

Pengaruh Variabel Inovasi, Awareness Level, Religious Belief terhadap Adopsi Penggunaan Produk Asuransi Jiwa Unit link Syariah Saat Pandemi COVID-19: Studi Pada Nasabah Prudential Life Assurance = "The Influence of Innovation, Awareness level, Religious Belief variables towards the Adoption the Use of Sharia Unit link Life Insurance Products During the COVID-19 Pandemic: A Study on Prudential Life Assurance Customers"

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Abstrak

Asuransi jiwa unit link syariah merupakan salah satu bentuk inovasi bisnis dan kreatif dalam pengembangan dunia asuransi jiwa, dimana nasabah tidak hanya mendapatkan proteksi jiwa melainkan juga investasi, kemudian dalam pelaksanaannya harus sesuai dengan prinsip syariah. Penelitian ini bertujuan untuk mengetahui pengaruh variabel Inovasi (perceived relative advantage, perceived complexity, perceived compatibility), awareness level, dan religious belief terhadap adopsi produk asuransi jiwa unit link syariah PT Prudential Life Assurance menggunakan Diffusion of Innovation theory (DOI) yang diadaptasi oleh Roger (2003). Survei daring dilakukan kepada nasabah pemegang polis asuransi jiwa syariah PT Prudential Life Assurance yang beragama Islam, berusia lebih dari 17 tahun dan berdomisili di wilayah Jabodetabek. Analisis data pada penelitian ini menggunakan software SPSS 26 dan Lisrel 8.8 dengan metode pengolahan data Structural Equation Modelling (SEM) untuk menguji variabel pada penelitian terhadap 202 responden. Hasil penelitian menunjukkan bahwa terdapat pengaruh yang signifikan dan positif perceived relative advantage, perceived compatibility awareness level, dan religious belief terhadap adopsi unit link syariah, sedangkan pengaruh perceived complexity terhadap adopsi unit link syariah menghasilkan data yang tidak signifikan. Selain itu peran moderasi dari jenis kelamin dan usia berpengaruh signifikan, sedangkan moderasi pendidikan tidak berpengaruh signifikan.

.....Sharia unit link life insurance is a form of business and creative innovation in the development of the world of life insurance, where customers not only get life protection but also investment, then in its implementation it must be in accordance with sharia principles. This study aims to determine the effect of the Innovation variable (perceived relative advantage, perceived complexity, perceived compatibility), awareness level, and religious belief on the adoption of PT Prudential Life Assurance's sharia unit link life insurance product using the Diffusion of Innovation theory (DOI) which was adapted by Roger (2003). An online survey was conducted to customers of PT Prudential Life Assurance's sharia life insurance policy holders who are Islamic religion, over 17 years old and domiciled in the Greater Jakarta area. Data analysis in this study used SPSS 26 and Lisrel 8.8 software with Structural Equation Modeling (SEM) data processing methods to examine the variables in the study of 202 respondents. The results showed that there was a significant and positive effect of perceived relative advantage, perceived compatibility awareness level, and religious belief on the adoption of sharia unit links, while the effect of perceived complexity on the adoption of sharia unit links resulted in insignificant data. In addition, the moderating role of gender and age has a significant effect, while the moderation of education has no significant effect.

