Factors That Influencing of Behavior Intension Buying Sharia Insurance In Indonesia

SrikandiUtami,

Fathurrahman Djamil, Tatik Mariyanti

ABSTRACT: This study describes the factors that Factors Affecting of Behavior Tendency Buying Sharia Insurance. Taking sample from 284 respondents who live at Jakarta, Bogor, Depok, Tangerang and Bekasi. This research uses descriptive quantitative and qualitative approach based on study literature, observation, and quetionaire using the method of Partial Least Square (PLS.) It using the Theory of Planned Behaviour (TPB) with Latent Variabel Attitude Towards Behaviour (6 indicators), Subjective Norm (3 indicators), Perceived Control Behaviour (6 indicators), and additional variables that are Regiousityabout insurance (8 questions), customer knowledge (10 indicators), insurance agent rule (5 indicator), marketing mix (5 indicator) and FSA/government support (4 indicator) and intension to buy (3 indicator). From these nine variables, only attitude behavior, customer knowledge and FSA/government support affect intention of purchasing sharia insurance.

KEYWORD: sharia insurance, religioucity, marketing mix, insurance agent, customer knowledge.

I. BACKGROUND

Indonesia is the country with the largest muslim population in the world, approximately 86% of the total population is Muslim population scattered throughout the islands of Indonesia. As emerging market Indonesia has a large market opportunity for the development of Islamic financial services to meet the needs of the products and services that comply with kenyakinannya. Various types of Islamic financial institutions in Indonesia is an Islamic bank, rural Islamic bank, pawn shops, Islamic capital markets, pension fund and shariainsurance (takaful)and other Islamic finance institutions under supervision of the Financial Services Authority (FSA).

Compound Annual Growth Rate (CAGR) of syariah insurance within the last 5 years of 13% while the CAGR of 18% national insurance, Shariah-compliant insurance asset CAGR 21% while the CAGR of 18% national insurance assets. Sharia insurance contributions than national insurance in the last 9 years of less than 5%. The increase in the contribution of Sharia insurance 2015-2016 year by 15% below the increase in national insurance contributions by 25%.

The activity of promotion of sharia insurance is relatively low and rely on word of mouth through a family than ads in the media. In general, sharia insurance product offered is a duplication with conventional insurance product unless that set it apart was the placement of investment funds in investment instruments, management of the Fund participant apart from corporate funds and the odds of finding the underwriting surplus exists only in shariah-compliant products. In sharia unit model, sharia products are sold through the same distribution as conventional distribution channels and with same insurance agents. By of 2016, number of sharia licensed agents are a half of conventional licensed agent. It is dominantly by agent who sell sharia insurance products through agency distribution model.

The results of a national survey of Financial Literacy and inclusion year 2016 indicate that Islamic finance community literacy index of Indonesia are in the position of 8.1%. This means that out of every 100 residents in Indonesia, who know the Islamic financial services industry only 8 people. The role of Islamic finance stakeholders i.e. regulators, agencies and gatherings of Islamic finance, became one of the driving factors for the success of the financial literacy through education and socialization to various groups or segments of society.

According to Siala (2013), that there is a positive relationship between Religiocity and religious sentism the construction of exogenous, endogenous attitude and brand loyalty, tolerance and the construction of words by word of mouth. Consumer perceptions and attitudes towards muslim service indemnity auto insurance tailored to religion, that pious muslim shows loyalty a high attitude towards service indemnity exclusive religious, and provider companies. In addition, religious factors can also affect a person's muslim.

According to Husin and Rahman (2013), in their study mentioned that the desire to purchase insurance family takaful (Islamic insurance) not only influenced attitudes, subjective norms and control behavior but also

influenced by moderate factors demographic variables, such as consumer knowledge, situational factors, purchasing power and the level of relijiusitas. Based on an extensive literature search, Husin identify determinants of behavior, subjective norm, and perceived behavioral control, moderation and asked that affect consumer intentions. Husinis use literature in the study, nevertheless his results showed that Decomposed Theory of Planned Behaviour (DTPB) can explain the behavior of consumers in a variety of contexts and cultural groups and can be adapted to other settings, including the context of financial services.

The Problem of Research
Indonesia the largest muslim population in the world, is a potential market for Islamic finance Islamic insurance in particular. However, market penetration of insurance contribution shows the number of Sharia compared to conventional insurance premiums is still so small that is under 5%.Sharia insurance market penetration may depend on various factors that affectof behavior intention of Islamic finance product particularly sharia insurance. According to Ajzen, subjective norms of behaviour, attitudes and perceptions of control behavior is a factor influencing the trend of buying and behave.Zarka (2001), that religious studies was not a factor that encourages the customer choosing Islamic banks but instead profit motives. It is also supported through research Razzaque and Chaudhry (2013) which says muslim religious commitment kenyakinan effect on brand products but have no effect on the decision of a product or service. Pirera(2011), role agents identified a positive relationship towards the interest of buying life insurance product in Srilanka. The same thing is done Fauzillah in Malaysia that the role of agents improve takaful product sales.

Research Objectives
Corresponds to the background research and issues raised and research questions listed above, then the purpose of this research is:
1. Analyze attitude toward behavior of behavior intension to buy sharia insurance.
2. Analyze subjective norm of behavior intension to buy sharia insurance.
3. Analyze perception of control behavior of behavior intension to buy sharia insurance.
4. Analyze religious about insurance of behavior intension to buy sharia insurance.
5. Analyze consumer knowledge of behavior intension to buy sharia insurance.
6. Analyze insurance agent role of behavior intension to buy sharia insurance.
7. Analysemarketing mix of behavior intension to buy sharia insurance
8. Analyze FSA/Government of behavior intension to buy sharia insurance.

The Benefits of Research
Based on the title, background, formulation of the problem and the purpose of this research is expected to provide the following benefits:
1. Make a donation to science in the field of Economics and finance in particular economics and Islamic finance. The results obtained in this research are expected to add to the existing theory, particularly with regard behavior intention buying sharia insurance.
2. Providing input to sharia insuranceindustryas a reference to fine-tune business plans and work programs of the company in order to increase the behavior intention of buying sharia insurance that ultimately can improve the sales and contributions of sharia insurance nationwide.
3. Provide input to the regulator to develop a policy on industrial development of sharia insurance and Islamic finance literacy.
4. Researchers, as a contribution of the mind in the field of sharia insurance in Indonesia.

Significance of the Research
Research using an approach to analyze and identify the factors that influence the behavior intention of buying sharia insurance using premier and secondar data. The respondent residence in Jakarta, Bogor, Depok, Tangerang and Bekasi so the population was designated as a sample. Both use the library as a review. The population consists of life insurance agents, workers in the Islamic insurance industry and the public. The study also either using a detailed questionnaire with open questions and in-depth interviews with practitioners of sharia insurance, the financial services authority, National shariah council – Indonesia UlamaCouncil and Islamic insurance observer. The study also uses the principle of Interaction, Integration and Evolution (IIE) in Tawhidi String Relation (TSR) commonly known as dynamic analysis that shows relationships between variables that influence each other (Choudhury, 2006).

II. REVIEW OF THE LITERATURE AND HYPOTHESIS DEVELOPMENT

Factors Influencing of Behavior Intention to BuySharia Insurance

The theory of planned Behavior (Theory of Planned Behavior – TPB) is essentially a development of the theory of Reasoned Action-Theory Reasoned Action (TRA) it suggests that the intention to perform or not perform actions are influenced by two decisive basis i.e. matters relating to attitude (attitude towards behavior) and matters relating to the social influence of subjective norms (i.e. the subjective norm. As for the attitude itself comes from the beliefs against behavior (behavior beliefs), whereas subjective norm is derived from the normative beliefs (normative beliefs) trust-a trust that is built by the community so that underlying subjective norms. Ajzen (1988) is the TRA can only be applied to understand the behavior that is easy to do or no barriers in performing the behavior.According to Newaz (2014), positive affect attitudes toward intentions to use Islamic financial products in Bangladesh.According to Yuswohady (2014), rationalist is a figure that consumers have the knowledge, open minded, and global insight, but it has the level of adherence to the Islamic values are lower. This segment is very critical and pragmatic in conducting choosethe products based on parameters. But in deciding on a purchase, respondents tend to override aspects of adherence to Islamic values. The figure of this consumer do not give priority to regiousitybut the benefits of the product.Research results (2011), Rahman concluded the subjective norm does not have significant influence on students ' interest in buying illegal reference book.According to Pucenelli (2009), the attitudes of consumers in taking decisions affected on the stages of information processing, memory, involvement, affective processes, attitude, atmosphere and consumer attributes. AB. Rahim and Amen (2011), factor the amount of information received influential consumers significantly to acceptance of Sharia insurance.

Tawhidi String Relation (TSR)

Tawhidi String Relation (TSR) is a source of knowledge that comes from the Koran, which is the Scriptures and revelations about the knowledge of To-Esaan God called the Tawheed (Choudhury (2002). Al-Quran is delivered from God to humans through an intermediary namely the Angel and the Prophet Muhammad with the goal of keeping human beings make order of epistemology (Ω, S). According to the Quran, science was revealed to mankind through the suratic process, namely the process of with regard to man and nature. In this system appears a strong interaction between man and nature through the Rosary and Shura made the source of knowledge as the main base of knowledge this universe performed hiking continuously through interaction then appears integration as a sign of consensus. This integration at a later stage is followed by a process of evoluation of Epistemology (QS AsySyuro 42:49-51). Based on the letter of the Qur'an in verses, demonstrated how humans and science met through a process of deliberation (suratic process) that is represented by the x (θ).

The purpose of Islam (maqasid al-shariah), unlike the dominant secular world system today, but not materialist. Maqasid sharia based on the concept of human well-being (falah) and the good life (hayat tayyibah) which is very important for socio-economic justice and brotherhood as well as requires a balance between material and spiritual needs of the all human beings and creatures. Ghazali in Chapra (1990) enter the maqasid as deemed necessary to be preserved and enriched the faith, life, intellect, lineage and wealth.

Conceptual Framework

Most measurement indicators or questions used in this research was referring to the results of previous research with some modifications are customized and developed for this research. Measurements against the Islamic trend variable purchase insurance is done through an indicator of intention to buy the product, find out more about the products and the intention to recommend the sharia insurance to others. The variables used in this study is the subjective norms of behavior, attitudes, perception, behavior control relijiusitas against insurance, consumer knowledge, the role of an insurance agent, marketing mix and support FSA/Government. All variables are the variables exogent and intentions/Shariah-compliant insurance buying trend into the variable endogent.

Picture 1. Conceptual Framework Research
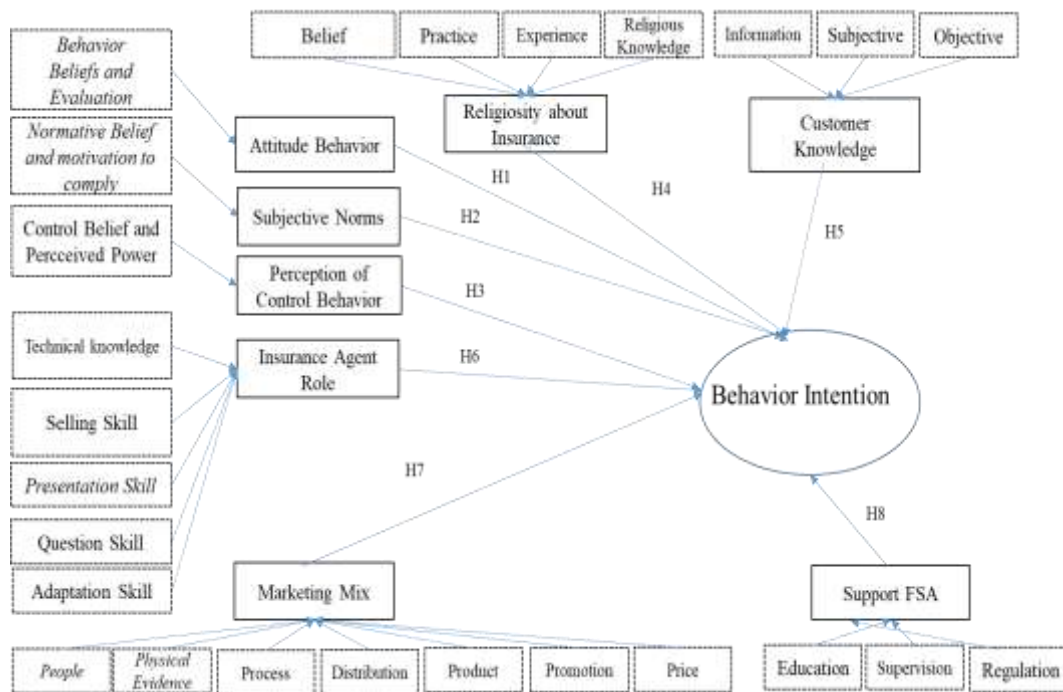
III. RESEARCH METHODOLOGY

Design Research

This research uses qualitative and explanatory methods i.e. study to find and explain the causal relationships between variables through hypothesis testing that use a quantitative approach. The results were analyzed qualitatively and quantitatively with the goals can provide an explanation of the relationship of causality between the variables through hypothesis testing and analysis of the variables. Tawhidi method String Relation (TSR) will also be used to describe the factors that affect the Islamic insurance bought by behaving purpose for acquiring new knowledge that can enhance well being in accordance with the maqasidh-shariah. Research using a sample of the population consisting of individuals with the use of a detailed questionnaire data as premier. Premier data analyzed by SmartPLS version 3.0 which is used to analyze the data samples will be generalized to the population. Environmental research conducted directly to the target respondents consisting of individuals. Other resources required are secondary data from the study of librarianship.

Population, Sample and Data Collection Methods

The object of the population or respondent research is a community of at least 17-year-old Indonesia, formally educated and healthy. Associated with level of education and type of job, the respondents also were asked to list the amount of income. Of the type of work, there were respondents who work in the insurance industry either conventional or sharia insurance and there are working outside of the insurance industry, housewife and others. Respondents consisted of women as well as men, live in Jakarta, Bogor, Depok, Tangerang and Bekasi.Primary data collection with the closed questions was done by spreading the questionnaire filled by 322 respondents as the main object of the research was conducted in random in accordance with criteria and as much as 284 questionares are processed in accordance with the criteria.

Measurement of variables and Variable Size

The technique of making the scale used is the Likert scale model: respondents indicate the level of kesetujuan or disapproval against the statement about an object, behavior, events or people. In a simple process of measurement variables set score on each response that is 1 = strongly disagree, 2 = agree, 3 = no choice, 4 = disagree, 5 – totally agree.

Size Variable

Based on the formulation of the problem and the purpose of this research study are then multivariate analysis using simultaneous equations analysis tools because the variables examined more than one variable.

Tabel 1.Latent variables, variable indicators, Resource reviews, and Scale

No	Latent Variable	Variable indicators	Resource reviews	Scale
1	Attitude Toward Behavior	The Value of Religion	Gustina and Abdullah (2012); Echchabi and Ayinde (2012)	Likert
		Future protection	Echchabi and Ayinde (2012); Huihui (2010)	Likert
		To avoid masyir, gharar and usury in the insurance	Abd. Rahim and Amin (2011); Istiningsih (2000)	Likert
2	Subjective Norm	Spouse (husband/wife); Parents and siblings; Friends/taklim/Assembly Member arisan/community; Teacher budheg/Ije	Simanihuruk (2002); Sujiwo (2015)	Likert
3	The Perception of Control Behaviour	Financial condition enough to buy insurance products; Price premiums are expensive; Insurance is a necessity of life; Shariah-compliant Insurance products are easy to come by;	Simanihuruk(2002); Huihui (2010);Djaelani (2012); Sujiwo (2015)	Likert
4	Religious on the Insurance	8 questions on the obedience of the religious orders in the exercise of the respondent's	Gustinadan Abdullah (2012); EiddanGohary, 2015; Develop for research	Likert
5	Consumer Knowledge	10 questions on consumer knowledge about insurance	Sujiwo (2015), Sula (2004) Develop for research	Likert
6	The Role of An Insurance Agent	6 questions about the role of the Agency as seen from the ability of mastering new products and services being sold, as well as delivering products to prospective clients	Mustika (2017), Bajari (2006) Develop for research	Likert
7	Marketing mix	5 questions about the type of product, the contributions paid to insurance benefits, the Promotions, and distribution	Wongleedee (2015), Astuti (2015), Sula (2008) Develop for research	Likert
8	FSA/ Government	4 questions about FSA/Government support	Amin dan Rahman (2011); Oktavianti et al (2017). Develop for research	Likert
9	Intentions (within 1 to 3 years)	Intention to buy; Intention to find info; Intention to recommend	Sujiwo (2015); Ikhsan (2016) Develop for research	Likert

Methodeof Data Analysis

Data analysis in the study is predictive analysis with SmartPLS method using the statistical program SmartPLS version 3.0 which is done on the basis of the research paradigm that is made in accordance with the research hypothesis. The results of the processing of data with this program is the structural model test, i.e. the overall model test and test hypotheses.The overall model was tested in two ways, i.e. Endogenous Variable Variant with explanations of the coefficient of determination R^2 (Explanation of endogenous variable target variance), the Path's β (Beta), and the significance of the Internal Model (Inner model's path sizes and significance).In statistics, the value of R^2 that is commonly used is as follows (Kwong et al., 2013): 0.75 is heavily describe, 0.5 is sufficiently explained, and 0.25 is less explained (R^2 of 0.75 is substantial, 0.50 is moderate, and 0.25 is weak).Path's β (Beta) is used to see the magnitude of the influence of each variable against other variables. If the value of the coefficient obtained is less than 0.1, then it can be said that these variables do not directly affect other variables.Hypothesis testing is done by looking at the results of the value of T in the confidence level of 0.05 and path's (Beta) of the relationships between the variables hypothesized. With a confidence level of 0.05, then the hypothesis is declared acceptable if the value T > 1.96. The significance of the T-value is obtained by running the bootstripping program on the statistics used.

Analysis Methode of Tawhidi Relation String (TSR)

Model TSR focus on decreasing knowledge (knowledge induced) recursively through a shuratic process (IIE-Process) that is derived from science and knowledge of Unity (Ω, θ, θ*) up to the stage of ontic form the well beingdinotasikan with the Well Being of W (X, θ (θ)) subject of circular causation.

Hypothesis Testing

The size of the keterdukungan hypothesis significance can be done with T-value comparison table and T-statistics. If the T-statistic is higher than the value of the T-table, it means that the hypothesis is accepted. Test the truth of the hypothesis test is done through the F statistic and t-test statistic or the significance of resulting from the test. Research using the significance level between 90% to 95% or error rate between 5% to 10%, then nilat T-table for one tail hypothesis test (test one direction) is > 1.66488. Analysis of PLS (Partial Least Square) are used in this research was carried out using the program SmartPLS version 3.0.

Results and Discussion
The Results of The Descriptive Variables of The Attitude Towards The Behaviour of Sharia Insurance (X 1)

Independent variable Behavior Attitude Toward sharia Insurance (X1), is the independent variable from another independent variable will be identified significant positive effect/insignificant against the dependent variable of intention behaviorbuyingsharia insurance (Y).

Table2. TheAverageValue of BehaviorAttitudeToward

The Variable BehaviorAttitudeTowardShariaInsurance(X1)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 1.1. Features of sharia life insurance is one way of applying religious values.	13	17	63	101	90	3,84
X 1.2. Have Sharia-compliant Insurance is part of the lifestyle.	20	39	82	101	42	3,37
X 1.3. Have Sharia-compliant Insurance can improve your Social Status in the society.	23	60	117	68	16	2,98
X 1.4. Features of sharia life insurance Can give you peace because the concept is good.	7	9	36	111	121	4,16
X 1.5. Have Sharia-compliant Insurance can help plan the Family Finances and eliminate Doubts in the future.	2	12	37	102	131	4,12
X 1.6. Have Sharia-compliant Insurance can avoid the practice of Gharar (Uncertainty), usury, and Masyir (Gambling) in Insured.	3	10	33	96	142	4,28
Average Variable BehaviorAttitudeTowardShariaInsurance X 1 = 3.79						

Source : Data managed

The results of the Descriptive Variables of the Subjective Norms that arise due to the influence of the environment (X2)

The independent variable is the subjective norms that arise due to the influence of the environment (X2), is the independent variable from another independent variable will be identified significant positive effect/insignificant against the dependent variable of behavior Intention buying sharia insurance (Y).

Table3. TheAverageValue of TheSubjectiveNormsThatAriseDueToTheInfluence of TheEnvironment

Subjective Norm variables that arise due to the influence of the environment (X2)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 2.1. Wife/husband/parents/brother I Never Recommend me to buy life insurance.	39	53	90	70	32	3,01
X 2.2. Friends/friends/friends in Arisan Community I'd Recommend me to buy life insurance.	28	29	87	98	42	3,34
X 2.3. Lecturer/teacher/IjeBudheg I Never Recommend me to buy life insurance.	41	53	104	62	24	2,91
Variable averageSubjectiveNormsthatariseduetotheinfluence of theenvironment X2 = 3.09						

Source : Data managed

The Results of The Descriptive Variables of Perceive of Control Behavior (X3)

Independent variable of perception of Control Behaviors (X3), is the independent variable from another independent variable will be identified significant positive effect/insignificant against the dependent variable Intention Behavior buying sharia insurance (Y).

Table4. TheaveragevalueofPerception of Control Behaviors

The Variable of Perception of Control Behavior (X 3)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 3.1. I often feel that my mediocre Income and I hope my income increased in 1 – 3 years into the future.	15	28	83	82	76	3,62
X 3.2. I often feel that life insurance (conventional or Islamic) is an expensive product.	22	81	105	57	19	2,89
X 3.3. I often feel that life insurance (conventional or Islamic) is not yet a necessity in my life.	58	94	80	38	14	2,49
X 3.4. I often Feel that it is not easy to get information about sharia life insurance.	41	76	75	75	17	2,83
X 3.5. I often feel that the insurance programs provided by the Government (BPJS, Jamkesmas) or the company I Or husband/wife Working quite sufficient for my insurance Needs.	26	84	75	76	23	2,95
X 3.6. I Want my kids to live well Financially when I die	0	3	10	68	203	4,66
Average Variable perception of Control Behaviors X 3 = 3.23						

Source : Data managed

The Results of The Descriptive Variables of Religiocity about Insurance (X 4)

Religious views of independent variable (X 4), is the independent variable from another independent variable will be identified significant positive influencing intention behaviour buying shariah insurance (Y).

Table5. TheAverageValueRateof ReligiocityaboutInsurance

Variable View of Religiocity about Insurance (X 4)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 4.1. For me, religion is the important thing.	0	2	2	26	254	4,87
X 4.2. Understand Religion Makes my life better.	0	1	2	30	251	4,87
X 4.3. Religion teaches us to Help each other.	0	1	0	22	261	4,91
X 4.4. Sharia Insurance in accordance with the principles of the religion.	1	4	52	93	134	4,25
X 4.5. Go to the Holy Land/Holyland is a priority For me.	2	7	29	82	164	4,40
X 4.6. I believe in God/God is always Giving succor to Myself.	2	0	2	15	265	4,90
X 4.7. I believe Riba incompatible with religion.	5	1	19	34	225	4,47
X 4.8. I provide Funds social/Charity/Zakat/Infaq regularly.	0	2	25	104	153	4,44
Average Variable ReligiocityaboutInsurance X 4 = 4.66						

Source : Data managed

The Results of The Descriptive Variables of Consumer Knowledge About Insurance (X5)

Independent variable Knowledge consumers about insurance (X5), is the independent variable from another independent variable will be identified significant positive influencing the dependent variable of intention behavior buying sharia insurance (Y).

Table6. TheAverageValuesRateof ConsumerKnowledgeAboutInsurance

Consumer Knowledge About Insurance Variable (X 5)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 5.1. Sharia Insurance also provides Insurance and investment Benefits such as compensation for the death, health care, education, pension funds etc.	2	3	29	99	151	4,39
X 5.2. On Conventional life insurance, premiums Paid Policyholders belong to the company.	19	25	75	70	95	3,39
X 5.3. In principle life insurance life insurance conventional and Syariah.	113	67	60	29	15	2,18
X 5.4. payment of the contributions of Islamic life insurance can only be done on a regular basis And paid every month.	53	52	92	60	27	2,85
X 5.5. Claims may be rejected If the Data Delivered to the client's insurance company is not true.	5	9	31	105	134	4,25
X 5.6. Basically Islam Allows the existence of insurance in accordance with the principle – the principle of Islam.	1	6	53	97	127	4,21

X 5.7. Principles of Syariah Insurance is a Risk-Sharing (Mutual/Please Help), whereas Conventional Insurance is the Transfer of risk (transfer of risk).	4	2	45	87	146	4,30
X 5.8. Sharia Insurance Operations Supervised Shariah Board of Trustees Responsible to ensure Products Comply With sharia principles.	0	2	28	78	176	4,51
X 5.9. In addition to Banning the practice of Masyir (Gambling) and Riba, Syariah Insurance Also Negate/Eliminate the practice of Gharar (Uncertainty) – the inside.	3	1	37	85	158	4,39
X 5.10. Sharia Insurance reserved only for Muslims only Because in accordance with his beliefs.	141	76	40	19	8	1,86
AverageConsumerKnowledgeAboutInsurance Variables X5 = 3,66						

Source : Data managed

The Results of The Descriptive Variables of Insurance Agent Role (X 6)

The independent variable is the role of an insurance agent f(X 6), is the independent variable from another independent variable will be identified significant influencing the dependent variable of intention behavior buying sharia insurance (Y).

Table7. Averagevalues of InsuranceAgent Roles

Variable Role Of An Insurance Agent For You (X 6)	Number of answers					Average
Indicators	STS	TS	N	S	SS	
X 6.1. I am interested in buying life insurance Insurance Agent When Sharia is apt to explain the benefits of the product properly.	7	13	61	96	107	4,00
X 6.2. Create An Important insurance agents understand the needs of potential borrowers.	0	3	15	73	193	4,61
X 6.3. Agents Help potential participants to select the insurance product While Providing solutions to problems in Choosing insurance products.	1	3	25	88	167	4,47
X 6.4. The Agent Is an insurance Representative And reflect the good and the bad insurance companies.	4	4	18	96	162	4,44
X 6.5. Agents who Sell insurance products Sharia must do ways of Marketing In the Sharia.	1	3	18	72	190	4,57
Average Variable Role Of AnInsuranceAgentForYouX6 = 4,42						

Source : Data managed

The Results of The Descriptive Variables of The Marketing Mix (X 7)

Independent variables in the marketing mix (X 7), is the independent variable from another independent variable will be identified significant positive influencing the dependent variable of intention behavior buying sharia insurance (Y).

Table8. TheAverageValueRate of Marketing Mix

The Marketing Mix Variables (X 7)	Number of answers					Average
Indicators	STS	TS	N	S	SS	
X 7.1. Difficult to find information Through Print Media AsuransiSyariah/Electric.	25	69	94	68	28	3,02
X 7.2. Promotion of Sharia Insurance that is effective Is through word of mouth rather than print Media.	22	62	101	74	25	3,06
X 7.3. price Premiums/Contributions of insurance depending on the purchased Insurance with benefits.	2	2	43	137	100	4,17
X 7.4. I know there are many types of life insurance products Marketed Sharia.	3	16	67	126	72	3,87
X 7.5. Islamic life insurance can be purchased through an agent or Bank.	2	5	71	120	86	4,00
The Marketing Mix Variable RateX7 = 3,62						

Source : Data managed

The Results of The Descriptive Variables Support FSA/Government (X8)

Independent variable Support OJK/Government (Arc), is the independent variable from another independent variable will be identified significant positive influencing dependent variable of intention behavior buying sharia insurance (Y).

Table9. TheAverageValue of FSA/GovernmentSupport

Variable Support OJK/Government (X8)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 8.1. OJK/Government Appealed to use Sharia Insurance And/or conventional.	6	7	106	99	66	3,75
X 8.2. OJK/Government give special attention to the Operational Activities of Islamic Insurance.	2	8	77	119	78	3,93
X 8.3. OJK/Government undertook to Conduct Socialization of Syariah insurance product.	5	10	78	105	86	3,90
X 8.4. OJK/Government protect the public in case of Losses due to the fault of the management of the insurance company.	3	11	53	108	109	4,09
Average Variable FSA/GovernmentSupportX8 = 3,92						

Source : Data managed

The Results of The Descriptive Variables of Intention Behavior Buying Sharia Insurance (X9)

Independent variable Intention Behave Purchase sharia insurance (X9), is the independent variable from another independent variable will be identified significant positive influencing dependent variable Intentions behavior buying sharia insurance (Y).

Table10. TheAverageValueRateof IntentionsBuyingShariaInsurance

Variable Intention buying Sharia Insurance (X9)	Number of answers					Avera ge
Indicators	STS	TS	N	S	SS	
X 9.1. I have intentions to seek information about the concept of sharia And life insurance products.	6	15	81	112	70	3,79
X 9.2. I Have Intention to buy Islamic life insurance now or at least 3 years into the future.	12	23	79	104	66	3,67
X 9.3. I have intentions of Islamic life insurance to recommend to others.	7	16	70	96	95	3,90
Variable rateIntentionsBehaviorBuyingShariaInsuranceProducts X9 = 3, 76h toothers.						

Source : Data managed

Test The Questionnaire

Test instrument of research conducted to test whether the research instrument used was eligible as a valid measurement tool. Reliability and validity of the test results of samples of research program run by Smart PLS presented on the picture below. The value for the Reliability of each indicator is invalid or there is not a minimum value between 0.4 up to 0.7 (Kwong, 2011). Only indicators are valid can be procceded and take away the indicators are not valid. The test result of reliability and validity are as follows shown by table 11.

Tabel11. Test of Reliability and Validity

Latent	Indicators	Loadings	Decision
AttituteBehavior (AB)	AB1	0,720	Valid
	AB2	0,644	Valid
	AB3	0,609	Valid
	AB4	0,880	Valid
	AB5	0,813	Valid
	AB6	0,813	Valid
Subjective Norms (SN)	SN1	0,851	Valid
	SN2	0,880	Valid
	SN3	0,861	Valid
Perception of Control Behavior (PCB)	PCB3	0,775	Valid
	PCB5	0,613	Valid
Religiocityabout Insurance (R)	R1	0,696	Valid
	R2	0,750	Valid

	R3	0,688	Valid
	R4	0,746	Valid
	R5	0,628	Valid
Customer Knowledge (CK)	CK1	0,734	Valid
	CK2	0,513	Valid
	CK5	0,537	Valid
	CK6	0,753	Valid
	CK7	0,842	Valid
	CK8	0,834	Valid
	CK9	0,839	Valid
Insurance Agents Roles (IA)	IA1	0,682	Valid
	IA2	0,853	Valid
	IA3	0,840	Valid
	IA4	0,652	Valid
	IA5	0,633	Valid
Marketing Mix (MM)	MM3	0,622	Valid
	MM4	0,761	Valid
	MM5	0,903	Valid
Support FSA/Government (SFG)	SFG1	0,788	Valid
	SFG2	0,871	Valid
	SFG3	0,867	Valid
	SFG4	0,673	Valid
Intention Behavior (IB)	IB1	**0,919**	Valid
	IB2	**0,894**	Valid
	IB3	**0,912**	Valid

Source: Data managed

Analysis of the Contribution of the influence of variables and R-Square

Diterminasi coefficient on the Model indicate a variation on the model of independent variable Attitude behavior, Subjective Norm, the perception of Control behavior, Religiocity about Insurance, Consumer Knowledge, insurance agents roles, marketing mix, and support FSA/Government dependent variables against the intention behavior buying sharia insurance (Y), amounted to 59.2% and the rest can be explained by other variables.

The Test of Hypothesis

Hypothesis testing is done by looking at the results of the value of T in the 95% confidence level (1.960) and path's (Beta) of the relationships between the variables hypothesized. The following is a table of results test relationships between variables that are used to test the hypothesis.

Tabel 12. Test Result of Relationship Among Variables

Variabel	Original Sample	T Statistics	P Values	Decision
Attitude Behavior ->Intention Behavior of Buying sharia insurance	0,413	6,893	0,000	Significant Positive
Subjective Norms ->Intention Behavior of Buying sharia insurance	0,077	1,630	0,104	Not significant
The Perception Of Control Behaviour ->Intention Behavior of Buying sharia insurance	-0,119	2,473	0,014	Not significant
Religiocity about insurance ->Intention Behavior of Buying sharia insurance	0,005	0,092	0,927	Not significant
Customer Knowledge ->Intention of Behavior Buying sharia insurance	0,276	4,050	0,000	Significant Positive
The Role Of An Insurance Agent ->Intention Behavior of Buying sharia insurance	0,042	0,740	0,460	Not significant
Marketing Mix ->Intention Behavior of Buying sharia insurance	-0,039	0,749	0,454	Not significant
Support FA/Governement ->Intention of Behavior Buying sharia insurance	0,086	1,712	0,088	Significant Positive

Source :Data managed

Hypothesis 1

The first Hypothesis results showed the influence of Attitude Behavior against the intention behaviorof buying sharia insurance with a value of the T statistic of 6.893 > 1.960 so decision **hypothesis is rejected Ho**. The beta coefficient value indicates the value of the positive influence of 0.413 explaining the attitude of good behavior from the community will increase the intention behavior to buy sharia insurance.

Hypothesis 2

The second hypothesis test results show the influence of the subjective Norm against intention behavior of buying a sharia insurance with a value of the T statistic of 1.630 1.960 so hypothetical decision <**is failing to reject Ho**. It can be inferred that subjective norms do not affect intention behavior significantly to buy sharia insurance.

Hypothesis 3

The third hypothesis testing results show the influence of perception of Control Behaviors against trend of buying sharia insurance to behave with a value of the T statistic of 2.473 > 1.960 so decision hypothesis **is failing to reject Ho**. Then it can It was concluded that the perception of Control Behavior has no effect against intention behavior significantly to behave purchase insurance.

Hypothesis 4

The fourth hypothesis testing results show the influence of Religiocityabout insurance against intention behavior with the highest statistical T purchase of 0.927 decision hypothesis so 1.960 < is **failing to reject Ho**. It can be inferred that Religiocityabout insurance.

Hypothesis 5

The results of hypothesis testing the fifth showed the influence of the knowledge of the consumer intention behaviorbuying sharia insurance with value T statistics of 4.050 > 1.960 so decision hypothesis is **rejected Ho**. The beta coefficient value indicates the value of the positive influence of 0.276 describing a good knowledge of the community will increase the intention behavior to buysharia insurance.

Hypothesis 6

The first hypothesis test results show the influence of the role of an insurance agent against the trend of buying sharia insurance with a value of the T statistic of 0.740 decision hypothesis so 1.96 < is **failing to reject Ho**. It can be inferred that insurance agents have no effect significant against intention behavior of buying sharia insurance.

Hypothesis 7

The results of the seventh hypothesis testing shows the influence of marketing mix against the intention behavior buying sharia insurance with a value of the T statistic of 0.749 decision hypothesis so 1.96 < is **failing to reject Ho**. It can be inferred the marketing mix that is not significant effect against intention behavior of buying sharia insurance.

Hypothesis 8

Eighth hypothesis testing Results show the influence of the support FSA/Government intention behaviorof buying sharia insurance with a value of the T statistic of 1.712 > 1.690 (10%) so that the decisions of the hypothesis is **rejected Ho**. The beta coefficient value indicates the value of the positive influence of 0.086 describing positive government support will increase intention behavior ofbuyingsharia insurance.

Analysis ofTawhidi Relation String(TSR)

The result of the process of the new knowledge acquired IIE symbolized by Theta (θ). Knowledge of consumer behaviour, attitudes and support FSA/Government produce positive Theta i.e. cause and effect then will make a spiral spinning over the TSR. This process continuously until the end of time and form the new knowledge that will always go back to the source of the knowledge of the Koran and Hadith (QS Ash Suro 43:53).

Test indicators subjective norms, behavior control, perception of relijiusitas against insurance, insurance agents and the role marketing mix does not influence intention behavior buying sharia insurance. This shows the value of the theta value 0 (zero) makes the spiral Road hosts a TSR i.e. causal interaction not cause so as not to form new knowledge. This condition causes a spiral TSR to test variables is not turning over.

Analysis of Wellbeing and Maqasid Sharia influenced the Intention Behavior Buying Sharia Insurance

Through new knowledge generated through the process of IIF i.e. attitude behavior consumer knowledge, and support the FSA/Government influence intention behavior of buying sharia insurance. Participant of sharia insurance can reach the maqasidShariah i.e. can practice religious teachings, treasures and soul spared from interest, child safety and keeping his descendants. Sharia insurance help families prepare a future financial planning so that obtaining a better life and prosperous.

IV. CONCLUSIONS, IMPLICATIONS AND SUGGESTIONS

Conclusion

Based on the results of the SmartPLS, then the variable Attitude behavior consumer knowledge, and support the FSA/Government showed significant results influencingintention behavior of buying sharia insurance. Whereas subjective norm, variable perception of control behavior, religiocity about insurance, insurance agents roles, and the marketing mix are shown negative. Based on analysis of TSR, variable knowledge of consumer behaviour, attitudes and support the FSA/Government is a circular causal relationship between tawhid, tasbih-Shura and the world structure system. The result of the IIE process symbolized by the Theta (θ) cause, effect and create a spiral spinning upwards forming TSR to be new knowledge.

Theoritical Implications

Modeling by using the Theory of Planned Behavior (TPB) developed Ajzen stated factors – factors that affect behave is subjective norms of behavior, attitudes and perceptions of control behaviors. The variables are added with the other variables that are religiocity about insurance, consumer knowledge, the role of an insurance agent, marketing mix and support FSA/Government. The study also analyzed using the Tawhidi Relation strings (TSR) which is a source of knowledge that is derived from the Quran and Hadith. Epistemological methodologies Tawhidi organizing goal the unification of knowledge between entities i.e. sstem human and science met through a process of deliberation (suratic process) or Integration, Interaction and Evoluation (IIE) process that generate new knowledge represented by X (θ). Research data was tested with SmartPLS.

Managerial Implications

Attitude behavior can help companies to make marketing strategy and communication strategy appropriate to the consumer. Attitude consumer behavior can vary either due to emotional factors or the things that he believes or things that are in themselves against an object. The strong involvement against the object then it can influence intention behavior of buying sharia insurance. The information or message are submitted correctly and the repeated can be captured with a powerful knowledge. Companies can use various ways of communication through promotion strategy. Companies can uphold the values of Islamic kindness or lifestyle or product benefits or future financial planning. Companies need to provide training to the agents regarding the appropriate communication techniques in accordance with the functions of the consumer behavior attitude so that an agent can be a source of information of sharia insurance products and services.Knowledge of consumers about insurance can also be obtained through programs of education and literacy that is conducted by FSA/Government. A strong message that is comprehensive and sustainable can be done through synergy with other institutions both financial and non financial.

Subsequent Researchers Advice

Based on the above limitations, then further research suggestions are:
1. The next researcher can build influence the intention behavior of buying sharia insurance in other cities that concerns on sharia law in their live.
2. Researchers can then add other variables associated with the influential building management behavior of buying insurance to produce good models.

Recommendation

Sharia insurance sales approach needs to be first with the right in accordance with the attitude of consumer behavior. The company must use the communication strategy that puts the values of goodness. In this research is done on the selected correspondent, companies do not need to communicate about religious but companies should be able to give the right information to make consumers understanding about the concept of sharia insurance i.e. universal, products benefits and its competitive advantages.Financial Service Autority/Government need increase literacy activities in order to deliver concept and benefit of insurance contiuoslyboth conventional and as well as shariah insurance and make cooperation with other stakeholders such as the National Council of Sharia – Ulama Indonesia Assembly, Sharia Economic Community, insurance companies and others.

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