

## **Analysis of Factors Affecting Public Interest to Register for a Motor Vehicle Insurance Program**

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### **Abstract**

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This research aims to determine the factors that influence public interest in registering for a motor vehicle insurance program. This research was conducted using a descriptive design or method with a qualitative model. The subjects in this research were motor vehicle insurance products provided by several insurance companies in Indonesia such as Allianz Utama Indonesia, Adira Autocillin, and Sinar Mas. The object of this research is the factors that influence people's interest to become customers in the motor vehicle insurance program. The data were collected using the literature study method and analyzed by comparing the facts or social phenomena that occurred with the theory that have been put forward by experts and of similar previous articles. The results showed that the factors influencing public interest in registering for the motor vehicle insurance program consisted of internal factors (income factors, education factors, job factors, and gender factors) and external factors (reputation of product factors, promotion factors, premium price factors, and reference/ recommendation factors).

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## **INTRODUCTION**

Everyone realizes that life is full of uncertainty. This uncertainty also creates various life risks that can be experienced by a person anytime and anywhere, such as illness, death, or even an accident. In connection with this fact, everyone certainly strives to be able to overcome the emergence of these risks, at least minimize the occurrence of risks. When the disease is more and more and develops and then attacks a person regardless of age, occupation, place and time. Even critical illnesses such as stroke, kidney failure, cancer, heart disease are not only experienced by the elderly but also young people. Not to mention the risks on the road where no one can figure it out. This then makes everyone have a need for security.

On the other side, the development of motorized vehicles in Indonesia is increasingly showing a fairly rapid growth in line with the growth of the automotive industry which is also experiencing significant progress. The growth rate of motorized vehicles itself seems to be far more prominent and dominating when compared to other public transportation. This shows that the human need for motorized vehicles is no longer just a means of transportation, but has also developed into a person's need for lifestyle purposes and as a medium for someone to express their social status. The more variety and number of motorized vehicles circulating has also caused traffic congestion conditions and made the risks that must be faced by humans also increasingly complex. Risks that may occur in motorized vehicles such as accidents and loss of motorized vehicles due to various causes can certainly occur. Risk itself is the possibility of loss that will be experienced, which is caused by the danger that may occur, but it is not known in advance whether it will occur and when it will occur. One way to overcome this risk is by transferring the risk to the third party. others outside of human beings.

At this time, the other party who is the recipient of the risk and who is considered capable of managing the risk is the insurance company. Insurance can be defined as coverage between two or more parties. In this case, the insurer binds himself with the insured by receiving insurance premiums. The insurer is obliged to provide compensation to the insured in the event of a loss, or loss of profit and can also be in the form of third party legal liability that may be suffered by the insured party. Insurance comes from the uncertainty in life to provide services based on the losses suffered by the insured.

Insurance or coverage is present as a

fulfillment of human needs. Humans have unlimited needs, but unfortunately the means to fulfill these needs are very limited. One of the human needs that need to be met is protection and the presence of a sense of security. The need for security or insurance coverage itself arises from the human desire to overcome the uncertainties that occur in life. Insurance is one of the result of human civilization and is a result of evaluating human needs which is very important and closely related to human needs regarding security and protection against losses that may arise. The development of the insurance world in Indonesia is currently growing rapidly. The proof is that in the daily life of people in Indonesia, insurance is no stranger to them and people have no doubts about insuring their lives or assets to keep them safe. This is also marked by the increasing number of insurance companies that are established in every region of Indonesia. In Indonesia, the law that regulates insurance as a business for the first time was born in 1992 with the enactment of Law Number 1992 who discusses about Insurance Business.

In minimizing the risks that arise to vehicles, one type of insurance business that is known today is a motor vehicle insurance business which is a form of loss insurance. This is as stated in Article 3 letter (a) number (1) of Law no. 2 of 1992 concerning Insurance Business. Motor vehicle insurance itself is a loss insurance that does not receive special arrangements in the KUHD (Kitab Undang-Undang Hukum Dagang/ Book of Commercial Law). In this case, the vehicle owner transfers the risk burden to a second party (insurance company) to reduce the risk that occurs. The existence of the role of motor vehicle insurance protection services as a form of protection for the Indonesian nation is implied in the preamble of the fourth paragraph of the 1945 Constitution.

Motor vehicle insurance is one type of loss insurance that consumers are interested in because this insurance provides coverage for financial loss/reduction in the value of the object of motor vehicle coverage caused by crashing, being hit, stolen, burned and skidded. The explanation regarding motor vehicle insurance is also specifically explained in the Regulation of the Minister of Finance Number 74/PMK010/2007 which is contained in Article 1 paragraph (2) explains that "Motor Vehicle Insurance is a loss insurance product that protects the insured from the risk of loss that may arise in connection with the ownership and use of a motorized vehicle".

However, not everyone makes the decision to become a motor vehicle insurance customer, although many people know that life is full of

uncertainties that will cause risks and losses. According to Ganie (2013) there are seven factors that influence people to participate in insurance programs, namely age, education, occupation, income, gender, lifestyle and population distribution. The same thing is also stated by Mulyadi (2011) in his book entitled *Asuransi dan Usaha Perasuransian di Indonesia* which states that there are seven factors that influence people to participate in insurance programs, namely age, education, occupation, income, gender, lifestyle and population distribution.

Based on the statement above, this research was then carried out to compare the facts and phenomena in everyday life with the theories that have been put forward by experts and previously written scientific articles regarding the factors that influence people's interest in registering for a motor vehicle insurance program. This research was also carried out to find other factors that may be no less important in becoming the basis for a person's decision to become a motor vehicle insurance customer.

## THEORETICAL FRAMEWORK

Insurance is coverage or protection for an object from the threat of danger that causes losses. From a legal point of view, insurance is a risk coverage contract (agreement) that is agreed between the insured and the insurer. The insurer undertakes to indemnify the insured for damages caused by the insured risk. Meanwhile, the insured pays the premium periodically to the insurer. Therefore, the policyholder exchanges significant losses that may arise with certain payments in accordance with the agreement.

The elements of insurance or coverage include:

1. The parties, namely the parties who are the subject of insurance, namely the insurer and the insured. The insurer is obliged to bear the risk transferred to him and is entitled to a premium payment, while the the policyholder is obliged to pay the premium and is entitled to reimbursement if damage occurs to his insured property.
2. Objects of insurance/coverage, namely objects, rights or interests attached to objects, and an amount of money called premium or compensation. Through the insurance object there is a goal to be achieved by the parties. The insurer aims to obtain a premium payment in return for the transfer of risk, while the insured aims to be free from risk and obtain compensation if there is a loss of his property.

3. Insurance events, namely legal actions in the form of an agreement or agreement made by both the insured and the insurer regarding the object of insurance, uncertain events (which threaten the insurance object), and the terms that apply in insurance.
4. Insurance relationship, namely the relationship formed between the insurer and the insured is a relationship that arises because of an agreement or free agreement. This insurance relationship is in the form of voluntary availability of the parties, both the insured and the insurer, to fulfill their respective obligations and rights towards one another. This means that since the agreement is agreed upon, from that moment the insurer accepts the transfer of risk and the insured is obliged to pay a predetermined premium.

In every agreement there are always 2 (two) kinds of subjects, namely on the one hand a person or legal entity gets an obligation for something, and on the other hand there is a person or a legal entity that has the right to carry out that obligation, then in each In agreement there is always an obligatory party and a entitled party. Therefore, the parties to the insurance contract are the insurer and the policyholder. On the basis of Article 246 of the Code of Commercial (KUHD), it can be concluded that there are two parts that act as insurance topics:

1. The insured party, namely the party who owns the property that is threatened with danger. This party intends to transfer the risk to his property, at the time of risk transfer the policyholder is required to pay a premium.
2. The insurer, namely the party who is willing to accept the risk of other people's property, with a counter-performance in the form of a premium. Thus, if an event occurs that results in the insurer's desire to compensate.

In this case, the insurer is the party who is willing to accept the transfer of risk to the assets and objects from the insured with a payment in the form of a premium, so that in the event of an event that causes the insured's property to be lost, injured, lost function or so on, the insurer will provide compensation. Usually what is referred to as the insurer is the insurance company or in this case the insurance company.

While the insured is the party who owns the property that is threatened with danger. By registering with insurance, this party has the aim of transferring all risks to these objects and assets. Thus, the insured has an obligation to pay a premium to the insurer. Insured generally can be individuals, groups of people or institutions, legal entities including companies or anyone who can

suffer losses. So in this case anyone who has the opportunity to suffer a loss can transfer the loss to the insurance company.

In general, regulations in Indonesia regulate the types of insurance contained in the Commercial Code, namely:

1. Loss Insurance. Loss insurance is an insurance agreement in which the insurer provides services to cover the risk of loss or loss of benefits to the insured. The object of loss insurance in this case can be in the form of houses, buildings, factories, and movable objects such as motorized vehicles, ships, and movable objects contained in or as part of the relevant fixed object.
2. Life insurance. Based on Article 1 points (1), 302 and 303 of Law Number 2 of 1992 concerning Insurance Business, the definition of Life insurance is an agreement entered into by 2 (two) or more persons, where the insurer binds himself to the insured to provide a compensation for death or life of an insured person. This life insurance can also be done by everyone and can even be done for the benefit of third parties. So that in the insurance policy it is necessary to include the name of the insured and the name of the person whose life is insured.
3. Reinsurance In general, the relationship between insurance and reinsurance is interdependence and such involvement is carried out by the parties on a reciprocal basis.

The agreement in insurance is an agreement of coverage or risk transfer that is agreed upon by the insurer and the insured. This insurance agreement is a special agreement regulated in the Commercial Code. In addition, in the Civil Code, insurance agreements are classified as one of those included in a lucrative agreement as stated in Article 1774 of the Civil Code.

A chancy agreement in this case is an agreement that contains profits and losses, both for all parties and for temporary parties depending on an uncertain event. The definition of a chancy agreement is generally rarely used by experts because the chancy agreement can mean gambling, namely placing something that is not certain. While the luck agreement itself is different from gambling because we can already predict the possible losses that will occur. The point is that if the event is not certain that it will occur and cause damage to the object of insurance, the insured must replace the insured's loss and this is an advantage for the insured.

Motor vehicle insurance or coverage according to Emmy Pangaribuan Simanjuntak is coverage that

covers all hazards that can cause harm to a person as a car owner, car maintenance and losses arising from the use of the car itself. Usually the losses that arise due to the dangers of the car can be covered individually in one policy under one policy, or several policies cover each event in an agreement with a general or broad "comprehensive" policy that combines several coverages.

In this motor vehicle insurance, the losses that can be insured can be divided into:

1. Losses suffered by other people, for example losses due to bodily injuries to other people and this is the responsibility of the vehicle owner, loss of paying all medical expenses of the injured person, and loss of other people's assets and this is the responsibility of the vehicle owner.
2. Loss or damage to the vehicle itself, for example losses due to collisions, losses due to fire, lightning and transportation, losses due to theft, and losses due to floods or earthquakes.

As the purpose of insurance in general, which is to transfer the risk that may be suffered by the insured to the insurer, this also occurs in motor vehicle insurance. In motor vehicle insurance, the insured transfers the risk to the insurer. In the event of an event for which coverage is carried out, the insured has the right to request compensation from the insurer. Thus, motor vehicle insurance aims to cover loss or damage to the insured property and or interest which is directly caused by an uncertain event for which the coverage is carried out, which is usually in the form of a collision, collision, stumbling, theft and fire. Meanwhile, according to Emmy Pangaribuan, the purpose of motor vehicle insurance is to cover all hazards that can cause harm to a person as a car owner, car maintenance and losses arising from the use of the car itself.

## METHODS

This research is descriptive research with a qualitative approach. Qualitative method is a research procedure that produces descriptive data, personal speech, and later this method produces descriptive data. According to Sugiyono (2016: 9), the qualitative descriptive method is a research method based on the philosophy of post-positivism used to examine the state of natural objects (as opposed to experiments) in which the researcher is the key instrument for data collection techniques carried out by triangulation (combined), data analysis is inductive/qualitative, and the results of qualitative research emphasize meaning rather than generalizations.

According to Nazir in the book *Metode*

*Penelitian*, descriptive method is a method in researching the status of a group of people, an object, a condition, a system of thought or a class of events in the present. The goal of descriptive research is to make a systematic, factual and precise description, figure or painting of facts, characteristics and relationships between the phenomena studied.

Qualitative descriptive research aims to describe, explain and respond the problems in more detail by studying as much as possible an individual, a group or an event. In qualitative research, humans are research tools and the results are written in words or statements that conform to the real situation.

The approach used in this study is a qualitative approach, namely a research approach without using statistical figures but with descriptive exposure, which is trying to describe a symptom, event and incident that occurs to be the focus of attention and then described as it is. And this research is also field research. The subjects in this study were motor vehicle insurance products provided by insurance companies in Indonesia such as Allianz, Adira, and Sinar Mas. The objects in this study are the factors that influence public interest in registering for a motor vehicle insurance program. The data used in this study are data derived from literature studies. The literature study method is a series of activities related to the methods to collect library data, read and take notes, and manage research material (Zed, 2008: 3).

Literature study is an activity that is required in research, especially academic research whose main purpose is to develop theoretical aspects as well as aspects of practical benefits. Literature studies are carried out by each researcher with the main objective of finding the basis for obtaining and building a theoretical basis, framework of thinking, and determining tentative assumptions or also known as research hypotheses. So that researchers can classify, allocate, organize, and use a variety of literature in their fields. By conducting a literature study, researchers have a broader and deeper insight into the problem to be studied. Doing this literature study is carried out by researchers between after they determine the research topic and the formulation of the problem, before they go into the field to collect the necessary data (Darmadi, 2011).

## **RESULT AND DISCUSSION**

### **Result**

Based on a series of bibliographical studies and comparisons between theory and real phenomena in the field which have been carried out, it can be seen

that the factors that influence public interest in registering for motor vehicle insurance programs are divided into 2 (two) types, namely internal factors and external factors. Internal factors indicate an encouragement or influence that comes from within the individual or society itself. While external factors are encouragement or influence that comes from outside the individual or society. In this case, internal factors that influence public interest in registering for motor vehicle insurance programs are income factors, education factors, employment factors, and gender factors. Meanwhile, external factors that influence public interest in registering for a motor vehicle insurance program are product reputation factors, promotion factors, premium price factors, and reference/recommendation factors. This is of course quite in line with the theory previously presented by Genie (2013) which states that there are factors that influence people's interest in registering for insurance programs including age factors, education factors, employment factors, income factors, gender factors, lifestyle factors, and population distribution factors. The results of this study are also quite in line with what was conveyed by Mulyadi (2011) which states that the factors that influence people's interest in registering for insurance programs consist of age factors, education factors, employment factors, income factors, gender factors, lifestyle factors, and population distribution factors.

### **Discussion**

Internal factors that influence individuals or communities in registering for motor vehicle insurance programs can be divided into income factors, education factors, employment factors, and gender factors. The income factor shows that insurance customers who have established jobs or large incomes (eg: 10 million-25 million/month) are certainly more able to pay premiums in larger amounts (to get more dependents of course) compared to those who earn < 5 million/month (Mulyadi, 2013). Sumarwan in Priadi (2019) also states that if a consumer has a high income, it will describe the amount of purchasing power of the consumer/community. With the purchasing power possessed by a consumer / community, of course there will be many products or services that will be purchased or consumed. People with excess income will certainly think about investing their income in investments or protecting themselves against risks that can arise at any time. Based on Ganie's (2013) theory, income and wealth can affect the demand for insurance for four reasons, including: (1) greater wealth or income means more property that can be

damaged or lost so that in general it increases the amount of insurance purchased; (2) a number of people cannot afford to buy insurance in large quantities because of the pressure of more important necessities of life which causes the poor to bear more risks; (3) limited liability often leads people to purchase smaller liability insurance; and (4) the level of risk aversion decreases along with the increase in wealth in a person so that it tends to be easier to spend money to have insurance. In addition, it is also consistent with the results of research by Bolisianingsih (2012), Intan Ria (2002), Anggi Afifi (2009), Gunistyo (2006) showing the results that the level of income affects a person to have insurance. The positive use of insurance protection means that the existence of insurance needs to be maintained and developed (Sastrawidjaja and Endang, 2004). The higher the income, the higher the premium paid by the customer. This is in line with Sebastian's theory (2014) that income is one of the most important factors influencing someone to have an insurance program. Financial adequacy affects a person in paying insurance premiums. The more established a person is, the higher the allocation of funds for insurance, while people at the lower middle economic level whose income is depleted to meet basic needs, cannot even allocate money for insurance.

The educational factor shows that someone who is highly educated will tend to increase his awareness of health and its consequences. The level of individual education is certainly interrelated with the knowledge possessed. With the knowledge possessed, individuals will be easily influenced in terms of purchases made. This is because when an individual has more knowledge, he will be better at making decisions and more efficient and more precise in processing information and able to analyze information better. With the knowledge possessed, an individual will be able to easily analyze which company provides the best motor vehicle insurance services or products. Individuals are also able to understand easily about motor vehicle insurance services offered and are able to understand contracts or agreements and insurance benefits offered to them. People with higher education have a better mindset and perception than those with low education. People with higher education are aware that life is full of uncertainty, so someone with higher education tends to have insurance (Mulyadi, 2013). The results of this study are in line with Ganie's theory (2013: 346), one of the factors that influence the demand for insurance is education in the form of knowledge and information possessed. Public awareness in

insurance is influenced by education. This education is in the form of knowledge and understanding of the usefulness of insurance as well as an understanding of the relevant laws and regulations. The results of this study are also in line with the results of research by Gunistyo (2006), Afifi (2009), Bolisianingsih (2012), Puspita Sari (2013) which show that education level influences people's decisions to buy insurance policies.

The work factor shows that the type of work affects the level of risk of loss to a person's motorized vehicle. Each job has a different level of risk, thus affecting the demand for insurance. In line with Genie's (2013) theory that the higher the level of work risk, the higher the demand for insurance, especially motor vehicle insurance. This is because motor vehicle insurance provides insurance claim guarantees for motorized vehicles owned if at any time the motor vehicle owned is damaged or other losses. The results of this study are in line with the results of research by Intan Ria (2002), Anggi Afifi (2009), Puspita Sari (2013) which show that the type of work determines a person's decision to have insurance. This is also in line with Sebastian's (2014) theory, we have a limit to our ability to work, not always we can work so that with this premise people take insurance.

Occupational factors also show a directly proportional relationship with a person's income level. A good and decent type of work in general will make a person get a good and high income. And conversely, the type of work that is not good and not feasible will make someone get a poor and low income. As previously stated, this level of income will then have a major influence on the decisions taken by an individual to become a customer of motor vehicle insurance. The type of work that is not good and not feasible will make someone get a poor and low income. As previously stated, this level of income will then have a major influence on the decisions taken by an individual to become a customer of motor vehicle insurance. The type of work that is not good and not feasible will make someone get a poor and low income. As previously stated, this level of income will then have a major influence on the decisions taken by an individual to become a customer of motor vehicle insurance.

The gender factor shows that gender differences are also factors that influence a person's decision to register for a motor vehicle insurance program. Men are usually identified with the owners of motorized vehicles. Likewise with the level of intensity of use they live. Men generally use motorized vehicles with more frequency than women. This then becomes a separate reason why

gender is another factor that influences a person's interest in registering for a motor vehicle insurance program. Maharani (2015) states that the gender factor has an influence of around 10.23% in becoming the basis for community decisions to become participants in insurance programs, especially motor vehicle insurance.

In addition to internal factors, there are also external factors that influence public interest in registering for a motor vehicle insurance program. The external factors consist of product reputation factors, promotion factors, premium price factors, and reference/recommendation factors. The product reputation factor shows that the better the reputation or image of the motor vehicle insurance product in the community, the more individuals will use the motor vehicle insurance service. Rahmania (2020) stated that the motor vehicle insurance products offered must be of the best quality and provide maximum benefits for customers. This will certainly have an impact on the better reputation of the product among the public.

Promotional factors indicate that the implementation of sales promotion activities is very influential in becoming the basis for community decisions to become customers of the motor vehicle insurance program. The most effective insurance services use direct marketing services because they directly meet and offer to prospective customers. This will give consumers a higher sense of trust to participate in insurance. The results of this study are in line with Genie's (2013) theory which states that promotions that are able to show benefits, meaning, and build consumer confidence will attract consumers to buy the insurance products offered. It is necessary to hold special training for sales in promoting insurance services in order to be able to attract consumers to buy the insurance products.

The premium price factor is another factor that influences people to register for a motor vehicle insurance program. In accordance with Rahmania's opinion (2020) which states that the price factor is one of the important points that must be considered by companies because pricing is an important thing for companies. Affordable prices with the best services and benefits will certainly affect someone's interest in registering for a motor vehicle insurance program. Meanwhile, if the price offered is not equivalent to the benefits of motor vehicle insurance services provided, the public will certainly think twice if they want to use the motor vehicle insurance product.

The reference/recommendation factor is also another factor that is no less important in becoming the basis for someone's decision to register for an insurance program. References given by someone

can certainly influence someone to buy or not the motor vehicle insurance product offered. Sumarwan in Rahmania (2020) states that the presence of references or recommendations from certain groups can influence individuals or communities in acting and making decisions. A person or group who already has experience with a motor vehicle insurance product can be a reference for other individuals or communities who will register for a motor vehicle insurance program.

## **CONCLUSION**

Motor vehicle insurance is one of the insurance products that is useful in minimizing losses that occur in motor vehicles. Several factors that influence people to register for a motor vehicle insurance program consist of internal factors and external factors. Internal factors are encouragement or influence that comes from within the individual itself. While external factors are encouragement or influence that comes from outside the individual. Internal factors that influence people to register for motor vehicle insurance programs include income factors, education factors, employment factors, and gender factors. The income factor shows that insurance customers who have established jobs or large incomes are certainly more able to pay higher premiums (to get more dependents of course) compared to those with lower incomes. A customer who has a high income will describe the amount of purchasing power of consumers / society towards motor vehicle insurance. With the purchasing power owned by a consumer / community, of course, the higher the value of motor vehicle insurance that he buys.

The educational factor shows that someone who is highly educated will tend to increase his awareness of health and its consequences. An individual who has more knowledge, then he will be better at making decisions and more efficient and more precise in processing information and able to analyze information better, including in assessing motor vehicle insurance products. With this knowledge, an individual will be able to easily analyze which company provides the best motor vehicle insurance services or products. The work factor shows that the type of work affects the level of risk of loss to a person's motorized vehicle. Each job has a different level of risk, thus affecting the demand for insurance. The higher the level of work risk, the higher the demand for insurance, especially motor vehicle insurance. A good and decent type of work in general will make a person get a good and high income. And conversely, the type of work that is not good and not feasible will make someone get

a poor and low income. The gender factor shows that gender differences are also factors that influence a person's decision to register for a motor vehicle insurance program.

Men are usually identified with the owners of motorized vehicles. Likewise with the level of intensity of use they live. Men generally use motorized vehicles with more frequency than women. External factors that influence people to sign up for auto insurance programs include product reputation factors, promotion factor, highest price factor, and referral / recommendation factor. In relation to the product reputation factor, the motor vehicle insurance products offered must be of the best quality and provide maximum benefits for customers. This will certainly have an impact on the better reputation of the product among the public. Promotional factors indicate that the implementation of sales promotion activities is very influential in becoming the basis for community decisions to become customers of the motor vehicle insurance program. Direct promotion will give consumers a higher sense of trust to participate in insurance. The premium price factor is one of the important points that must be considered by the company because pricing is an important thing for the company.

Affordable prices with the best services and benefits will certainly affect someone's interest in registering for a motor vehicle insurance program. Talking about the reference/recommendation factor, the reference given by someone can certainly influence someone to buy or not the motor vehicle insurance product offered. The presence of references or recommendations from certain groups can influence individuals or communities in acting and making decision.

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