

## Faktor-faktor yang mempengaruhi keputusan seseorang dalam berasuransi dan peluangnya untuk memilih asuransi syariah

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=109896&lokasi=lokal>

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### Abstrak

#### **ABSTRAK**

Tingkat kesadaran masyarakat Indonesia dalam berasuransi masih tergolong sangat rendah jika dibandingkan dengan kesadaran berasuransi di negara lain. Penilaian ini terutama jika dilihat dari sudut pandang tingkat penetrasi industri untuk pasar nasional nasabah individual. Hal ini menyebabkan perkembangan industri asuransi di Indonesia, khususnya asuransi syariah belum begitu signifikan. Padahal kita tahu bahwa potensi pasar industri asuransi syariah untuk berkembang di Indonesia sangat besar, mengingat mayoritas (80%) penduduk Indonesia beragama Islam. Variabel terikat dalam penelitian ini adalah masyarakat yang memilih asuransi syariah dan variabel bebasnya terdiri dari faktor kebutuhan akan asuransi, faktor kepercayaan terhadap asuransi, faktor syariah, faktor ekonomis dan faktor produk. Metodologi penelitian dalam penelitian ini menggunakan metode deskriptif dan analisis kuantitatif dengan menggunakan model regresi logistik (model logit).

Hasil analisis deskriptif dalam penelitian ini menyebutkan bahwa mayoritas peserta asuransi adalah berjenis kelamin pria, berusia antara 26 sampai dengan 35 tahun, berpendidikan tinggi (Sarjana), bekerja sebagai pegawai Swasta dan berpenghasilan antara Rp 1.500.000 sampai dengan hampir Rp 3.000.000 per bulan. Sedangkan hasil analisis regresi logistik menyebutkan bahwa peluang responder untuk memilih asuransi syariah adalah sebesar 61,8 %. Dan kelompok masyarakat yang potensial untuk memilih asuransi syariah adalah kelompok masyarakat yang tingkat kebutuhannya akan asuransi tinggi dan sangat peduli terhadap sistem syariah.

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Compared with other countries, Indonesian people insurance awareness is still in the low rate. Mainly from penetration the industry point of view for individual customer in national market. This leads to sharia insurance development, which is not significant enough. Indonesia has a big potential market for sharia insurance as 80% of its people are muslim. The dependent variable in this research is the people who choose sharia insurance. And the independent variable consists of insurance needs factor, trust factor, sharia factor, economics factor and product factor. Research method used is descriptive method and quantitative analysis with logistic regression method.

The description analysis concludes that most of insurance clients are male, between 26 - 35 years of age, high educated (SI), working as private employee, and has a range of Rp1,500,000 - 3,000,000 salary per month. The logistic regression analysis concludes that respondent probability to choose sharia insurance is 61.8%. And group of potential market is a citizen who has a high need of insurance and sharia system awareness.

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