

The Influence of Profession Risk and Income Level on The Decision to Purchase Personal Accident Insurance Products (Case Study of Bandar Setia Kec Village Community, Percut Sei Tuan)

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ABSTRACT

This study seeks to determine the impact of profession risk and income level on consumer choice of personal accident insurance products in Bandar Setia Village, Kec. Percut Sei Tuan. This research utilizes a quantitative approach. Using the cluster random sampling model and subsequent random sampling, the population is collected. By using the Slovin formula with an error rate of 10%, the population of this study amounted to 17,269 people so that the total sample was 100 people. Descriptive statistical analysis, Partial Least Square (SEM-PLS), Outer Model, and Inner Model are the data processing methods used in this study. The results of the research processed with SmartPLS 3.2.9 Software show that Profession Risk (X1) has no effect on Purchase Decisions (Y) with the T-statistic showing a number of $0.211 < 1.96$ and it can also be proven that the P value is $0.839 > 0.05$. And the level of income affects purchasing decisions with a T-statistic value indicating a range of $5.925 > 1.96$ and it can also be proven by looking at the P value of $0.000 < 0.05$. Based on the results of the F-Square Test for Profession Risk (X1) and Income Level (X2) which influence the purchase decision (Y) simultaneously, it can be seen that the F hit is greater than the F table, namely $48.5 > 3.09$. And the R-Square of 0.524 indicates that profession risk and income level have a simultaneous effect of 52% on buying decisions.

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1. INTRODUCTION

According to the results of an opinion survey conducted by AIA Financial in 2011 in collaboration with MarkPlus Insight, three out of every five Indonesian workers are not prepared to face the possibility of experiencing health or life-threatening hazards. They do not insure themselves and their families in case of unexpected disaster, although there are some reserves set aside just in case. In Indonesia's big cities, only 17.5% of the population has personal accident insurance. Only 11.81% of Indonesia's population nationally, according to the Financial Services Authority, which has personal accident insurance. However, there are a number of variables that influence decision making about insurance participation, such as occupational risk and income level, which are sometimes the driving forces behind people's insurance purchases. According to (Al-Ambari, 2019),

personal accident insurance in the Islamic economy is an agreement signed by many people who face certain risks to reduce the danger if it materializes. So it can be concluded that in every profession a person always has a risk, therefore we must be careful and wise in making plans to deal with professional risks that occur. According to Latumaerissa (2011), professional risk is the potential for unexpected incidents to occur in the work environment or while doing work there. In other words, it is a risk that arises when doing work.

Someone with high profession risk tends to earn a high income, someone with a fixed monthly income really needs insurance protection so that financial flows remain stable and smooth, the level of income generated by the head of the family influences every decision to purchase personal protection products. These two factors are currently approaching people's minds, where people think that only people with high professional risks and high income levels are required to have insurance because they don't know the benefits that insurance can provide to the middle class, low-risk jobs and young people. Insurance is one of a person's basic needs.

Of course there is an influence between Profession Risk on Purchasing Decisions. This is in the literature review conducted by researchers. I Komang Intan Rahayu Mahariani, Putu Gede Diatmika, and I Putu Julianto (2017) conducted research on profession risk and came to the conclusion that this risk has a beneficial and significant influence on the choice to purchase health insurance. This has the implication that the decision to purchase personal accident insurance products increases if the profession risk becomes greater. However, Novia Nurul Aini (2018) found that professional risk had no impact on the decision to get health insurance. This is a difference in the findings of the two studies.

Apart from profession risks as explained above, income level also influences purchasing decisions, according to Armalia (2018), his research shows that there is no influence of income on investment decision making. Meanwhile, according to (Laksono & Iskandar, 2018). The income factor also has a significant influence on a person's decision to buy something. because a person's ability to buy something depends on his income. However, a high income does not guarantee that someone can manage their money well and avoid financial difficulties. Even those with high incomes may not consider purchasing life insurance.

From some of the research results above, gaps emerge, for example currently there are still many people who do not participate in the Personal Accident Insurance program, one of which is the people in Bandar Setia village where the people are still not very aware of personal protection products. of 25,474 people. Bandar Setia Village is a village with advanced status which can be seen from the various professions that its residents carry out, and also the research objects in this location are fairly evenly distributed, the researcher made pre-observations before the research and can be seen from the data obtained by the author from village staff regarding income levels and types of professions. carried out by the people of Bandar Setia Village, ranging from high to low risk:

Table 1. Types of Profession Risks and Income Levels of the Bandar Setia Village Community Age 15 - 64 years

Type of Profession	Number of people	Income Level	
		2021	2022
Construction service	4.317	2.94	2.61
Transportation and Warehousing	2.591	-5.96	17.13
Education Services	2.590	3.65	3.49
Grossister og detailhandlere	2.072	4.15	7.63
Industri sektoren	1.899	2.82	1.01
Procurement of Electricity and Gas	1.727	3.73	4.63
Mining and excavation	1.381	4.11	4.79
Agriculture and Fisheries	173	2.84	5.10
Profession, etc	519	1.84	6.76
Totally	17.269 people		

Based on the results of interviews obtained from village data, it is known that on average the people of Bandar Setia village have professions which have a higher risk than the low risks carried out by the people of Bandar Setia village, including: construction services (25%), industrial sector (11%), only then in the transportation sector (15%), and others as seen above. This is comparable to the income level of several professions which tends to fluctuate in several high-risk professions as seen in the table above. Based on the results of an interview by one of the village census officers after finding out the data above, it was said that approximately 60% of Bandar Setia village residents who have professions with high risks and tend to have high incomes do not have personal accident insurance, another 40% are covered by local companies or industries. they work.

Responding to the several problems that occurred above in the initial observations, the author wants to focus more on examining whether the community's level of professional risk influences the way they view insurance products, because the various professions of the community in Bandar Loya village must require education to achieve a profession. so that it really influences thinking patterns, either directly or indirectly due to the transfer of information from various sources, so that it will have a big impact on people's responses regarding purchasing decisions, not only professional risks influence but the income level of each individual also influences purchasing decisions, but in fact, there are still 60% of the people of Bandar Setia village who do not have personal accident insurance.

Researchers want to analyze the profession risk and income level of the people of Bandar Setia village regarding the decision to purchase personal accident insurance products based on the explanation given above, so it is necessary to carry out an in-depth study.

2. RESEARCH METHOD

Types of research

Associative methodology and quantitative (deductive) approaches were both used in this research. In this research the associative approach is used as a research method to examine the relationship or influence between two or more variables. Determining the influence of independent factors, Profession Risk (X1), Income Level (X2), with the dependent variable Purchasing Decision (Y), is the research objective in this case. This research uses a primary data accumulation method in the form of questionnaire responses and interviews with respondents. In addition, the SmartPLS program will be used to process the collected data.

Data Sources and Types

Based on the opinion expressed by Asnawi & Masyhuri (2011), the data sources in the research are divided into two, namely:

1. Primary data is what researchers collect personally while conducting research, including words and actions (informants), as well as unique events related to the research problem (Unjirin, 2020). The author took several pieces of literature that were relevant to the author's title to be used as a reference source.
2. Secondary data includes information collected from literature, theses, books, electronic and print media, and research documents on all aspects of the study (Abdullah, 2015). The secondary data obtained by the author is in the form of data obtained from government and village websites that are connected or related to the researcher's research object.

Data collection techniques used in this research were: distributing questionnaires, interviews with residents and documents from the village government.

Population and Sample

In this study, the population used was the entire community of Bandar Setia Village, which consists of 10 hamlets. Based on the secondary data above provided by the Bandar Setia Village government, it is known that the village population is 25,474 people and there are 17,269 people aged 15-64 who at this age are still productive in their work and income so they need personal accident insurance.

The sample in this study was 100 residents, with an error correlation of 10% using the Slovin formula. To fulfill the 100 samples, the researcher applied several standards or criteria to qualify as research samples, namely as follows:

1. People who live in Bandar Setia Village
2. People of productive working age, namely aged 15 - 64 years
3. Someone who has bought, has bought and wants to buy a personal accident insurance product at any company.
4. Someone who has a fixed income / not
5. Someone who has a professional risk in their work

Framework of thinking

The ideas in this research are based on the theories and definitions above. The following is an explanation of the theory and its definition summarized in the theoretical framework:

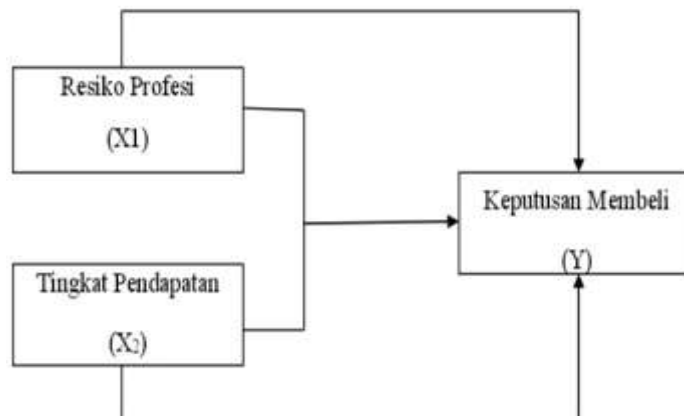


Figure 1. Theoretical Framework

Data Analysis Technique

This research uses the smartpls application program to process data that the author has collected in the form of questionnaire responses and interviews with respondents. Apart from that, the SEM -PLS program is divided into several tests, some of which will be explained in the discussion section.

3. RESULTS AND DISCUSSIONS

Outer Model Test

Three tests, namely, (1) Convergent Validity (2) Discriminant Validity and (3) Composite Validity are used in the measurement model analysis (external model):

Convergent Validity

As can be seen from the outer loading of each variable indicator, Convergent Validity is a measurement of the validity of an indicator as a variable measure. If the outer loading value of each indicator is greater than 0.70, then the indicator is said to have strong reliability. Chin was quoted by Imam Ghazali as saying that an outer load value between 0.5 and 0.6 is sufficient to meet the Convergent Validity requirements. Table 1.2 displays the SmartPLS output for the Outer Model value as follows.

Table 2. Loading values for all constructs

Indicator	Nilai Loading	Information
RP1	0.855	Meets convergent validity
RP2	0.8	Meets convergent validity
RP3	0.822	Meets convergent validity
RP4	0.755	Meets convergent validity
RP5	0.818	Meets convergent validity
TP1	0.639	Meets convergent validity
TP2	0.581	Meets convergent validity
TP3	0.7	Meets convergent validity
TP4	0.807	Meets convergent validity
TP5	0.756	Meets convergent validity
KM1	0.505	Meets convergent validity
KM2	0.819	Meets convergent validity
KM3	0.622	Meets convergent validity
KM4	0.705	Meets convergent validity
KM5	0.835	Meets convergent validity

Table 3. Outer Loadings

Indicator	Purchasing Decision	Risiko Profesi	Income Level
KM1	0.855		
KM2	0.8		
KM3	0.822		
KM4	0.775		
KM5	0.818		
RP1		0.639	
RP2		0.581	
RP3		0.7	
RP4		0.807	
RP5		0.756	
TP1			0.505
TP2			0.819
TP3			0.662
TP4			0.705
TP5			0.835

Source: Data processed (2023)

Using the relationship between item scores and construct scores, test the validity of reflective indicators. If other indicators in other constructs change or are removed from the model, measurements using reflective indicators will signal changes in indicators for that construct. Therefore, it can be concluded that all the constructs of Profession Risk, Income Level, and Purchasing Decisions contain reliable data with a value of more than 0.50.

Discriminant Validity

The validity of each construct is assessed by comparing the discriminant validity of the square root of Average variance extrapolated (AVE) with the correlation between that construct and other constructs in the model. If the square root value of AVE for each construct is greater than the correlation value between that construct and other constructs in the model, then choose the appropriate discriminant validity value.

Table 4. Discriminant Validity (Cross Loading)

Indicator	Purchasing Decision	Profession Risk	Income Level
KM1	0.855	0.228	0.564
KM2	0.8	0.147	0.518
KM3	0.822	0.165	0.398
KM4	0.775	0.283	0.403
KM5	0.818	0.247	0.376
RP1	0.183	0.639	0.353
RP2	0.059	0.581	0.2
RP3	0.104	0.7	0.24
RP4	0.229	0.807	0.457
RP5	0.221	0.756	0.329
TP1	0.21	0.397	0.505
TP2	0.503	0.423	0.819
TP3	0.262	0.416	0.662
TP4	0.383	0.21	0.705
TP5	0.54	0.367	0.835

Source: Data processed (2023)

Values below the diagonal represent correlation between constructs, while values above represent Discriminant Validity data. The results above are valid because they meet Discriminant

Validity because the square root value of AVE in the table above is higher than the correlation value. Examining the square root of the average variance extracted (AVE) value is another technique to measure Discriminant Validity, values above 0.50 are recommended. Based on the AVE scores in the table below, the reliability test values are as follows:

Table 5. Values Average Variance Extracted

Variable	Average Variance Extracted (AVE)	Information
Profession Risk	0.663	Validity
Income Level	0.592	Validity
Purchasing Decision	0.512	Validity

Source: Data processed (2023)

This gives AVE values above 0.50 for all constructs based on Table 5.19. Income Level has an AVE of 0.592, Purchase Decision has an AVE of 0.512, and Professional Risk has an AVE of 0.663. In connection with this, it can be said that all constructs of the Profession Risk, Income Level and Purchase Decision variables have high AVE values and values above > 5.0.

Composite Reliability

In contrast to Composite Reliability which analyzes a variable based on a composite reliability score, Cronbach Alpha (Consistent Internal Reliability) is a set of indicators that assesses a variable based on the alpha coefficient value. If Composite Reliability is better than 0.70 and Cronbach's Alpha is greater than 0.60 then each variable is met.

Table 6. Cronbach's Alpha dan Composite Reliability

	Cronbach's Alpha	Composite Reliability	Information
Purchasing Decision	0.874	0.908	Reliability
Profession Risk	0.755	0.827	Reliability
Income Level	0.759	0.836	Reliability

Source: Data processed (2023)

Based on table 4.13, all components of the research instrument are considered reliable for further testing because the Composite reliability value is greater than 0.7 and Cronbach's alpha is greater than 0.6. As a result, Composite Reliability and Cronbach's alpha were met.

Inner Model Test

(1) R-square; (2) F-square; (3) Hypothesis Testing (a) Boostsrapping; (b) Total effects. 3 of these tests are used in the structural model analysis (inner model):

R - Square

The amount of variation in the value of the influence variable (endogenous) that can be explained by the influence variable (exogenous) is measured using the R-Square formula. This, also known as the model fit test in Sem-pls, is useful for determining whether a model is good or bad. According to the R-Square criteria, the model is said to be strong enough if the (adjusted) value = 0.75; medium (if value (adjusted) = 0.50); and weak (if the value (adjusted) = 0.25). (Juliandi, 2018).

Table 7. Uji R - Square

	R Square	Adjusted R Square
Purchasing Decision	0.524	0.31

Source: Data processed (2023)

It is possible to draw the following conclusions from the results of checking the coefficient of determination described above:

The simultaneous influence of X1 and X2 on Y has an R Square value of 0.524 and an adjusted R Square value of 0.310. This provides an explanation for the simultaneous effect of 0.310 or 31% of all exogenous constructs (X1 and X2) on Y. The influence of all exogenous constructs X1 and X2 on Y is moderate because the Adjusted R Square is less than 52%

F- Square

Evaluation of the relative influence of an exogenous variable on endogenous variables is carried out using F-Square measurements or effect sizes.

Juliandi (2018) lists the F-Square requirements as follows: (1) If $f^2 = 0.35$ then there is a significant influence of external factors on endogenous factors. (2) If $f^2 = 0.02$ then the exogenous variable has an influence on the endogenous variable; $f^2 = 0.15$, exogenous variables have an influence on endogenous variables; and (3) $f^2 = 0.35$, so the exogenous variable has an influence on the endogenous variable

By calculating the R Square value of 0.524 (52%), an F square test was carried out to test the influence of profession risk and income level on purchasing decisions simultaneously. With 100 research samples (n) and 2 endogenous variables (k), and a significance level of 5%, the Fhit and Ftable values can be calculated as follows:

$$F \text{ Hit} = \frac{0,5(100-2-1)}{(1-0,5)^2}$$

$$F \text{ Hit} = \frac{48,5}{1} = 48,5$$

Table F produces the following formula: $F \text{ table} = F_{\alpha}(k,n-k-1) = F_{0.05}(2,100-2-1) = F_{0.05}(2,97) = 3.09$. Because F hit is 48.5 and F table is 3.09, it can be concluded that purchasing behavior and income level have a significant effect on purchasing behavior.

Hipotesis Test (Boostraping)

In PLS, simulations using the Bootstrapping approach are used to test each relationship in the sample. The purpose of this examination is to reduce the problem of distorted research data. The following are the test results using the Bootstrapping approach from PLS analysis:

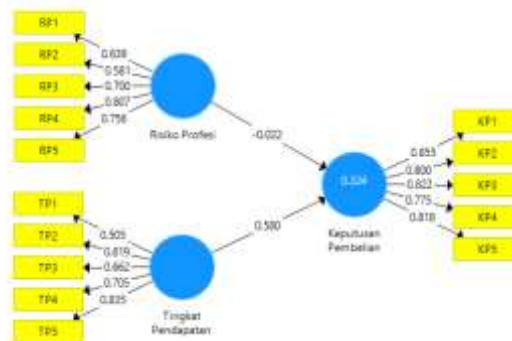


Figure 2. Boostraping output

The t-statistic value between the independent variable and the dependent variable in the Direct Effect table (path coefficient) in the SmartPLS output below can be used to determine the relevance of the prediction model in evaluating the structural model.

Table 8. Bootstrapping PLS SEM Total Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values
Professional Risk -> Purchasing Decision	-0.022	0.032	0.107	0.207	0.839
Income Level -> Purchasing Decision	0.580	0.558	0.095	5.925	0.000

Source: Data processed (2023)

Based on table 4.18 above for exogenous variables if the P value is less than 0.05 or the T statistic value is more than 1.96.

From the results of the analysis above, the profession risk variable has no visible influence on purchasing decisions. Table 4.14 makes it clear that the statistical T value is $0.211 < 1.96$ and

that the fact is that the P value is $0.839 > 0.05$. This shows that profession risk has no influence on the decision to purchase personal accident insurance products in Bandar Setia Village. District Percut Sei Tuan.

From the results of the analysis above, purchasing decisions are significantly influenced by income level. Judging from Table 4.18, both show a statistical T value range of $5,925 > 1.96$, and a P value of $0.000 < 0.05$. This shows that the decision to purchase personal accident insurance products in Bandar Setia Village, sub-district. Sei Tuan's percut is greatly influenced by income level.

Discussion of Research

The purpose of this discussion is to discuss the issues that have been raised. The discussion then shifts to whether the research hypothesis should be accepted with facts or rejected with justification. Overall, examining the influence of Profession Risk, Income Level and Purchasing Decisions is described as follows:

The Influence of Profession Risk on Purchasing Decisions

The research results show that profession risk does and does not influence purchasing decisions. The statistical T value is known to be $0.211 < 1.96$ based on the analysis findings, and it can also be shown that the P value is 0.839 , or is said to be greater than 0.05 . This shows that profession risk has little influence on consumer choices regarding personal accident insurance coverage in Bandar Setia sub-district sub-district. Percut sei sir, Thus it is claimed that:

H01: Profession risk has no significant effect on the decision to purchase personal accident insurance products

According to the findings of a study conducted on residents of Bandar Setia village, Kec. Percut sei sir profession risk has nothing to do with purchasing decisions. Research findings in this area are consistent with research by Novia Nurul Aini (2017), who found that professional risks have no influence on people's decisions to get health insurance. Meanwhile, in contrast to the research findings of I Komang Intan Rahayu Mahariani, et al. (2017), who claim that professional risk has a beneficial and significant influence on the choice to buy health insurance, this means that if the profession risk accepted is higher, it will result in consumers' decisions to buy personal accident insurance products increasing.

The Influence of Income Level on Purchasing Decisions

According to research data, purchasing decisions are significantly influenced by income level. T statistics Table 4.18, which displays a range of $5,925 > 1.96$, and a P value of $0.000 < 0.05$. This shows that the decision to purchase personal accident insurance products in Bandar Setia village, Kec. Sei Tuan's percut is significantly influenced by the amount of income. Thus, it is claimed that:

Ha2: Income level has a significant effect on purchasing decisions.

This is reinforced by previous research conducted by Laksono and Iskandar (2018) in their research showing that the income level factor also has a significant influence in influencing the decision to purchase personal accident insurance products, because income determines a person's purchasing power. This means that if each person's income level increases, the decision to purchase insurance products will also increase. Income level is the income a person receives every month to meet future living needs.

The Influence of Profession Risk and Income Level on Purchasing Decisions

Based on the calculation results, it shows that profession risk and income level simultaneously influence purchasing decisions. This is proven by the F Square value that F hit is greater than F table, namely $48.5 > 3.09$. And based on the results of the coefficient of determination test, the R-Square value was 0.524 . In this case, it means that 52.4% of purchasing decisions are influenced by the variables Profession Risk and Income Level, the remaining 47.6% are influenced by other variables or factors not included in the research. The higher the profession risk, the more village people need protection for themselves and if the level of income earned is high, this increases the purchasing power of personal accident insurance products.

This is also in accordance with research findings (Clarissa Nadia Effendi, Pupung Purnamasari, and Mey Maemunah 2020), which found that income level and profession risk both have an impact on a person's decision to buy shares. Research findings (Uthman 2021) which reveal that profession risk and income level influence investors' decisions to buy shares are also in line with this. On the contrary, this is in line with research (Dwi & Wardani 2020), which shows that income level and profession risk do not influence investment decisions at once.

4. CONCLUSION

Based on research findings that examine the influence of professional risk and income level on the decision to purchase personal accident insurance products (Case study of the Bandar Setia Village Community, Percut Sei Tuan District) the following conclusions are drawn: The findings of the analysis answer the first problem formulation, namely that profession risk has no influence on the decision to purchase personal accident insurance products in Bandar Setia District. Percut sei sir. This is proven by looking at the statistical T value which shows the number $0.211 < 1.96$ and can also be seen by showing the P value is $0.839 > 0.05$. Testing the results of the second problem formulation shows that the decision to purchase personal accident insurance products in Bandar Setia Village, Percut Sei Tuan District is influenced by income level. It can be seen by showing a range of $5.925 > 1.96$ in the T statistic value and a P value of $0.000 < 0.05$. The results of this analysis answer the third problem formulation, namely Profession Risk and Income Level influence purchasing decisions simultaneously by looking at the F-Square Test value that F hit is greater than F table, namely $48.5 > 3.09$. And the R-Square results obtained were 0.524, it was stated that professional risk influenced purchasing decisions simultaneously by 52%.

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