The Effect of Claim Service Quality on the Decision to Buy Sharia Insurance Products (Case study on Sharia Insurance in Indonesia)

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Abstract. The aim of this research is to determine the significant effect of quality of claim service on the decision to buy sharia insurance products, to determine the influence of claim service quality on the decision to buy sharia insurance products. The method used in this research is a quantitative method with a descriptive approach. The population in this study were customers of Islamic insurance throughout Indonesia and the sample used in this study totaled 95 people with predetermined conditions, namely customers who had filed a claim. The collection technique used in sampling is Purposive Sampling, namely a sampling method where each population does not have the same opportunity. The technique used to collect data is an indirect communication technique with a tool in the form of a questionnaire. Meanwhile, to analyze the data, researchers used the SPSS For Windows program. Based on the results of the analysis carried out, it can be concluded that the quality of claim service has a significant effect on the decision to buy sharia insurance products in Indonesia with an effect of 60% and the remaining 40% is the influence of other variables that are not in this study (Extranius Variable).

Keywords: Services, Claims, Buying Products, Sharia Insurance

1. Introduction

Basically not everyone wants accidents or disasters, but accidents or disasters are decrees of Allah SWT that cannot be avoided but the risks can be overcome. Of course, the existence of insurance today is very useful for the community in facing future risks, because the concept of sharia insurance is based on the concept of takaful which is a combination of responsibility and brotherhood. between participants, human activity as a social being. Reciprocal risk is carried out on the basis of mutual assistance, so each uses the political resources provided for risk.

This is understandable because insurance companies sell intangible products, unlike other products whose goods are tangible, so the transaction is clearly visible. Insurance relies on the trust of prospective customers to bear the financial risk of losses due to unexpected events. In the event of a claim or disaster, the customer certainly hopes that by making a claim it can fulfill its rights under the policy, but sometimes the insurer is forced to reject the claim.

As an insurance company operator, you must be careful in making claim adjustments, because the funds used to adjust claims do not belong to the insurance company, but belong to all policyholders. Basically, the insurer must be careful in settling claims, but being careful in resolving claims does not mean delaying payment. Claims must be resolved promptly without neglecting the good claims handling process.

Consumers should also be aware of advertising or promotion of products offered by manufacturers, whether the product is more useful or more harmful. Over time, people will show interest in the Islamic insurance system. Insurance companies must also show that insurance can really be a support and hope for the community in accordance with the concept of sharia insurance itself, namely. H. sharing risks, need protection. Based on motual aid.

Sharia insurance is a business that cannot be separated from competition. Intense competition forces insurance companies to devise strategies to encourage consumers to buy the products they offer. Therefore, quality of service is required in sharia insurance which is likely to affect consumer satisfaction and interest in buying the product. This situation can mean that Islamic insurance companies cannot simply survive and approach and retain existing customers by using emotional sentimentality for religious reasons.

The most important issues are internal, such as the following: high-quality payment and billing systems, internal audits, and inefficient business processes. While the main solutions are short-term improvements, the following are: Communication and reinforcement, operational performance and efficiency, and structural appreciation and sanctions. Insurance and support regulators are expected to use the results to set specific policies on the issue. (Handoko &; Firdaus, 2020) Based on ultrasound and Fishbone analysis, the following results were obtained: Factors causing low public interest in sharia insurance include: (a) Lack of sales of sharia insurance and its products, (b) Lack of professional human resources, (c) Lack of Islamic awareness, (d) Lack of government support, (e) Image, (f) Indonesian society continues to have a commercial nature The biggest problem that needs to be addressed immediately is the lack of sales of sharia insurance and its products. Strategies that can be done to overcome the problem of lack of promotion of sharia insurance include television, internet, expansion of sharia insurance in remote areas, sharia teaching in schools, regular statements or taklim. (Lestari, 2020) Protection of Policyholders or Insured in Dispute Resolution and Sharia Insurance Entities based on Law No. 40 of 2014. Article 53 regulates insurance to protect the insured as a party to the insurance contract with the insurance company. The guarantee system and Article 54 which regulates the resolution of insurance disputes through mediation. In the principle of Islamic certainty, namely ta'āwun 'ala al Birr wa al Taqwa (kindness) and al ta'min (sense of security). (Prayogo &; Shufaat, 2023)

The solution that must be improved in facing problems related to Sharia Insurance in Indonesia is while the main problem to ensure high-tech innovation is the human side, namely lack of human resources and regulatory challenges; Product aspect, consisting of product penetration and Islamic stock market share. The solution needed in fintech innovation insurance is the human side consisting of resource minimization and regulation; The product aspect consists of product research and product innovation. Fintech's new insurance strategy includes outreach, training, collaboration, and digital marketing. Socialization has the biggest impact on fintech innovation insurance that brings fintech into the digital age. As part of the fintech process, regular training should be organized to get assistance from the Financial Services Authority (OJK) as a regulator to comply with government guidelines.

Cooperation between companies is needed so that business models are not burdened by insurance campaigns or potential participants, so that people know and care, all levels of society are informed about the importance of insurance in life, reduce all possible risks and

invite everyone to participate in fintech innovation. (Nuranggraeni, 2020) that asset risk due to technology failure, system damage, hacking, capital loss, fraud, misuse, risk of war, natural disaster, death, bankruptcy, sanctions, and non-compliance is included in the subjective, objective and clean risk assessment. Secondly, it is important to include Islamic insurance schemes (takaful) in cryptocurrency risk management to increase public confidence in the

market. The implications of this article can be considered for cryptocurrency transactions under Islamic Sharia law, as the risks associated with cryptocurrencies have been mitigated by the existence of the Shariah insurance system (Takaful). (Basyirah et al., 2022) that the existence of sharia insurance in Indonesia can be strengthened if certain legal foundations are still very lacking to regulate sharia insurance and that the role of sharia insurance is needed to provide information to the public about products, systems and their use. and profits. Sharia insurance. (Jannah &; Nugroho, 2019)

Previous research related to services in sharia insurance in Indonesia that the variables of insurance literacy, religiosity, and service quality have a significant effect on millennial interest in using sharia insurance. In addition, this study partially found that the variable of religiosity had no effect on the interest of the millennial generation in buying sharia insurance. This study is expected to provide an overview of the relationship between insurance literacy, religiosity and perceptions of service quality in the Islamic insurance industry in the growth of the Islamic insurance market, especially among millennials. (Pramudya &; Rahmi, 2022) then in another study under service, marketing, price and brand image affect purchasing decision variables, while influenced by other factors become. (Amelisah &; Sholichah, 2021) that customers are satisfied with the sharia insurance services provided by the city of Pekanbaru, especially regarding indicators of officer friendliness in providing services and indicators of confidentiality of customer information. (Thamrin &; others, 2022)

Research Hypothesis

According to Bambang Prasetyo, Lina Miftahul Jannah (2008: 76) a hypothesis is a proposition that will be tested for validity or is a temporary answer to a research question. The hypothesis in this study uses the Ho and Ha hypotheses, which are as follows: Zero Hypothesis (Ho) Ho's hypothesis is formulated as follows: There is no significant influence of the quality of claim services on the decision to buy sharia insurance products. Alternative Hypothesis (Ha) In this study Ha can be formulated as follows: There is a significant influence of the quality of claim services on the decision to maintain sharia insurance products.

Conceptual framework

The frame of mind according to Muhammad (2008: 75) is a description of the relationship between variables in a variable, the frame of mind is described by the way of thought according to a logical framework. Within this frame of mind will be placed the research problems that have been identified. The frame of mind in this study is as follows:

Figure 1.1 Conceptual framework Quality of service to purchasing decisions

Quality of Service Claims (X) → Buying Decision (Y)
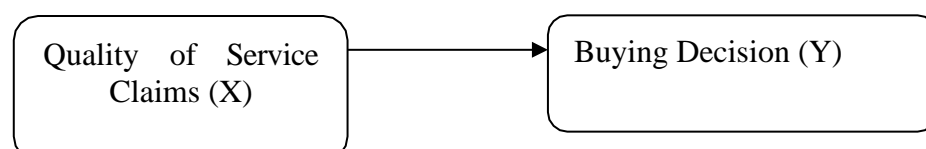
1. Variable X or often called the independent variable is a variable that has an influence on the dependent variable. The independent variable in this study is the quality of claim service.

2. Variable Y or often also called dependent *variable* is a variable that arises because it is influenced by independent variables. In this study, the dependent variable is the decision to buy Islamic insurance products.

2. Methods

This research method is quantitative with descriptive analysis and data collection with questionnaires and the level is the Likert scale. The population in this study were customers of Islamic insurance throughout Indonesia and the sample used in this study totaled 95 people with predetermined conditions, namely customers who had filed a claim. The collection technique used in sampling is Purposive Sampling, namely a sampling method where each population does not have the same opportunity. The technique used to collect data is an indirect communication technique with a tool in the form of a questionnaire. Meanwhile, to analyze the data, researchers used the SPSS For Windows program

3. Results and Discussion

The instrument test carried out is a validity and reality test, the validity test is used to measure the validity or absence of a questionnaire, while the reliability test is used to measure the questionnaire whether it is an indicator of the variable or construct to be measured, below will be presented the results of the validity and reliability test measurement of 95 respondents.

3.1 Validity Test Results

In this study, researchers conducted a validity test with the pearson correlation method. The validity in this study is that the questionnaire is able to reveal the quality of service claims against buying decisions. Valid or invalid testing is carried out by knowing the correlation value between each item with the total score of correlated items or this correlation value compared to r table, r table is searched at a significance of 0.05 with a 2-sided test and the amount of data (n). A questionnaire is said to be valid if the questions on the questionnaire are able to reveal something that the questionnaire will measure. The research questionnaire used is valid if the correlation value is greater than 0.301 or the significance value is less than 0.05 or 5%.

3.2 Validity Test Results for Claim Service Quality

Table 2.1 Test results of validity of claim service quality variables

Group	No Item	Korelasi (r)	Signifikansi	Information
X.1	X1.1	0,517	0,000	Valid
	X1.2	0,575	0,000	Valid
	X1.3	0,762	0,000	Valid

X1.4	0,689	0,000	Valid
X1.5	0,753	0,000	Valid
X1.6	0,424	0,000	Valid
X1.7	0,67	0,000	Valid
X1.8	0,751	0,000	Valid
X1.9	0,474	0,000	Valid
X1.10	0,625	0,000	Valid
X1.11	0,574	0,000	Valid

Based on the table above, it can be seen that the statement items for claim service quality variables (X) in items X1.1, X1.2, X1.3, X1.4, X1.5, X1.6, X1.7, X1.8, X1.9, X1.10, X1.11, are all valid.

3.3 Test Results for the Validity of Buying Decisions

Table 2.2 Test results of validity of buying decisions

Group	No Item	Korelasi (r)	Signifikansi	Information
Y.1	Y1.1	0,520	0,000	Valid
	Y1.2	0,691	0,000	Valid
	Y1.3	-0,436	0,000	Valid
	Y1.4	0,552	0,000	Valid
	Y1.5	0,737	0,000	Valid
	Y1.6	0,775	0,000	Valid
	Y1.7	0,797	0,000	Valid
	Y1.8	0,764	0,000	Valid
	Y1.9	0,599	0,000	Valid
	Y1.10	0,684	0,000	Valid
	Y1.11	0,822	0,000	Valid
	Y1.12	0,664	0,000	Valid
	Y1.13	0,690	0,000	Valid

Source: SPSS Data

Based on the table above it can be seen that the statement items for buy decision (Y) at Y1.1, Y1.2, Y1.3, Y1.4, Y1.5, Y1.6, Y1.7, Y1.8, Y1.9, Y1.10, Y1.11, Y1.12, Y1.13, are all valid.

3.4 Reliability Test Results

Reliability tests are used to determine the consistency of measuring instruments, whether the measuring instruments used are reliable and remain consistent if the measurements are repeated. The reliability test method that is often used is Cronbach's Alpha. This method is very suitable for use on scale-shaped scores (e.g. 1-4) or range scores

(e.g. 0-10, 0-30). To determine whether the instrument is reliable or not can be used, certain limits such as 0.6. According to Sekeran in Priyatno (2011: 69) reliability less than 0.6 is not good, while 0.7 is acceptable and above 0.8 is good.

Table2.3 Reliability Test Results

| Variabel/item	Cronbach's Alpha	N of Item	Reliability Results
Quality of Service Claims	0,842	11	Reliabel
Quality of Service Claims	0,848	13	Reliabel

Source: *SPSS Data*

From the data above, two outputs are obtained, namely the quality of claim service and buying decisions, from these outputs can be known the reliability value (Cronbach's Alpha) of each variable. For the service quality variable, the claim value of Cronbach's Alpha is 0.842 and for the decision variable to buy Cronbach's Alpha is 0.848. Because the value of the two variables is above 0.6, it can be concluded that the measuring instruments in this study are reliable.

3.5 *Classical Assumption Test Results*

Normality Test Results

This test aims to find out whether in the regression model, the residual variable has a normal distribution or not. The test used to test residual normality is a normal probability plot. The results of the normal probability test are as follows.

**Figure 1.2** Graph of Normal Probability Plot Test Results
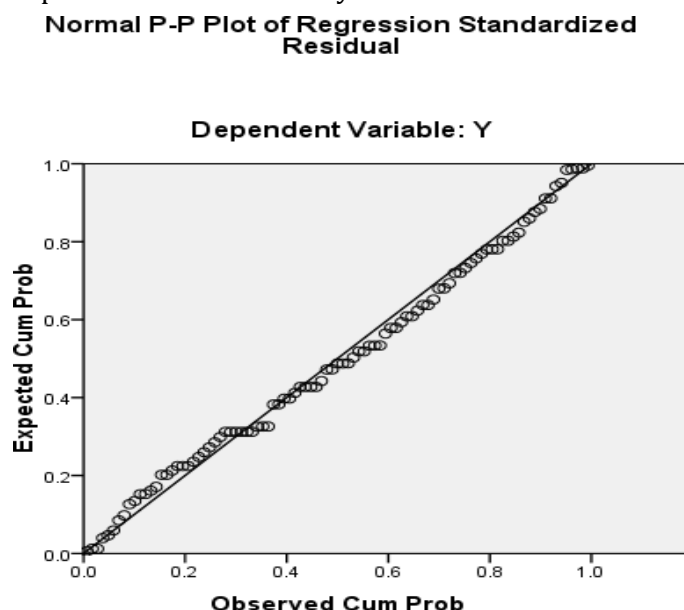
Based on the results of the normal probability plot test above, it appears that the points that constitute data spread around the diagonal line and the spread also follows the

direction of the diagonal line, so it can be concluded that the data is normally distributed.

3.6 Heteroscedasticity Test Results

The heteroscedasticity test is used to test whether in a regression model there is an inequality of variance from residuals in another observational observation. A good regression model is that heteroscedasticity does not occur, in this study the scatterplot method is used by looking at the pattern of points in the regression scatterplot. If the points spread out in an unclear pattern above and below 0 on the Y-axis, heteroscedasticity does not occur.

Figure 1.3 Heteroscedasticity Test Results
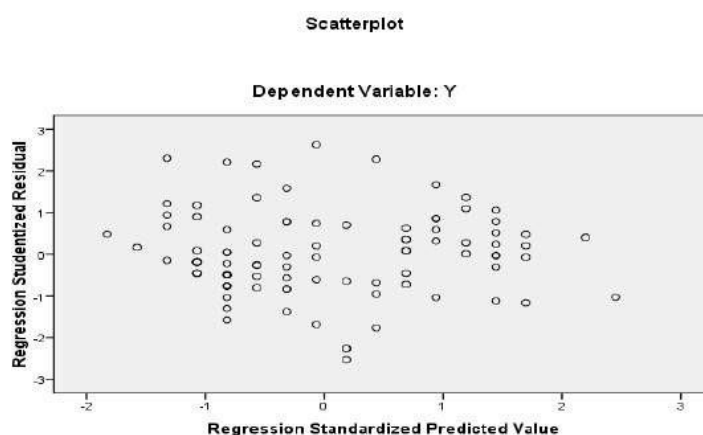
The results of the heteroscedasticity test can be seen in the regression output in the scatterplot image, it can be seen that the points spread out with an unclear pattern above and below the number 0 on the Y axis. so it can be concluded that there is no heteroscedasticity problem in the regression model.

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3.7 Autocorrelation Test Results

Autocorrelation is used to test whether the regression model has a correlation between residuals in period t and residuals in the previous period (t-1). A good regression model is one that has no autocorrelation problem, a method that is often used is to use the Durbin Watson test (DW test). Decision making in the Dw test is as follows: du > dw < 4-du then Ho is accepted, meaning that no autocorrelation occurs. To determine the existence of autocorrelation, the Durbin Watson test is used.

Table 2.4 Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.77	,600	,595	3,72906	1,79

4a	4

*Source: SPSS Data

Based on the table above, it appears that the value of Durbin Watson is 1.794, to find out whether the model occurs autocorrelation or not can be done by comparing the value of Durbin Watson with the Durbin Watson table, because the number of samples used is 95 people and the number of independent variables 1 variable, the DW table is produced as follows:

Table 2.5 Comparison of Durbin Watson Values with Tables

N		dl	du	4-du	4-dl	DW	Interpretasi
9 5	Nilai	1,64 47	1,68 72	2,312 8	2,35 53	1,7 94	Dapat dilanjutkan

*Source : SPSS Data

The number of data (n) = 95, k = 1 (k is the number of independent variables) obtained dl values of 1.6447 and du of 1.361 (in Durbin Watson table a = 5%), with this obtained 4-du = 2.3128 and 4-dl = 2.3553. Since the value of dw (1.794) lies between du and 4-du (du < dw < 4-du) meaning 1.6447 < 1.794 < 2.3128, the analysis can be concluded that in the model there is no autocorrelation so the analysis can be continued

3.8   Test the Effect of Claim Service Quality on Purchasing Decisions

To answer the formulation of the problem in this study, hypothesis testing can be done on regression models that have been free from classical assumptions. The hypothesis test to be carried out is the F test and t test with the following regression model:

Ɐ = Ɐo + Ɐ1 X1 + Ɐi

With:

Ɐ = Buying decision (dependent variable)

Ɐo = Constant

Ɐ1 = Simple regression coefficient X1 = Quality of claim service

Ɐi = Error

To answer the above formula, a simple regression analysis is used using the SPSS program version 17 *for Windows*.

Regression Model Permanence Test

Table 2.6 Nilai Hasil R Square Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.774[a]	,600	,595	3,72906	1,794

Source : SPSS Data

From the table above, it appears that the R square value of 0.600 can be concluded that the variation in changes in buying decisions can be obtained by quality variables is 60%, while the remaining 40% is obtained by other variables that are not contained in this study (exstranius variables).

Significance Test (hypothesis test) The Effect of Claim Service Quality on Purchasing Decisions

The results of the significance test affect or not the quality of claim service on the purchase decision can be seen in the table below.

Table 2.7 Hasil Uji Signifikansi ANOVA[b]

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1938,183	1	1938,183	139,378	.000[a]
Residual	1293,248	93	13,906		
Total	3231,432	94			

Source : SPSS Data version 17 for windows, 2013

Based on the table above, it appears that the significance value is 0.000, this value is less than 0.05 or 5%. So it can be known that the quality of claim service has a significant effect on buying decisions. Interpretation of simple regression parameter coefficients

Interpretation of the coefficients of simple regression parameters can be seen in the table below.

Table 2.8 *Hasil Analisis Regresi Sederhana Coefficients[a]*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1,624	4,015		-,404	,687
X	1,143	,097	,774	11,806	,000

Source : SPSS Data

From the output above, we can know the value of double correlation, coefficient of determination, calculated F value, significance, regression coefficient and so on. Discussion of the results of regression analysis and t and F testing as follows.

$\hat{Y}$ = bo + b1x such that $\hat{Y}$ = - 1.624 + 1.143 The interpretation of the equation is:

The constant value is - 1.624, meaning that if the quality of service claims a value of 0 then the purchase decision is -1.642.

The regression parameter coefficient (β_1) is 1.143, meaning that if the quality of claim service increases by 1 time, the purchase decision will increase by 1.143.

Based on the table of regression analysis results above, a significance value for the hypothesis is 0.000, because the significance value is smaller than 0.05 (5%), it can be concluded that the hypothesis is accepted, meaning that the quality of claim service has a significant effect on the purchase decision.

3.9 Discussion of Research Results

Results of the answer From the results of the SPSS calculation, the value of the correlation coefficient between variable X and variable Y is 0.000, because the significance value is smaller than 0.05 (5%), it can be concluded that the quality of claim services has a significant effect on the decision to buy sharia insurance products at AJB Bumiputera Syariah Pontianak branch. The theoretical findings that lead to the development of the theory produced in this study are the quality of claim services has a significant effect on the decision to buy sharia insurance products at the Pontianak branch of AJB Bumiputera syariah with an influence of 60% and the remaining 40% is the influence of other variables that are not in this study (Exstranius Variable).

The results of the questionnaire answers show that sharia insurance on the one hand is seen as a type of insurance that provides an alternative for customers who want to comply with religious norms in accordance with sharia principles, but on the other hand customers still expect sharia insurance to provide good services, especially regarding claim services.

4. Conclusions

Based on the results of the research conducted, it can be concluded as follows: Judging from the results of data analysis, a significance value of 0.000 is obtained and this value is smaller than 0.05 or 5%, so it can be concluded that the quality of claim services has a significant effect on the decision to buy sharia insurance products. From the results of SPSS calculations, it can be concluded that Ha's hypothesis is accepted, in other words, the influence of claim service quality on buying decisions has a positive value of 60% and the remaining 40% is influenced by other factors. As seen in the 4.6 R square table of 0.600, it can be concluded that the variation in changes in buying decisions can be obtained by quality variables is 60%, while the remaining 40% is obtained by other variables that are not contained in this study (exstranius variables).

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