



The Purchasing Decisions of Sharia Insurance Products During Covid-19 Period; Effectiveness of Theory Planned Behavior

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Abstract

This study aims to determine effect of attitudes on the decision to buy sharia insurance products during the covid-19 period, effect of subjective norms on the decision to buy sharia insurance products during the covid-19 period, effect of perceived control behavior on sharia insurance decisions during the covid-19 period, and effect of the theory of planned behavior which includes attitudes, perceived control behavior on the decision to buy sharia insurance products during the covid-19 period. The object of this research is Sharia Prudential Insurance in Serang-Banten Regency. Respondents who became the population of this study were Prudential Sharia Insurance customers in Serang-Banten Province. The sample taken in this study amounted to 80 respondents. The research method used is quantitative. Methods of data collection using a questionnaire. Data were analyzed using the multiple linear regression method. The results of this study show that Attitudes have a significant positive effect on the decision to buy sharia insurance products during the covid-19 period, subjective norms have a significant positive effect on the decision to buy sharia insurance products during the covid-19 period, Perceived control behavior has a significant positive effect on the decision to buy sharia insurance products during the covid-19 period, and attitudes, subjective norms and perceived control behavior simultaneously have a significant positive effect on the decision to buy sharia insurance products during the covid-19 period .

Keywords: *Sharia Insurance; Covid-19; Theory of Planned Behavior*

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1. Introduction

The COVID-19 pandemic that entered Indonesia in early 2020 had a serious impact on the Islamic insurance industry. The performance of the Islamic insurance industry throughout 2020 was quite depressed, including the growth of Islamic insurance industry assets slowing down until the end of 2020, As of December 2020, sharia insurance assets were recorded at IDR 44.44 trillion, down 2.2 percent compared to the position in December 2019 which reached IDR 45.45 trillion, sharia insurance growth fell 6.2 percent from 39.84 trillion in December 2019 to 37 .33 trillion in December

2020(Wulandari, 2021), the sharpest decline was seen from the profit side, the Islamic insurance industry decreased by 80.5 percent to 792 billion in the position of December 2020 compared to December 2019 of 4.07 trillion. (Ali, 2021).

The same decline also occurred in the performance of sharia life insurance as the sharia insurance product that was most in demand by the public, as can be seen in the following table

Total Performance of All Funds

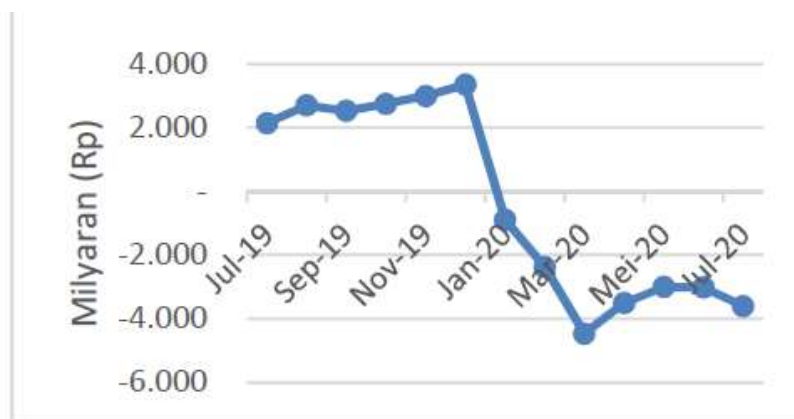


Figure 1.
Total Performance of All Sharia Insurance Funds

Figure 1 above shows that there has been a decline in the performance of all Sharia Life Insurance funds as they enter 2020. In July 2019, the total sharia life insurance funds amounted to 2.147 billion. In August 2019, the amount of sharia life insurance funds amounted to 2.698 billion. In September 2019, the total sharia life insurance funds amounted to 2.529 billion. In October 2019, the amount of sharia life insurance funds amounted to 2.753 billion. In November 2019, the total sharia life insurance funds amounted to 2.992 billion. In December 2019, the amount of sharia life insurance funds amounted to 3.347 billion(Chairia, 2020)

When entering 2020, sharia life insurance funds decreased to -895 billion. In February 2020, the amount of sharia life insurance funds amounted to - 2.372 billion. In March 2020, the amount of sharia life insurance funds amounted to - 4.466 billion. In April 2020, the amount of sharia life insurance funds amounted to -3.506 billion. In May 2020, the amount of sharia life insurance funds amounted to -2.997 billion. In June 2020, the amount of sharia life insurance funds was -3,017. billion. And in July 2020, the amount of sharia life insurance funds was -3.601 billion. (Chairia, 2020).

The decline in assets, growth, profit, and performance of Islamic insurance indicates that the purchase of sharia insurance products has declined during the COVID-19 pandemic. So it is necessary to study research that explores the factors can influence purchasing decisions. Among the factors that are effective in influencing purchasing decisions is planned behavior. Planned behavior variables consist of attitudes, subjective norms, and perceived behavioral control.

Raza et al., (2020) show that the theory of planned behavior has an effect on customer decisions in buying sharia insurance products. (Abidin et al., 2021) stated that the theory of planned behavior has a significant positive effect on food purchasing decisions at Tokopedia. Fitriana & Suprehatin (2018) stated that the theory of planned behavior has a positive and significant effect on purchasing decisions of packaged liquid milk products. Amoako et al., (2020) state that attitudes affect purchasing decisions. (Husnul Khotimah, Muhammad Khafid, 2016) states that attitudes affect purchasing decisions for fashion products.

This research has been conducted by ([Raza et al., 2020](#)), ([Azizam et al., 2020](#)), ([Mai et al., 2020](#)), ([Dzulkipli et al., 2017](#)), and ([Nasir et al., 2017](#)). The differentiating point of this research with the previous research, this research was conducted during the COVID-19 pandemic and the object of this research is customers who have purchased prudential sharia insurance products who live in Serang City. This research is important to do, because there has been no similar research that has analyzed sharia insurance customers during the Covid-19 pandemic, a condition where everyone needs insurance to cover their health and life. The purpose of this research is to examine effect of attitudes, subjective norms, and perceived control behavior on the decision to buy sharia insurance products during the covid-19 period.

2. Literature Review

The theory of planned behavior according to [Ajzen \(1991\)](#) in ([Yunita Ningtyas, 2021](#)) shows that human actions are directed by three kinds of beliefs, namely behavioral beliefs (attitudes), normative beliefs (subjective norms), and control beliefs (control behavior).

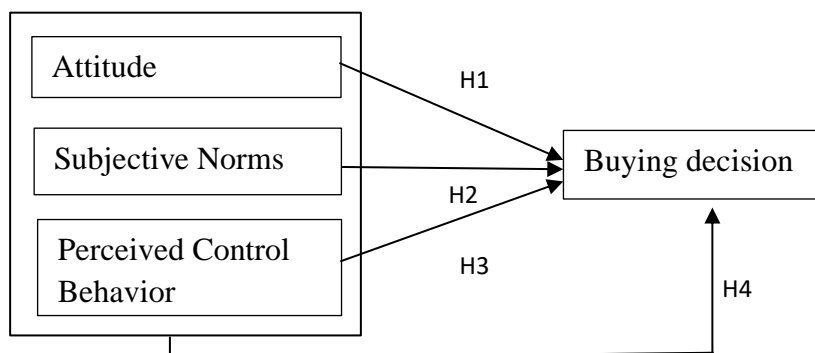
Attitude is a behavior that reflects the level of evaluation of a person or a certain action ([Pangestika & Prasastyo, 2017](#)). Suprapti (2010) in [Aryadhe et al., \(2018\)](#) Attitude is an expression that reflects feelings of dissatisfaction or liking for an object. The attitude taken by the customer is part of the general feeling that expresses the customer's desire for an object that encourages his response, both in the form of positive and negative responses ([Amar, 2017](#)).

Subjective norms are personal perceptions that are influenced by people outside themselves, including family, friends, colleagues who are known by service users [Bhattacharjee \(2000\)](#) and [Roca et.al \(2006\)](#) in ([Suk et al., 2020](#)). Another definition for the subjective norm is a belief that an important person or group of people will approve and support certain behaviors([Ham et al., 2015](#)) Subjective norms can also be defined as a person's perception or view of the beliefs of others that will affect the intention to perform or not to perform the behavior under consideration [Jogiyanto \(2008\)](#) in ([Idris & Kasmoo, 2017](#)). Subjective norms are constructs that combine (1) individual beliefs about certain referents and (2) a person's motivation to obey the referents. ([Nurofik, 2013](#))

Perceived behavioral control is defined as how far a person believes or feels capable of doing something. This behavioral control variable is determined by the individual's beliefs about the strength of external and internal factors to facilitate behavior([Ajzen, 2012](#)). Ajzen explains the feelings related to control behavior by distinguishing it from the locus of control or control center proposed by Rotter. perceived behavioral control relates to one's belief that one is relatively stable in all situations ([Amar, 2017](#)). Perceived control behavior is influenced by past experiences and a person's estimates of whether or not it is difficult to perform certain behaviors ([Azwar, 2003](#)). according to [Nugroho et al., \(2018\)](#) indicators to measure behavioral control concerning sharia insurance are (1) knowing the benefits of sharia insurance, (2) can be used to get premiums/profits, and (3) having an extensive and easy-to-find merchant network.

Purchase decisions are actions taken by consumers to purchase a product ([Chairina Kusumaningrum, 2015](#)) ([Ansah, 2017](#)) ([Srisusilawati, 2017](#)). [Schiffman & Kanuk, \(2008\)](#) states that purchasing decisions are generally a selection of two or more choices, these choices can be regarding the choice of products, distributors, brands, timing, distribution, and others. According to [Kotler and Armstrong \(2012\)](#) as cited by [Vania et al., \(2019\)](#), there are four indicators of purchasing decisions, namely (1) stability in a product. (2) Habits in buying products, (3) Provide recommendations to others, and (4) Make repeat purchases.

The framework for this research can be seen in the following chart:



Source: [Raza et al., \(2020\)](#)
Chart 1. Research Framework

Based on the framework in Figure 1, three research hypotheses can be drawn as follows:

- H1: Attitude has a significant positive effect on purchasing decisions for sharia insurance products.
- H2: Subjective norms have a significant positive effect on purchasing decisions for sharia insurance products.
- H3: Perceived control behavior has a significant positive effect on purchasing decisions for Islamic insurance products.
- H4: Attitude, Subjective Norms, and Perceived control behavior have a significant positive effect on purchasing decisions for Islamic insurance products

3. Methodology

The method used in this study is quantitative. according to [\(Arikunto, 2010\)](#) Quantitative research is research whose data is expressed in the form of numbers or numbers that can be calculated systematically. The population is the entire research subject [\(Bachtiar, 2018\)](#). The population in this study is Sharia prudential insurance customers. Determination of the number of samples in this study refers to the opinion of [\(Ferdinand, 2002\)](#), the sample size depends on the number of indicators used in all variables. The number of samples is equal to the number of indicators multiplied by 5-10. So the number of samples in this study was set at 80 respondents, which was obtained from the total number of variable indicators used in this study, namely 10 indicators, then multiplied by 8 ($10 \times 8 = 80$).

The type of data used in this research is primary data. according to [Bungin \(2015\)](#), Primary data is data that is collected directly from the source and processed by itself for use. The data collection method used is a questionnaire. A questionnaire by [\(Bungin, 2015\)](#) is a questionnaire method or in the form of a series or collection of questions that are arranged systematically in a list of questions, then sent to the respondent to be filled out. Questionnaires were distributed to 80 sharia prudential insurance customers in Serang.

Data analysis was carried out with a quantitative descriptive approach, the analytical tool used was the SPSS version 23 program, the test carried out was a validity test used to measure the validity or validity of the questionnaire. Furthermore, the reliability test where a questionnaire is said to be reliable or reliable if someone's answer to the statement is consistent or stable from time to time. After the instrument is valid and reliable, then the classical assumption test is performed (normality test, multicollinearity test, and heteroscedasticity test), then multiple linear regression analysis is performed, because there are three independent variables in this study. The hypothesis test consists of a t-test to see the effect of the independent variable on the dependent variable partially. Furthermore, the F test to see the effect of the independent variable on the dependent variable

simultaneously. And the coefficient of determination test is used to determine the contribution of the independent variable in influencing the dependent variable. (Ulya & Karneli, 2018)

4. Results And Discussion

Result

Respondents of this research were prudential insurance customers totaling 80 people. Researchers systematized respondents based on gender and occupation as can be seen in the following table:

Table 1. Respondent Data by Gender

No	Gender	Amount
1	Man	48
2	Woman	32
Number of Respondents		80

Source: Questionnaire Data, 2021

Based on the data in the table above, it is shown that there are 80 respondents, consisting of 48 men and 32 women. Based on gender, the majority of respondents are female.

Table 2. Respondent Data Based on Occupation

No	Work	Amount
1	Student	5
2	State Civil Apparatus	10
3	Entrepreneurs/Traders	20
4	Private sector employee	35
5	Other	10
Number of Respondents		80

Source: Questionnaire Data, 2021

Based on the data in the table above, the number of student respondents is 5 people, the State Civil Apparatus 10 people, entrepreneurs and traders are 20 people, private employees are 35 people and other professions are 10 people. Based on these data, the majority of respondents came from private employees.

Validity test

The validity test was carried out using SPSS version 23 software. The results of the validity test of all question items were greater than the r table (0.220), so it can be concluded that the question items in the questionnaire filled out by the respondents were all valid.

Reliability Test

The reliability test was carried out using SPSS version 23 software. The results of the Cronbach's Alpha reliability test for all questionnaire items can be seen in the following table:

Table 3. Reliability Test

Variable	Cronbach's Alpha value	R-Value Table	Conclusion
Attitude (X1)	0.762	0.220	Reliable
Subjective Norm (X2)	0.862	0.220	Reliable
Perceived Control Behavior (X3)	0.839	0.220	Reliable
Purchase Decision (Y)	0.797	0.220	Reliable

Source: SPSS Data, 2021

The table above shows that the value of Cronbach's alpha variable attitude, subjective norm, perceived control behavior, and purchasing decisions is greater than the value of the r table, so it can be concluded that all variables in this study are reliable.

Normality test

The normality test was carried out using SPSS version 23 software. The results of the Kolmogorov Smirnov normality test can be seen in the following table:

Table 4. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		80
Normal Parameters, b	mean	.0000000
	Std. Deviation	1.26915345
Most Extreme Differences	Absolute	.065
	Positive	.035
	negative	-.065
Test Statistics		.065
asympt. Sig. (2-tailed)		.200c,d
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS Data, 2021

The results of the normality test in the table above show that the significance value is greater than the alpha value ($0.200 > 0.05$), so it can be concluded that the residual model data is normally distributed

Multicollinearity Test

A multicollinearity test was carried out using SPSS version 23 software. The results of the multicollinearity test can be seen in the following table:

Table 5. Multicollinearity Test Results

	Unstandardized Coefficients		t	Sig.
Model	B	Std. Error		
(Constant)	2.177	.296	7.348	.000
Attitude	.015	.054	.276	.784
Subjective Norms	-.050	.082	-.614	.541
Perceived Control Behavior	.009	.051	.186	.853

Source: SPSS Data, 2021

The table above shows that the attitude variable has a tolerance value of 0.686 greater than 0.10 ($0.686 > 0.10$) and a VIF value of 1.459 less than 10 ($1.459 < 10$), the subjective norm variable has a tolerance value of 0.597 greater than 0.10 ($0.597 > 0.10$). and the VIF value is less than 10 ($1.675 < 10$) and the perceived control behavior variable has a tolerance value of 0.845 which is greater than 0.10 ($0.845 > 0.10$) and the VIF value of 1.184 is less than 10 ($1.184 < 10$), so it can be concluded that the data is free from multicollinearity symptoms.

Heteroscedasticity Test

A heteroscedasticity test was carried out using SPSS version 23 software. The results of the heteroscedasticity test can be seen in the following table:

Table. 6. Heteroscedasticity Test Results

Model	Coefficients		t	Sig.
	Unstandardized Coefficients			
	B	Std. Error		
1 (Constant)	2.177	.296	7.348	.000
Attitude	.015	.054	.276	.784
Subjective Norms	-.050	.082	-.614	.541
Perceived Control Behavior	.009	.051	.186	.853

a. Dependent Variable: ABS_RES2

Source: SPSS Data, 2021

The table above shows that the significance value of the attitude variable is greater than the alpha value ($0.789 > 0.05$), the significance value of the subjective norm variable is greater than the alpha value ($0.541 > 0.05$), and the significance value of the perceived control behavior variable is greater than the alpha value ($0.853 > 0.05$), it can be concluded that there is no heteroscedasticity in the regression model in this study.

Correlation Coefficient Test

The correlation coefficient test was carried out using SPSS version 23 software. The results of the correlation coefficient test can be seen in the following table:

Table 7. Correlation Coefficient Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845a	.714	.702	1.29396

a. Predictors: (Constant), Perceived Control Behavior, Attitudes, Subjective Norms

Source: SPSS Data, 2021

The table of test results above shows that the correlation coefficient of attitude, subjective norms, and perceived control behavior on the decision to buy Islamic insurance products is 0.702. This value indicates that the purchase decision of Islamic insurance customers by attitudes, subjective norms, and perceived control behavior is 70.2 percent, while the remaining 29.8 is influenced by other variables not examined in this study.

Statistical T-Test

The t-test for each variable of religiosity and halal certification on buying interest was carried out using SPSS version 23 software. The results of the t-test can be seen in the following table:

Table 8. Statistical T-Test Results

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
1 (Constant)	-1.874	1.146	-1.636	.106
Attitude	.464	.058	7.936	.000
Subjective Norms	.367	.096	3.819	.000
Perceived Control Behavior	.119	.058	2.055	.043

a. Dependent Variable: Decision

Source: SPSS Data, 2021

The results of the statistical t-test in the table above show that the t-count value of the attitude variable is 7.936 which is greater than the t-table ($7.936 > 1.668$) and the significance value is 0.000, which is less than 0.05 ($0.000 < 0.05$). The t-count value of the subjective norm variable is 3,819, which is greater than the t table ($3,819 > 1,668$) and the significance value of 0.000 is less than 0.05 ($0.000 < 0.05$). and the t-count value of the perceived control behavior variable is 2.055, which is greater than the t-table ($2.055 > 1.668$) and the significance value is 0.043, which is smaller than 0.05 ($0.043 < 0.05$). Thus, each variable of attitude, subjective norms, and perceived control behavior has a significant positive effect on purchasing decisions of prudential Sharia insurance products.

F Statistic Test

The calculated F test was carried out using SPSS version 23 software. The results of the Count F test can be seen in the following table:

Table 9. F Statistic Test Results

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	316,951	3	105650	63,100	.000b
Residual	127,249	76	1,674		
Total	444,200	79			

a. Dependent Variable: Decision
b. Predictors: (Constant), Perceived Control Behavior, Attitudes, Subjective Norms

Source: SPSS Data, 2021

The results of the statistical F test above show that the calculated F value of the attitude variable, subjective norm, and perceived control behavior is 63,100 and the significance value is 0.000. while the F table value is 2.72 and the alpha value is 0.05. when compared, the calculated F value is greater than Table F ($63.100 > 2.72$) and the significance value is smaller than the alpha value ($0.000 < 0.05$). Thus, the theory of planned behavior which includes attitudes, subjective norms, and perceived control behavior simultaneously has a positive and significant effect on purchasing decisions of prudential Sharia insurance products.

Thus, the better of attitudes, subjective norms and perceived control behavior of Islamic insurance customers in the Covid-19 pandemic period, the more their decision to purchase prudential Islamic insurance products will increase.

The results of this study are in line with the results of the study by [Raza et al., \(2020\)](#) which shows that the theory of planned behavior has an effect on customer decisions in buying sharia insurance products. In line with research results [Abidin et al., \(2021\)](#) state that the theory of planned behavior has a significant positive effect on food purchasing decisions at Tokopedia. And research results [Fitriana & Suprehatin \(2018\)](#) states that the theory of planned behavior has a positive and significant effect on purchasing decisions of packaged liquid milk products.

5. Conclusion

Based on the results of the research and discussion above, it can be concluded that Attitude has a significant positive effect on the decision to buy sharia insurance products during the covid-19 period, Perceived behavioral control has a significant positive effect on the decision to buy sharia insurance products during the covid-19 period, Subjective norms have a significant positive effect on the decision to buy sharia insurance products during the covid-19 period and The theory of planned behavior which includes attitudes, perceived control behavior together has a significant positive effect on the decision to buy sharia insurance products during the covid-19 period. The total distribution of the influence of the theory of planned behavior on the decision to buy sharia insurance products is 70.2 percent, while the remaining 29.8 percent is influenced by other variables not examined in this study.

This research is limited to examining impact of theory of planned behavior on purchasing decisions of Islamic insurance products during the Covid-19 pandemic, this research also limited to examining prudential Islamic insurance customers, therefore, further researchers are advised to examine the development variables of the theory of planned behavior on purchasing decisions sharia insurance products, and carried out during endemic or post-covid-19 periods, and the respondents were expanded from various sharia insurance customers

Author contribution statement

The first author contributed to compiling the research background, theoretical review, and research methods, while the second author contributed to processing and interpreting the data, adjusting the citation into a style according to the request of the journal using Mendeley tools.

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