

# The Influence Of Trust And Service Quality On Customer Satisfaction In Scholarship Partner Insurance Products (Case Study Of Ajb Bumiputera 1912 Rantauprapat Branch)

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## ABSTRACT

This research aims to determine the influence of trust and service quality on customer satisfaction with Ajb Bumiputera scholarship partner insurance products 1912 Rantauprapat branch. Research that uses a quantitative approach. Data collection techniques and instruments use scale model questionnaires likert taken from a sample of 76 respondents. In data processing research using the SPSS Release 26.0 For-Windows application. From the results Statistical analysis shows that there is a positive and significant influence partial that the two independent variables are trust (X1) and service quality (X2) has a significant effect on the dependent variable. Simultaneous test results F The obtained F-count value > F-table and significant < 0.05 then trust (X1), and service quality (X2) simultaneously or simultaneously has a significant effect on customer satisfaction (Y). Based on the results of the adjusted R determination test square is 0.243, this means the ability of the trust variable (X1) and quality service (X2) is able to explain the satisfaction variable (Y). The implications dominant in research regarding the variable quality of services provided the company Ajb Bumiputera 1912 Rantauprapat Branch to customers not yet optimal, it is hoped that in the future good service will need to be improved such as: having an attitude of responsibility or keeping promises, serving with a smile and being humble, behaving sympathetically, politely, and honestly are the attention of regular customers stay or decide not to be part of the company. With Thus, good or bad service quality depends on the provider's capabilities services to meet customer expectations absolutely.

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## 1. INTRODUCTION

Human life is always faced with unexpected events that can occur, which can cause losses both in terms of individuals and companies. All activities must experience risks, one of the efforts taken is to delegate these risks to a party or institution called insurance. An institution in the form of a legal entity established to accept the transfer of risks from other people (Sudarmo, 2014).

Insurance companies according to Law no. 2 of 1992 concerning Insurance Business is an agreement between two or more parties by which the insurer binds itself to the insured by accepting insurance premiums, to provide compensation to the insured due to loss, damage or loss of expected

profits or legal liability to third parties which may arise. suffered by the insured arising from an uncertain event or providing a payment based on the death or life of an insured person.

Insurance was originally a group that aimed to reduce personal financial burdens and avoid financing difficulties. But in general, the concept of insurance was created by a group of people each facing small, unexpected losses. If the loss is borne by one member of the association, then the loss is borne by those involved (Bunyamin, 2021).

Competition between industrial companies is getting tighter, both national and international companies, which are entering Indonesia. This can be seen by the various existing companies competing to compete at a high level and excel in the world of business and economics. Competition between companies is no exception with insurance companies. The increasing number of foreign companies in Indonesia makes competition very tight to establish their existence in the world (Sudarsono, 2003).

Many insurance companies that are currently developing are starting to innovate products, namely by creating various types of products to attract public interest and to meet the needs of their customers. One type of education insurance, where education is an important need for humans in the millennial era. The world of work has become a center for absorbing workers who have a standard level of education. Education is considered to reflect an individual's quality in carrying out work (Atika & Marisa, 2022).

Ajb Bumiputera 1912 Rantauprapat branch is the object of research and is one of the insurance companies operating in the education sector. One of Ajb Bumiputera's products is scholarship partner insurance, a scholarship partner program that guarantees full funding for a child's education from childhood to college regardless of changes in a person's financial situation. This program is designed to ensure that they continue to receive scholarship funds until they graduate, even if their parents pass away (Chandra, 2020).

In the initial stages of purchasing insurance products, of course there is a foundation of trust, a company that can make customers believe in the products or services they have will make customers feel satisfied because they entrust their finances to be managed by a trusted company (Desiana & M, 2018). Companies that are able to provide responsibility to customers with each profile will certainly have good integrity in the eyes of customers and potential customers towards insurance companies. The service industry really needs a trust factor because the products are not goods that can be taken home, but insurance products adhere to the principle of trust in their implementation (Ardani & S, 2018).

Trust in the Indonesian insurance sector in recent years has not shown encouraging developments. OJK data shows that the insurance penetration rate in Indonesia in 2021 has only reached 3.18%, consisting of social insurance penetration of 1.45%, life insurance 1.19%, general insurance 0.47% and the remainder mandatory insurance. In terms of premium income growth in the insurance sector for the period from January to November 2022, it reached IDR 280.24 trillion or can be said to have stagnated growth with growth of only 0.44% compared to the previous year's period. This is in line with the 2022 national survey of financial literacy and inclusion (SNLIK), where the level of insurance inclusion experienced a less significant increase, namely from 13.15% in 2019 to 16.63% in 2022 (Zulkarnain, 2017).

The lack of rapid growth in the insurance sector is due to low public use and trust in insurance products. These problems often arise in insurance in the form of difficult claims processes, premiums that are not affordable for all groups, lack of public access to insurance products and the potential for failure to pay (OJK, 2023).

Service quality is a form of effort to create comfort for customers so that customers feel they have more value than expected. Satisfactory service quality is an attraction for consumers not to look at other insurance companies, so that old consumers will remain and new consumers will try the insurance company's products (Sani et al., 2022).

A company can survive if the insurance it markets gets a positive response (Syafina, 2018). Positive responses can be seen from the quality of service for customers who join insurance every year. As for the number of customers of Ajb Bumiputera 1912 Rantauprapat branch, the researchers present the data which can be seen from the data for the last 5 years in the table, below:

**Table 1. Customers Of Insurance 2018-2022**

No.	Year	Total Customers
1.	2018	250
2.	2019	230
3.	2020	170
4.	2021	150
5.	2022	165

Source: Ajb Bumiputera 1912 Rantauprapat Branch

From table 1 above, it can be seen that the number of customers each year at Ajb Bumiputera 1912 Rantauprapat branch experiences increases and decreases. If we look at each year, the number of customers in 2018 was 250, the number of customers in 2019 was 230, the number of customers in 2020 was 170, the number of customers in 2021 was 150, the number of customers in 2022 was 165 customers. The decrease in the number of customers is influenced by trust and the quality of service provided by the company.

The quality of service development can be seen from the number of customers, but it still appears to be very low, which proves that the quality of service provided by employees or companies is not optimal so it is not as expected by customers. Based on the results of direct field observations, there are problems regarding service problems such as: Difficulty contacting agents when they need help with the quick claim disbursement process, company operational hours with insufficient information where the office is not open every day, making customers or prospective customers tired of spending their time on come when there is a need that you want to discuss, the office building which has not been updated from the outside looks like there is no office activity making those who want to visit the place less sure that the place is an office (Fandy, 2010). From an administrative perspective, there is a lack of information on policy maturity reports that do not arrive or are late to customers, as a result of which customers delay policy payments, experience lapses, which should easily cause claims to be delayed and fines for late premium payments, until the policy is active first (Febriani, 2017).

The factor that influences customer satisfaction is product quality, where product quality is the overall characteristic of the product or service's ability to meet predetermined demand. Therefore, companies must understand consumer perceptions regarding product quality (Oktaviani et al., 2019). The image in table 2 is below:

**Table 2. Number of sales of scholarship partner products 2020-2022**

No.	Years	Total policy sales
1.	2020	120
2.	2021	110
3.	2022	80

Source: Of Sales Data For Ajb Bumiputera 1912 Polis Rantauprapat Branch

From table 2 above, you can see a decrease in the number of sales of scholarship partner product policies each year starting from 2020-2022 at Pt. Bumiputera Insurance 1912 Rantauprapat branch. Of course, there are problems causing a decline in sales of scholarship partner products, namely the lack of cooperation between the Ajb Bumiputera 1912 Rantauprapat insurance institution and agencies in the service sector, the lack of intensive introduction of insurance products through private institutions and the general public, and conventional marketing not being developed in the IT sector (Hermanto, 2019).

Customer satisfaction is the main thing that should not be ignored for a company, because customers who are satisfied with the company's services will directly spread good news to other consumers. Inversely, if consumers are dissatisfied, this gives the company a bad image from negative recommendations spread by consumers who have used a company's services, as a result of dissatisfaction. Paying attention to needs will result in satisfaction with service quality being a factor in the success of a business amidst the current increasingly tight corporate competition climate (Imsar et al., 2022).

Customer satisfaction in insurance arises from the certainty of a fast claim process, it is clear that what the company has done makes the customer's heart happy (Kotler, 2003). The reality is that the claim disbursement process must carry out stages such as: preparing document requirements, seeing the active period of the policy, seeing the payment history and not being late (Tanjung, 2003). Waiting for approval from the center whether the claim we submitted is appropriate or not. Another phenomenon is that the benefits of insurance products do not match the insurance claim money that is disbursed does not match what was promised at the beginning of the insurance purchase, which will lead to an increase in the number of customers closing policies due to dissatisfaction seen from the services provided which are not able to respond appropriately to meet the customer's level of expectations. rated as not optimal (Lupiyoadi, 2001).

People generally think that if they buy an insurance policy and pay the premium, all forms of risk will be borne by the insurance company. Every company must strive to exist and always want to grow and develop, no one wants to experience bankruptcy, therefore every service company is obliged to plan, implement and control a quality system in such a way that trust and service can satisfy its customers, including Ajb Bumiputera 1912 Rantauprapat branch (Murti & Santika, 2016).

Based on these background conditions, it becomes a research link to examine "The Influence of Trust and Service Quality on Customer Satisfaction in Scholarship Partner Insurance Products (Case Study of Ajb Bumiputera Rantauprap Meeting Branch)".

## 2. RESEARCH METHOD

The approach used in this research is a quantitative approach. Quantitative Research is a research approach that requires a lot of use of numbers, starting from data collection, interpretation of that data and the appearance of the results (Rahmani, 2016). In processing research data using the SPSS Release 26.0 For-Windows application. As well as the analysis technique used is multiple linear regression which is used to determine the influence of two or more independent variables on the dependent variable.

## 3. RESULTS AND DISCUSSIONS

### Research Result

#### a) Normality Test

**Table 3.** Normality Test Results

#### One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		76
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	314.609.955
Most Extreme Differences	Absolute	.085
	Positive	.085
	Negative	-.045
Test Statistic		.085
Asymp. Sig. (2-tailed)		.200 <sup>c,d</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance		

Source: Of SPSS 26 Data Processing Results

From the results of Table 3 of the One Sample Kolmogorov-Smirnov normality test, it can be concluded that in this study the normality value obtained was 0.200, which means  $> 0.05$ , so the

value is normally distributed. To further strengthen the results of this research, a normality test was used with the P Plot graphic approach which can be seen in the image below:

## b) Multikolinearity Test

**Table 4.** Hasil Uji Multikolinearity Test Results  
**Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.748	4.290		.407	.685		
	TRUST	.261	.129	.218	2.020	.047	.866	1.155
	KUALITAS_PELAYANAN	.409	.113	.391	3.618	.001	.866	1.155

a. Dependent Variable: KEPUASAN\_NASABAH

Source: Of SPSS 26 Data Processing Results

Note that based on Table 4, the VIF value of the trust variable is 1.155, the VIF value of the service quality variable is 1.155. Because all VIF values are  $< 10$ , it is concluded that there is no multicollinearity. Based on Figure 4 the scatterplot graph shows that the data points spread above and below or around the number 0 on the Y axis, the spread of the points does not form this pattern. Thus, it can be concluded that heteroscedasticity does not occur, until a good and ideal regression model is met. Apart from using scatterplot graphics, heteroscedasticity testing can also be done using the Glajser test (Sugiyono, 2014). The Glajser test is carried out by transforming the residual value into absolute residual and regressing it with the independent variable. The following is a heteroscedasticity test with the Glejser test:

## c) Heterokedasticity Test

**Table 5.** Heteroskedasticity Test Glejser  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.661	2.415		2.758	.007
	TRUST	-.102	.073	-.173	-1.409	.163
	KUALITAS_PELAYANAN	-.043	.064	-.083	-.674	.502

a. Dependent Variable: Abs\_Res

Source: Of SPSS 26 Data Processing Results

Based on Table 5 above, it can be seen that both variables have a significance value of  $> 0.05$ . So it can be concluded that heteroscedasticity does not occur.

#### d) Multiple Linear Regression Analysis

**Table 6.** Multiple Linear Regression Analysis Test  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.748	4.290		.407	.685
	TRUST	.261	.129	.218	2.020	.047
	KUALITAS PELAYA NAN	.409	.113	.391	3.618	.001

a. Dependent Variable: KEPUASAN\_NASABAH

Source: Of SPSS 26 Data Processing Results

Based on data analysis using SPSS 26, the following regression equation results were obtained:

$$Y = 1.748 + 0.261X_1 + 0.409 X_2 + e$$

The regression equation above shows the relationship between the independent variable and the dependent variable, from this equation it can be concluded that:

1. The constant value is 1.748 if the trust (X1) and service quality (X2) variables are constant or do not change (equal to zero) then customer satisfaction (Y).
2. The regression coefficient value of trust has a positive sign of 0.261, indicating the positive influence of trust on customer satisfaction. If the trust variable (X1) increases by 1% with the assumption that the other independent variables (X1) from the regression model are constant, then customer satisfaction increases by 0.261 at Ajb Bumiputera Rantauprapat Branch.
3. The regression coefficient value of service quality has a positive sign of 0.409, indicating that there is a positive influence between service quality and customer satisfaction. If the service quality variable (X1) increases by 1% with the assumption that the other independent variables (X1) from the regression model are constant, then customer satisfaction increases by 0.409 at Ajb Bumiputera Rantauprapat Branch.

#### e) Hypothesis Test

##### a) t Test Results (Parsial)

**Table 7.** Parsial Test (t Test)  
**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.748	4.290		.407	.685
	TRUST	.261	.129	.218	2.020	.047
	QUALITY_SERVICE	.409	.113	.391	3.618	.001

a. Dependent Variable: CUSTOMER SATISFACTION

Source: Of SPSS 26 Data Processing Results

Based on table 7, by observing the results of the t-test (partial) on each variable, it can be explained as follows:

- Hipotesis 1  
Ha1: trust influences customer satisfaction with insurance products from the Ajb Bumiputera 1912 Rantauprapat branch scholarship partners.

Ho1: trust has no effect on customer satisfaction with the Ajb Bumiputera 1912 Rantauprapat branch scholarship partner insurance product.

Based on the results of the t test for the trust variable, it was found that the t-count was greater than the t-table, with the value of the trust variable being  $2.020 > 1.992$ . The significance of the determination is 0.05 ( $0.047 < 0.05$ ), so it can be determined that Ho1 is rejected and Ha1 is accepted. This shows that trust has a partially significant effect on customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partners.

- Hipotesis 2

Ha2: service quality influences customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat branch scholarship partners.

Ho2: service quality has no effect on customer satisfaction with the Ajb Bumiputera 1912 Rantauprapat branch scholarship partner insurance products.

Based on the results of the t test for the service quality variable, the t-count is greater than the t-table, with the value of the service quality variable being  $3.618 > 1.992$ . The significance of the determination is 0.05 ( $0.001 < 0.05$ ), so it can be determined that HO2 is rejected and Ha2 is accepted. This shows that service quality has a partially significant effect on customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partners.

## b) f Test (Simultan)

**Table 8. Simultan Test Results ( f Test)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	264.536	2	132.268	13.007	.000 <sup>b</sup>
	Residual	742.346	73	10.169		
	Total	1006.882	75			
a. Dependent Variable: CUSTOMER_SATISFACTION						
b. Predictors: (Constant), SERVICE_QUALITY, TRUST						

Source: Of SPSS 26 Data Processing Results

Based on table 8 above, it can be seen that the calculated f is 13.007 with an F table value of 3.12 so that the calculated F value is  $> F$  table, and the significance level is  $0.000 < 0.05$ . So it is concluded that trust (X1) and service quality (X2) simultaneously or simultaneously have a significant effect on customer satisfaction (Y).

## c) Coefficient Of Determination (R<sup>2</sup>)

**Table 9. Coefficient Of Determination (R<sup>2</sup>) Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.513 <sup>a</sup>	.263	.243	3.189
a. Predictors: (Constant), KUALITAS_PELAYANAN, TRUST				
b. Dependent Variable: KEPUASAN_NASABAH				

Source: Of SPSS 26 Data Processing Results

Based on table 9, it can be seen that the coefficient of determination value in the table above, it is known that the R Square is 0.243. This value can be seen from the variables trust (X1) and service quality (X2) in explaining the customer satisfaction variable (Y) of 24.3% and the remaining 75.7% is explained by other variables not discussed in this research.

## DISCUSSION OF RESEARCH RESULTS

### a. The influence of trust on customer satisfaction

Research that has been carried out in the field shows that the results of the trust variable (X1) have a significant effect on customer satisfaction (Y). This is known through the comparison of t-count > t-table results, namely  $2.020 > 1.992$ . The significance of the determination is 0.05 ( $0.047 < 0.05$ ), then it can be determined that HO1 is discarded and Ha1 is recognized. This implies that positive trust has a partially significant effect on customer satisfaction with the Ajb Bumiputera scholarship partner product, Rantauprapat Branch.

The level of customer trust in Ajb Bumiputera 1912 Rantauprapat branch includes the customer's sense of trust in a product, which is usually based on the customer's assessment of seeing, understanding and feeling the benefits. This trust arises if the product can meet customer needs and expectations, so that they feel satisfied with the product. This trust arises because the company can handle customer problems such as resolving customer claims quickly and according to insurance customer needs (Ratnasari et al., 2023).

The findings of this research agree with previous research conducted by Siti Wulandari (2017). About "The Influence of Trust and Service Quality on Life Insurance Consumer Satisfaction. This is also in accordance with existing theory according to consumer trust according to Mowen (2002) is all the knowledge possessed by consumers and the conclusions made by consumers about objects, attributes and benefits. The objects referred to here are products, people, companies and everything in which a person has beliefs and attitudes. Then satisfaction arises because you have consumed or used the product (Syahriza & Marisa, 2023).

### b. The influence of service quality on customer satisfaction

Based on research conducted in the field, it shows that the results of the service quality variable (X2) have a significant effect on customer satisfaction (Y). This is known through the comparison of t-count > t-table of service quality variables, namely  $3.618 > 1.992$ . The significance of the determination is 0.05 ( $0.001 < 0.05$ ), so it can be determined that HO2 is rejected and Ha2 is accepted. This shows that service quality has a partially significant effect on customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partners (Rismayuda, 2023).

The quality of service provided by Ajb Bumiputera 1912 Rantauprapat branch can be seen from a person's response to other parties by providing products or services that suit the tastes and needs of customers. It is hoped that good professional service full of responsibility, friendly attitude, politeness, honesty and punctuality will become a reference for customers to stay or choose and decide not to be part of the company. In assessing a company's service quality, the extent to which service quality can achieve the highest possible customer satisfaction. Bumiputera Life Insurance Office 1912 Rantauprapat must improve the relationship between service quality and customer satisfaction because by fulfilling customer satisfaction, the company can meet customer expectations. Therefore, service quality has a positive impact and is a major concern (Rotter, 1967).

The findings of this research agree with previous research conducted by Noura Rouzaton (2020) regarding "The Influence of Service Quality and Premium Amount on Life Insurance Customer Satisfaction PT. Sun Life Financial Syariah Banda Aceh Branch". This is also in accordance with existing theory, according to Tjiptono and Candra, who define service quality as a form of effort to realize the needs, desires and accuracy of product delivery so that it can balance buyers, including reliability, responsiveness, guarantee, empathy, physical evidence (Sopiah. & M., 2013).

### c. The influence of trust, service quality on customer satisfaction

The results showed the influence of Trust, Service Quality on Customer Satisfaction through research that has been conducted in the field shows that these results are known by looking at the value of the f test results, namely with an f-count value of 13.007 so that the comparison is f-count >



$f_{table}$ , namely  $13.007 > 3.12$  then comparing the value of the significant determination of 0.05, significance  $0.000 < 0.05$ . Therefore,  $H_0$  is rejected and  $H_a$  is accepted which means that there is a simultaneous influence between the two independent variables, namely trust, service quality on customer satisfaction on Ajb Bumiputera 1912 scholarship partner insurance products, Rantauprapat Branch.

Then the results of the coefficient of determination test with an adjusted R square value of 0.243, this value means that the trust and service quality variables have a value of 24.3%, able to explain the customer satisfaction variable while the remaining 75.7% (the result of  $100\% - 24.3\%$ ) is explained by other variables outside this study.

The research results show that there is an influence of Trust, Service Quality on Customer Satisfaction through research that has been carried out in the field showing that these results can be seen by looking at the f test results, namely with an f-count value of 13.007 so that the comparison is  $f\text{-count} > f\text{ table}$ , namely  $13.007 > 3.12$  then the comparison of the determined values is significant 0.05, significance  $0.000 < 0.05$ . Therefore,  $H_0$  is declared rejected and  $H_a$  is declared accepted, which means that there is a simultaneous influence between the two independent variables, namely trust, service quality on customer satisfaction in the insurance product of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partner.

Then the results of the coefficient of determination test with an adjusted R square value of 0.243 can be interpreted as the trust and service quality variables having a value of 24.3%, able to explain the customer satisfaction variable while it is 75.7% (result of  $100\% - 24.3\%$ ) the rest is explained by other variables outside this research.

#### 4. CONCLUSION

Based on the results above regarding the Influence of Trust and Service Quality on Customer Satisfaction in the Ajb Bumiputera 1912 Scholarship Partner Insurance Products, Rantauprapat Branch, it can be concluded as follows; Trust (trust) has a positive and significant effect on customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partners. Which means, the higher the trust, the higher customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat branch scholarship partners. Service quality has a positive and significant effect on customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partners. Which means, the higher the quality of service, the higher customer satisfaction with the insurance products of the Ajb Bumiputera 1912 Rantauprapat Branch scholarship partners. Trust, and service quality together or simultaneously have a positive and significant effect on customer satisfaction with scholarship partner insurance products. In the results of the F test, it is known that the f-count value is  $13.007 > f_{table}$ , namely 3.12, then determination with an adjusted R square value of 0.243, this means that the ability of the trust variable (X1) and service quality (X2) is able to explain the satisfaction variable (Y). amounting to 24.3%, the remaining 75.7% is explained by other variables not discussed in this study.

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