



FACTORS AFFECTING THE AL WASHLIYAH COMMUNITY IN CHOOSING ISLAMIC INSURANCE IN NORTH SUMATRA

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Abstract. *This study aims to reveal the Al Washliyah community's preference for sharia insurance in North Sumatra, which is focused on aspects: How far do the cultural and personality significantly affect their preference for sharia insurance in North Sumatra. This study uses a quantitative approach by looking at latent variables and manifest variables together against Al Washliyah's community preferences for sharia insurance. Data were collected using a Likert scale model questionnaire taken from a sample of 374 peoples. Data analysis using Structural Equation Modelling (combined factor analysis with regression analysis) with the help of Lisrel Program. The results revealed that variable factors culture, subculture, and social class are valid and reliable in shaping latent Culture variables. Life cycle factors, economic environment, self-concept, and lifestyle are valid and reliable in forming latent variables of Personality. Preference is significantly related to Culture by 0.67, while the influence / coefficient of determination (R^2) is = 0.45 and Contribution by 45%. Preference is significantly related to Personality of 0.33, the influence/coefficient of determination (R^2) of = 0.11 and its contribution of 11%. Based on these findings, it is expected that institutions that have sharia insurance products in order to be able to pay attention to factors that make people choose sharia insurance products such as: culture and personality so that sharia insurance products can be in demand, especially for the peoples/residents of Al Washliyah.*

Keywords: *Al Washliyah Community, Islamic insurance*

INTRODUCTION

This research is considered important because it is done to find out the extent of people's preferences towards sharia insurance. Community preferences in psychology literature,

where preferences can be considered as individual attitudes towards a set of objects, are usually reflected in the explicit decision making process. On the other hand, one can interpret the term preference to mean evaluative judgment in the sense of liking or disliking an object, which is the most typical definition used in psychology. This preference does not mean that it must be constant over time. Preferences can be modified mainly by the decision making process, such as choices, even in an unconscious way. Consumer preferences can be defined as actions that tend to show a choice between neutral or more valued choices with acceptance that shows a willingness to tolerate the status quo or some less desirable choice.

According to Kotler (2007: 214-217) there are several factors that influence consumer preferences in choosing a product, namely culture, social, personality and psychology. So that it can be explained what is meant by people's preference for sharia insurance which can provide peace, as an investment and savings, help minimize losses, help manage finances, provide convenience in claims and services from marketing and insurance company employees, then can provide the appropriate products with sharia principles that provide justice between policyholders and insurance companies.

This study wants to reveal two aspects that influence the preferences of the Al Wasliyah community in choosing Sharia insurance, namely on the cultural and personality aspects. Furthermore, this study examines latent variables consisting of preferences with variables of judgment, consideration and satisfaction, cultural latent variables with cultural, sub-cultural, and social class variables and personality latent variables with life cycle factors, economic environment, self-concept and lifestyle.

LITERATURE REVIEW

Insurance is a contract (agreement) of risk coverage between the insured and the guarantor. The insurer promises to pay the loss caused by the insured risk to the insured. While the insured pays periodic premiums to the guarantor (Herman Darmawi: 2006: 2).

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In Arabic literature, insurance is known as "*at-takafu*" which literally means a liability or mutual responsibility. It is also called *at-ta'min* which means calm in the sense of tranquility and loss of fear. According to Isa Abduh, what is meant by *at-ta'min* is business (economy) obtained through an agreement between two parties, namely the insured (*al-mu'ammman*) who hands over an amount of money to the guarantor (*al-mu'ammin*) for the benefit of others, according with an agreement that requires the surrender (replacement) of funds when a real danger occurs to the insured (M, Amin Suma; 2006: 41). Takaful is an Islamic way of doing insurance. This is an alternative to conventional insurance and is also called sharia insurance. Basically, the word Takaful comes from the Arabic word "*kafl*" which means guarantee or responsibility (Waheed Akhter: 2019: 230).

According to Marwan customer preference is the attitude of customers who want an item or service based on their ability to provide a value of satisfaction with what is purchased or offered, so people who want goods or services already have an attitude of buying behavior. Customer preference as a dynamic interaction between influence and cognition, behavior and events around us where humans carry out aspects of the exchange in their lives. From this definition three important ideas can be identified, namely: (1) customer preference is dynamic, (2) it involves the interaction between influence and cognition, behavior and events around and (3) it involves exchange (Marwan, Asri: 1990: 12).

According to Kotler, the role of customer preference is the initiator, influencer, decision maker, purchaser and user (Kotler, Philip: 1999: 50).

According to Howard and Sheth that the most fundamental characteristics that influence customer preferences in decision making are explicitly determined by five characteristics namely cultural, social, personal, economic and psychological.

In detail it is mentioned that the characteristics of culture are determined by basic values, attitudes, principles and norms that must be understood in staging cultural behaviors that have been embedded. Social characteristics are determined by interactions and various changes that occur based on the presence of family, social status and social class that shows differences in interactions and changes. Personal

characteristics are determined by the influence of age in the form of age which gives a personal difference between customers between young and old age, including work influences the customer's personal implementation between those who have work and those who do not have work, so it is seen the lifestyle differences of each customer.

Another opinion is also stated by Tunggal that it is simply illustrated that customer preferences are influenced by five assessments in accordance with the forms of sub-assessment that lead each customer to determine his choice of a decision regarding the purchase of a product, which is determined from: (1) cultural characteristics including physical form and product model / style, (2) social characteristics include status and social class, (3) personal characteristics include work and lifestyle, (4) price characteristics include the type of business, and (5) psychological characteristics include motivation and perception. All of these dimensions are an assessment of the product to be purchased. More details can be seen in the picture below (Amid Widjaja Tunggal; 2005: 76):

Wahono explained that basically humans (customers) in making a decision are absolutely influenced by the behavior possessed by the behavior (Irawan Wahono; 2002: 115). Consumers have different buying behavior in taking to consume or use a product or service and have a complicated and different process, because there is a product or service that is needed and there is something desired. Marketers (management) must be able to understand consumers through the sales experience done every day to them, what are the dominant factors that influence consumers in making purchases? The purpose of this purchase can be influenced by several factors such as other people's attitudes and unexpected conditions, or services are also influenced by economic services, technology, politics and culture, and the characteristics of consumers themselves. This is the basis for management to know and understand consumers.

Culture is a way of life that develops, is shared by a group of people, and is passed down from generation to generation. Cultural factors in consumer behavior consist of culture, sub-culture, and social class (Philip Kotler and Kevin Lane Keller; 2007: 214-217).

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- a. Cultural factors are the most basic determinants of desire and behavior. Growing children get a set of values, percentages, preferences and behavior from families and other important institutions. Such children raised in the United States are strongly influenced by the following values: achievement and success, activity, efficiency and practicality, progress, material enjoyment, individualism, freedom, external enjoyment, humanism and youth.
- b. Sub-culture that is more likely to show identification and special socialization for its members. Sub-cultures include nationalities, religions, racial groups, and geographical areas. When subcultures become large and prosperous, companies often design marketing programs specifically to serve them. Cross-cultural marketing arises from careful marketing research, which reveals that different ethnic and demographic niches do not always respond well to mass market advertising. Basically, all human societies have social stratification. The stratification sometimes takes the form of a caste system in which members of different castes are cared for by getting certain roles and cannot change their caste membership. Stratification is more often found in the form of social class, a relatively homogeneous and permanent division of society, structured hierarchically and whose members share similar values, interests and behaviors.
- c. Social class has several characteristics: First, people in the same social class tend to behave more uniformly than people from two different social classes. Second, people feel themselves occupying an inferior or superior position in their social class. Third, social class is characterized by a set of variables, such as work, income, welfare, education, and value orientation, rather than one variable. Fourth, individuals can move from one ladder to another in their social class during their lifetime. The amount of mobility varies, depending on how rigid the social stratification is in a particular society. The social class is defined as a group consisting of a number of people who have a balanced position in a different social class with social status although often these two terms are interpreted the same. Actually, the two terms are two different concepts. For example, even if a consumer is in the same social class, allowing different social status or one higher social status

than the other. The description of social class in the United States defines seven levels as follows: 1). Lower-class, 2). Lower-up class, 3). Working class, 4). Middle class, 5). Upper middle class, 6). Top-down class, 7). The upper-class class. One social class will be very different from other classes, because this social group involves very different aspects. This means that the division of social class for marketing can be used as an independent variable to segment the market and consumer decisions regarding the company's marketing activities. Between the various social classes, it can be observed that there are quite striking differences in leisure-time activities, reading magazines, appetite, attention to fashion, willingness to accept new innovations.

Personality Factors

Personality is the overall way an individual reacts and interacts with other individuals most often described in terms of measurable traits that are shown by someone. Personality is the overall attitude, expression, feeling, temperament, characteristics and one's behavior. The attitude of feelings of expression and temperament will manifest in one's actions when faced with certain situations (Big Indonesian Dictionary: 2018).

Personality is the overall way an individual reacts and interacts with other individuals most often described in terms of measurable traits that are shown by someone. Personality is the overall attitude, expression, feeling, temperament, characteristics and one's behavior. The attitude of feelings of expression and temperament will manifest in one's actions when faced with certain situations.

Buying decisions are also influenced by personal characteristics. These characteristics include age and life cycle stages, work and economic conditions, personality, and self-concept, as well as the lifestyle and value of the buyer. Because many of these characteristics have a very direct impact on consumer behavior it is important for marketers to follow them closely. Personal factors are factors that are

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unique to someone. Various personal factors can influence purchasing decisions.

Personal factors include:

- a. Age and life cycle stage. People buy different goods and services throughout their lives. People's taste in clothing, furniture and recreation is also related to age. Consumption is also shaped by the life cycle of the family and the number, age and gender of people in the household at one time. In addition, psychological life cycle stages can occur. Adults experience certain "journeys" and "changes" throughout their lives. Marketers must also pay close attention to important events in life or during the transition period - marriage, baby birth, illness, relocation, divorce, switching work, widowed / widowed because these events raise new needs. This should alert the provision of tire services, lawyers, marriages, jobs and lost counselors to loved ones to find ways they can help.
- b. Work and the Economic Environment One's work also influences his consumption patterns. Marketers try to identify occupational groups that have above-average interest in their products and services. Companies can even specialize their products in certain occupational groups. Product choices are strongly influenced by one's economic condition, income that can be spent (level, stability and time pattern), savings and assets including the presentation of current assets / liquid, debt, ability to borrow, and attitude towards shopping or saving activities. Marketers who are price sensitive are constantly paying attention to trends in personal income, savings and interest rates. If economic indicators indicate a recession, marketers can take steps to redesign, re-price their products so they can continue to offer value to targeted customers.
- c. Personality and self-concept of each person has different characteristics that will affect the buying behavior. What is meant by personality is the innate psychological traits of humans (human psychological traits) that typically produce relatively consistent and long-lasting responses to environmental stimuli. Personality is usually described by using innate traits such as trust from, dominance, autonomy, honor, social skills, self-defense and adaptability. Personality can be a very useful variable in analyzing consumer brand choices.

The idea is that brands also have personalities that consumers might choose a brand whose personality matches their personalities. Consumers often choose and use brands that have a brand personality that is consistent with their own actual self-concept even though disagreements may be based on ideal self-concepts (seeing themselves as wanting what) or even other people's self-concepts (see themselves as wanting) and not the actual self-image. These effects may also be more pronounced for products that are consumed privately. On the other hand, consumers who have high self-monitoring, that is sensitive to how others see them, are more likely to choose a brand whose personality fits the consumption situation.

- d. The lifestyles and values of people who come from the same sub-culture, social class and occupation can have different lifestyles. Lifestyle is a pattern of life in the world that is revealed in its activities, interests and opinions. Lifestyle describes the "whole person" who interacts with their environment. Marketers look for relationships between their products and lifestyle groups. Consumer decisions are also influenced by core values, namely the belief system that underlies the attitudes and behavior of consumers. The core values are far deeper than behavior or attitudes and basically determine people's choices and desires in the long run. Marketers also target consumers based on their value beliefs by appealing to their inner selves of their buying behavior.

METHODOLOGY

This type of research used in this study included in the type of descriptive research with a quantitative approach. The place of this research was carried out in the Province and several Regencies / Cities in North Sumatra which had active daily administrators in the Al-Washliyah organization. The population of 897 regional and regional administrators in the provinces and districts / cities in North Sumatra in the Al-Washliyah organization in North Sumatra consisting of 26 city districts and 1 region / province. cluster sampling determination conducted by researchers by appointing regional and regional

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administrators in the provinces and districts / cities in North Sumatra at the Al-Washliyah organization in North Sumatra consisting of 8 city districts and 1 region / province, in this way the sample was 372 people. Data were collected using a Likert scale model questionnaire. The analysis of the data used in this study using Confirmatory Factor analysis is one of the multivariate analysis methods that can be used to confirm whether the measurement model that is built is in accordance with the hypothesized. The tools used are using software Lisrel 8.8.

FINDINGS AND DISCUSSION

The results of the descriptive statistical data distribution analysis of Preference variables can be divided into three categories: low group, medium group and high group. The distribution of preference scores in the low group was 84 people or 22.4%, in the moderate group there were 245 people or 65.3% and the high group there were 45 people or 12%. The results of this grouping show that the majority of respondents' preference for Sharia insurance is patterned in the moderate group.

The results of the analysis of the descriptive statistical data distribution of Culture variables can be divided into three categories: low group, medium group and high group. The results of this grouping can be seen that the spread of Culture variable scores in the low group there are 68 people or 18.1%, the medium group has 237 people or 63.2% and the high group is 69 people or 18.4%. The results of this grouping indicate that the majority of respondents when viewed from the Culture variable of Sharia insurance are patterned in the moderate group.

The results of the descriptive statistical data distribution analysis of Personality variables can be divided into three categories: low group, medium group and high group. The results of this grouping can be seen that the distribution of Personality Variable scores in the low group consists of 80 people or 21.3%, the moderate group has 237 people or 63.2% and the high group is 57 people or 15.2%. The results of this grouping indicate that the majority of respondents when viewed from the Personality variable of Sharia insurance are patterned in the moderate group.

Hypothesis Test 1:

Each significant factor forms the Preference, Culture, and Psychology variables. Summary of the results of the first Hypothesis analysis can be seen in the following table:

Table 1
The Design of the Validity and Reliability Analysis of the Effect of Each Factor in Forming Latent Variables

N0	Observe Variable (Factor)	Summary of Analysis Results Coefficients					Latent Variable
		Effect	Standard Error	Contribution (R ²)	Residu	T Value	Latent Variable
1	Evaluate Factor (X _{1,1})	0,85	0,28	0,72	0,11	18,98	Preference
2	Consideration Factor (X _{1,2})	0,64	0,59	0,41	0,13	13,01	
3	Satisfaction Factor (X _{1,3})	0,84	0,30	0,70	0,11	18,77	
4	Cultural Factors (Y _{1,1})	0,81	0,34	0,66	0,27	15,68	Culture
5	Cultural Sub Factors (Y _{1,2})	0,60	0,64	0,36	0,10	11,38	
6	Social class factors (Y _{1,3})	0,89	0,21	0,79	0,31	16,30	
7	Life Cycle Factor (Y _{3,1})	0,65	0,58	0,42	0,12	13,12	Personality
8	Economic Environmental Factors (Y _{3,2})	0,87	0,25	0,75	0,18	19,27	
9	Self Concept Factors (Y _{3,3})	0,85	0,29	0,71	0,14	18,67	
10	Lifestyle Factors (Y _{3,4})	0,84	0,30	0,70	0,14	18,43	

Based on the table above, it can be explained the parameter values obtained as follows: in the influence column / effect, is the value of the effect parameter given by each observable variable (factor) which is justified as a factor forming latent variables. In the Standard Error (Residual) column, it is the value of the influence parameter derived from other factors outside of the observe (factor) variable which is also justified as a factor forming latent variables. In the Determinant Column (R²), is the reliability parameter value of each observable variable (factor) which is justified as a factor forming latent variables. In the T-Values column, it is estimated parameter coefficients for

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determining the acceptance rate of the parameters of the effect / effect, standard residual error, determinant (R²).

Based on the results of the above analysis it can be explained that the load coefficient of X1.1 factor is 0.85, with an error of 0.28 and a T-value of 18.98 is significant (T-value > 1.96). While the error number Var (Residue) = 0.11 is used to see the reliability (1 - 0.11 = 0.89) and R² = 0.72 to see the validity of each factor (Kusnendi; 2008: 67-72). The load coefficient factor X1.2 is 0.64, with an error of 0.59 and a T-value of 13.01 is significant (T-value > 1.96). While the error rate var (Residue) = 0.13 is used to see the reliability (1 - 0.13 = 0.87) and R² = 0.41. The factor coefficient X1.3 is 0.84, with an error of 0.30 and a T-value of 18.77 is significant (T-value > 1.96). While the error rate var (Residue) = 0.11 is used to see the reliability (1 - 0.11 = 0.89) and R² = 0.70. The results of this analysis prove that the indicator variables or loading factors X1.1 to X1.3 are valid and reliable in forming latent variables Preferences.

Based on the results of this analysis means the null hypothesis which states that each factor does not significantly shape the variables Preference, culture, social, personality, and psychology are rejected and accept H_a. This means that each significant factor forms variables Preference, culture, social, personality, and psychology.

The measurement model equation (equivalent to factor analysis) is carried out to find out whether the forming factors (indicator variables or manifest variables) are valid and reliable in shaping the latent variables of endogenous culture. Endogenous variables Culture is formed by factors of culture, sub-culture and social class.

Based on the analysis results in Table 1 it can be explained that the load coefficient of the factor Y1.1 is 0.81, with an error of 0.34 and a T-value of 15.68 is significant (T-value > 1.96). While the error number Var (Residue) = 0.27 is used to see the reliability (1 - 0.27 = 0.73) and R² = 0.66 to see the validity of each factor (Kusnendi; 2008: 67-72). The load coefficient of the Y1.2 factor is 0.60, with an error of 0.64 and the T-value of 11.38 is significant (T-value > 1.96). While the error rate var (Residue) = 0.10 is used to see the reliability (1 - 0.10 = 0.90) and R² = 0.36. The load coefficient of the factor Y1.3 was 0.89, with an error of 0.21 and the T-value of 18.77 was significant (T-value > 1.96). While the error rate var (Residue) = 0.31 is used to see the reliability (1 - 0.31 = 0.69)

and $R^2 = 0.79$. The results of this analysis prove that the indicator variables or loading factors Y1.1 to Y1.3 are valid and reliable in forming latent Culture variables.

Endogenous variables of personality are shaped by life cycle factors, economic environment, self-concept, and lifestyle factors. Based on the results of the analysis in Table 4.20 it can be explained that the Y3.1 factor load coefficient is 0.65, with an error of 0.58 and a T-value of 13.120 is significant ($T\text{-value} > 1.96$). While the error number Var (Residue) = 0.12 is used to see the reliability ($1 - 0.12 = 0.88$) and $R^2 = 0.42$ to see the validity of each factor (Kusnendi; 2008: 67-72). The load coefficient of the Y3.2 factor is 0.87, with an error of 0.29 and the T-value 19.27 is significant ($T\text{-value} > 1.96$). While the error rate var (Residue) = 0.18 is used to see the reliability ($1 - 0.18 = 0.82$) and $R^2 = 0.75$. The load coefficient of the Y3.3 factor is 0.85, with an error of 0.29 and a T-value of 18.67 is significant ($T\text{-value} > 1.96$). While the error rate var (Residue) = 0.14 is used to see the reliability ($1 - 0.14 = 0.86$) and $R^2 = 0.71$. The load coefficient of the Y3.4 factor is 0.84, with an error of 0.30 and a T-value of 18.43 is significant ($T\text{-value} > 1.96$). While the error rate var (Residue) = 0.14 is used to see the reliability ($1 - 0.14 = 0.86$) and $R^2 = 0.70$. The results of this analysis prove that the indicator variables or loading factors Y3.1 to Y3.4 are valid and reliable in forming latent Personality variables.

Hypothesis Test 2

There is an influence of preference on culture, and personality in Sharia insurance. The first structural equation is the influence of Sharia insurance preference on Culture where the results indicate the magnitude of the influence of latent variables Preference on cultural latent variables of 0.67 standard error of 0.069 and T-value of 9.82 with a coefficient of determination (R^2) of 0.45. This data shows that the estimated coefficient of Preference on Culture is significant ($T\text{-value} > 1.96$). The results of this analysis reveal that the influence of preferences on culture is significant at $R^2 = 0.45$ and the rest at 0.55 is the influence of other variables (errorvar) that are not explained by this model.

This analysis proves that the second hypothesis stating that Shariah insured preference is closely related to Cultural Factors can be accepted. Preference is

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significantly related to 0.67. While the influence / coefficient of determination of this variable with a Cultural Factor of $R^2 = 0.45$.

Culture is a quality in a person or society that arises from caring for what is considered superior in art, letters, behavior, scientific pursuit, culture also refers to special intellectual or artistic endeavors or products, what today is called "high culture" as the opposite from "popular culture". Culture will develop in line with human development based on their knowledge. In a society that is still primitive and limited to underdeveloped culture, it is only limited to how they cultivate the natural environment. Whereas in modern society culture becomes increasingly complex, this happens because of increasingly dynamic human demands.

According to Kuntjaraningrat that culture can be meaningful as matters pertaining to mind and reason, there is also an opinion as a development of compound cultivation which means the power of mind or the power of reason. Kuntjaraningrat argues that culture has at least three forms, namely first as an idea, ideas, values of regulatory norms and so on, secondly as an activity patterned behavior of humans in a community, thirdly the things created by humans.

Based on the expert's explanation above, it is evident that Sharia Insurance is one of the cultural products produced from human reason to be able to facilitate humans in meeting the needs of future guarantees. Sharia Insurance generates activities undertaken to be able to develop their cultural products so that they can be accepted and developed in society, especially in the Alwasliyah community.

The second structural equation is the influence of Sharia insurance preference on Personality Factors where the results indicate the magnitude of the influence of latent variables Preference on Personality latent variables of 0.46 standard error of 0.061 and T-value of 7.54 with a coefficient of determination (R^2) of 0.21 This data shows that the estimated coefficient of preference for the Personality variable is significant (T-value > 1.96). The results of this analysis reveal that the effect of preference on personality is significant at $R^2 = 0.21$ and the remainder at 0.79 is the influence of other variables (errorvar) that are not explained by this model.

This analysis proves that the second hypothesis stating that Shariah insured preferences are closely related to personality factors can be accepted. Preference is significantly related to 0.46. While the influence / coefficient of determination of this variable with a Personality Factor of $R^2 = 0.21$.

Other Latin variables that are very influential on the choice of someone in buying or choosing Sharia insurance products are personality factors with the indicators are life cycle, economic environment, self-concept and lifestyle. This variable is proven to be very significant in influencing someone or one's preference in choosing Sharia insurance products.

Why does personality influence someone's choice in choosing a product? This is because personality is the overall way an individual reacts and interacts with other individuals most often described in terms of measurable traits that are shown by someone. Furthermore, personality is the overall attitude, expression, feeling, temperament, characteristics and also a person's behavior. The attitude of feelings of expression and temperament will manifest in one's actions when faced with certain situations. This shows that if syriah insurance products can provide information in an intensive and well packaged and interesting, it will make this group easily influenced to buy Sharia insurance products.

Buying decisions are also influenced by personal characteristics. These characteristics include age and life cycle stages, work and economic conditions, personality, and self-concept, as well as the lifestyle and value of the buyer. Because many of these characteristics have a very direct impact on consumer behavior it is important for marketers to follow them closely. Personal factors are factors that are unique to someone. Various personal factors can influence purchasing decisions. It cannot be denied that the interest of a product is also influenced by the attractive personality of the sales girl or sales man of a product, so that we can see appearance and personality become a major point of attention by a company including Sharia insurance companies to increase sales of their products.

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CONCLUSION

Based on the results of research and discussion, several conclusions can be put as follows:

Each factor variable is very valid and reliable and significant in shaping cultural, personality, psychological, and social variables. Variable factors of culture, subculture and Social Class are proven to be valid and reliable in shaping latent Culture variables. This shows that the better the cultural, subcultural, and social class factors in the community, the better the culture which will have an impact on people's awareness in Sharia insurance.

Variable factors Life cycle, economic environment, self-concept and lifestyle are very significant valid and reliable in shaping latent variables Personality. This proves that the better the life cycle factors of the community, economic environment, self-concept and lifestyle, the better the personality of the community members.

Sharia insured preference significantly influences culture, the magnitude of the correlation with the duration of culture with correlation of 0.67 and the coefficient of determination (R^2) of 0.45. Sharia insured preference significantly influences personality, the magnitude of the correlation of duration preferences with personality is 0.33 and the coefficient of determination (R^2) is 0.11.

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