to explain the construction of the flow of logic to study empirical reality systematically. This conceptual framework or framework is intended to clarify the variables studied so that the measurement variables can be specified concretely (Sugiyono 2014). The framework of thought in this study can be described as follows:

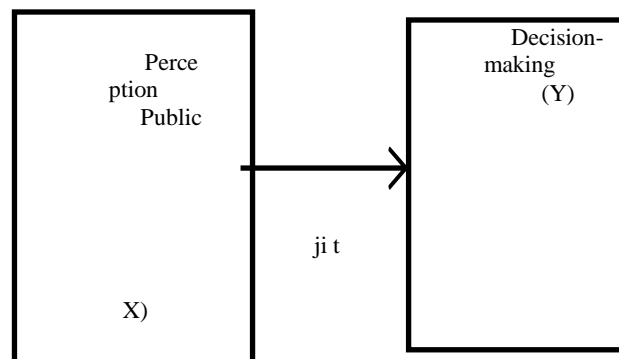


Image : Thinking Framework *Hipotesis*

Based on the descriptions that have been stated previously, the hypothesis that will be made in this study is that  $H_0 = 0$  means that there is no effect, and  $H_a = 0$  means that it has an effect. As will be explained below.

- $H_0$  = predicts that public perception has no positive and significant effect on decision making in choosing sharia insurance.
- $H_a$  = Allegedly that public perception has a positive and significant effect on decision making in choosing sharia insurance.

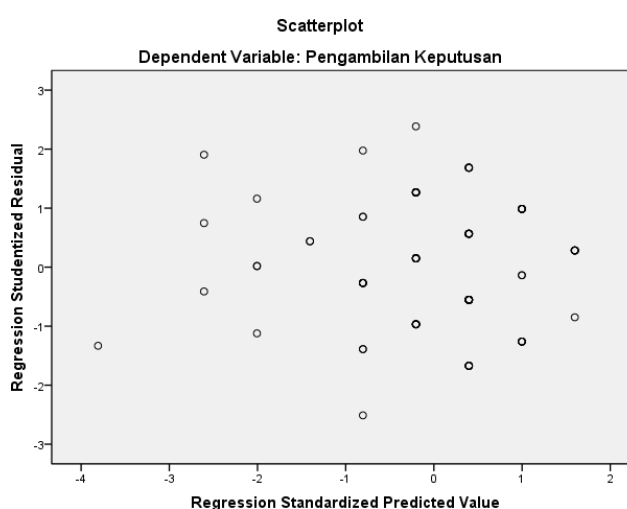
### 3.RESULTS AND DISCUSSION

#### Classical Assumption Test Normality Test

Normality aims to see whether in the regression model, the independent variables and the dependent variable have a normal distribution. Normal or not can be seen from the P-P plot graph or the Komogorov-Smirnov Test table. Basis for Decision Making in the K-S Normality Test. If the significance value (Sig.) is greater than 0.05, the research data is normally distributed. Conversely, if the significance value (Sig.) is less than 0.05, the research data is not normally distributed (Imam 2019).

#### Uji Heterokedastisitas

Tabel 1 Grafik scatterplot



Source: SPSS Data Processing 2020

The scatterplot graph above shows that the data points spread randomly both above and below zero on the axis Y. So, there is no clear pattern, and the dots spread above and below zero (0) on the Y axis, then H<sub>0</sub> is accepted which means there is no heteroscedasticity. HYPOTHESIS TEST.

#### Determination Coefficient Test

The coefficient of determination aims to see how much influence the independent variables simultaneously (together) have on the dependent variable. The amount of influence can be seen with R Square.



**Table 2**  
**Determination Coefficient Test**  
**Summary modelb**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760 <sup>a</sup>	.577	.573	.899

a. Predictors: (Constant), Community Perceptions

b. Dependent Variable: Decision Making

Source: SPSS Data Processing 2020

From the results of the coefficient of determination test the value of  $R^2 = 0.577$  or 57.7% which illustrates the magnitude of the influence of the independent variable on the dependent variable (as much as 57.7%) while the remaining 42.3% is influenced by other variables outside the model studied.

### 3.1.T test

Partial testing was carried out to find out whether the independent variable has a partially significant effect on the dependent variable as seen from the results of simple linear regression. This t test is done by comparing the value of  $t_{count}$  with  $t_{table}$ . This test is carried out with the following conditions: If  $t_{count} < t_{table}$ , then  $H_0$  is accepted and  $H_a$  is rejected, meaning that partially the independent variable has no effect on the dependent variable. If  $t_{count} > t_{table}$ , then  $H_0$  is rejected and  $H_a$  is accepted, meaning that the independent variables partially affect the dependent variable.

**Tabel 3 Uji T**

Model	Coefficients <sup>a</sup>					
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.056	1.216		7.449	.000
	Perception Society	.628	.054	.760	11.567	.000

Dependent Variable: Decision Making Source: SPSS 2020 Data Processing.

Based on Table 3.12 above, it can be seen that the results of the SPSS analysis and to see the  $t_{table}$  value are obtained from (degrees of freedom)  $df = (n-k-1)$  so  $(100-2-1)$ , then  $df = 97$  with a significant level of 0.05, then a  $t_{table}$  value of 1,984 was obtained.  $t_{count}$  the public perception variable (X) of 11.567 with a sig. 0.000 (smaller than significant 0.05), so this shows that: The influence of public perceptions on decision making based on the table above, public perception (X) has  $t_{count} > t_{table}$ , namely  $11.567 > 1.984$ . So it can be concluded that the public perception variable has a significant effect on decision making with a significant level of 0.000. This shows

that H0 is rejected, Ha is accepted. The conclusion of the public perception variable has a positive effect on sharia insurance.

### 3.2.Simple Linear Regression Analysis

Simple regression analysis is used to determine the strength of the relationship between two or more variables. Simple linear regression analysis is used to determine how much public perception of decision making in choosing Islamic insurance.

**Table 4 Regression Test Results**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.056	1.216		7.449	.000
Persepsi Masyarakat	.628	.054	.760	11.567	.000

a. Dependent Variable: Decision Making Source: SPSS 2020 Data Processing

From the table above, the regression equation is obtained:  $Y = 9.056 + 0.628X + e$ . It can be interpreted that: The constant value is 9.056 meaning that if there is no change in the community's perception variable, the community's decision is 9.056. While the value of the regression coefficient of public perception is 0.628, meaning that if the public perception variable increases by 1% and is constant 0 (zero), then the community's decision is 0.628, this shows that the public perception variable contributes positively to decision making, the better the level of public perception, the more it increases decision making. decision to choose sharia insurance.

### 4.CONCLUSION

There is a positive influence on sharia insurance between public perception (X) on decision making (Y) from the t test shows that the variable public perception (X) t count value is 11.567 and t table value is 1.984. This shows that  $t_{count} > t_{table}$  ( $11.567 > 1.984$ ) and a significant value of  $0.000 < 0.05$  then H0 is rejected Ha is accepted. The conclusion of the variable Public Perception has a positive effect on decision making in choosing Islamic Insurance, so that from these results the level of relationship between Public Perceptions of Islamic Insurance is very strong. Based on the results of the analysis of the coefficient of determination (R<sup>2</sup>) shows how close the relationship is between the independent variables, namely public perception (X) and the dependent variable of decision making (Y), the magnitude of the correlation coefficient is 0.628. This value indicates that the relationship between variable (X) and variable (Y) is strong because the correlation value of 0.628 is close to 1 (one). The coefficient of determination (R<sup>2</sup>) is used to measure how far the model's ability to explain variations in the dependent variable or dependent variable, namely the decision-making variable. The results of the SPSS research obtained the value of  $R^2 = 0.577$  or 57.7% which illustrates the magnitude of the influence of the independent variable on the dependent variable (as much as 57.7%) while the remaining 42.3% is influenced by other variables outside the model studied.





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