



The Impact of Tabarru Contracts and Income on Customers' Decision to Choose Life Insurance at AIA Sharia Unit

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ABSTRACT

This study aims to investigate the effect of tabarru contracts and income on customer decisions in choosing life insurance in AIA sharia units. The research method used is quantitative with a descriptive approach. Primary data was collected through the distribution of questionnaires, observation, and documentation, using simple random sampling techniques. The research sample consisted of 50 respondents, and data analysis was carried out using multiple linear regression and using the SPSS version 20 application. The results showed that, partially, the tabarru contract had a positive and significant influence on customer decisions in choosing life insurance at the AIA sharia unit.

INTRODUCTION

For countries with a majority Muslim population, sharia-based insurance is needed as well as being able to influence people's desires because it can meet people's needs for protection against certain risks with risk management in accordance with sharia (Afriani and oktarina, 2019). According to Hilal (2020), family takaful (life insurance) and general takaful (loss insurance) are two categories of coverage used in Islamic insurance. Family takaful offers protection in the event of death or accident for takaful members while general takaful has the idea of helping or looking after each other in righteousness. Given that Indonesia is the world's most populous Muslim country, sharia coverage there is sorely lacking.

The first company to provide sharia insurance in Indonesia was established in 1994 under the name of General Takaful Insurance Company and Takaful Group Insurance Company, both wholly owned subsidiaries of Syarikat Takaful Indonesia. The separation of funds is done to ensure sharia compliance with operational activities. This differentiates sharia insurance from conventional insurance by stating that the exchange of funds for sharia insurance is done through separation between funds used for personal and business purposes. As a result, data collection for conventional insurance is not done, as a result the risk of the insurer and the insured insurance company becomes only one (Lestari, 2022).

Islamic insurance differs from conventional insurance in that, in an Islamic insurance policy, the customer representative consistently moves forward and encircles the other party by describing the transaction as a "contribution of kindness" known as Tabarru. As a result, this system does not use risk transfer, where the beneficiary has to pay a premium amount, but uses risk sharing, where the beneficiary has more opportunities. If used in Islamic insurance, the contract must comply with Islamic law; in particular, it must be protected from gharar (fraud), maysir (gambling) and riba (addition). In addition, investment in debt securities must be made in halal, thoyyiban objects, not haram and maksiat (Novitri, 2019).

Risks that may occur in the future can be transferred through insurance. Both Article 1 Point 1 of Law Number 2 of 1992 concerning Insurance Business and Article 246 of the Criminal Code (KUHP) define insurance as an agreement by which the insurer binds himself to an insured by receiving a premium to compensate for his loss, damage, or loss of anticipated profits that he may suffer as a result of an unexpected event (Santri, 2018).

The purpose of risk analysis is to determine the possible losses incurred by the company and choose the best method to handle these events. Based on Bank Indonesia (BI) Regulation No. 5/8/PBI/2003, what is meant by "risk

analysis" is a set of techniques and methodologies used to identify, measure, monitor and mitigate risks associated with company losses (Pratiwi, 2018).

According to Dr. Fahriza (2021) the extent to which people understand how important it is to safeguard and ensure life, health and future protection for their children is closely correlated with the improvement of the local economy. As seen in the following figure, Islamic insurance in Indonesia has also experienced tremendous growth.



Source: Financial Services Authority (OJK), 2023

Fig.1
Asset Development of Islamic Insurance Companies
in Indonesia 2016-2020

The tabarru account is one of the standards to assess how each Islamic insurance business handles its customers' money because it is very important and must be taken into account (Sakinah, 2019). An underwriting surplus in tabarru funds occurs if at the end of the period total participant contributions exceed claims and related costs, while a decrease in underwriting results indicates that the selected Islamic insurance business has poor underwriting management (Widyastuti & Sholihah, 2022).

According to Abdullah (2018), the contribution of participants in the Islamic insurance contract is stated as the sum of savings funds and tabarru funds as a result of their coverage with the insurance provider which is the responsibility of the insured and becomes his obligation. Savings funds are deposited money from Islamic insurance participants, while tabarru funds are charitable gifts or donations given and received by life insurance participants at any time to be used to cover claims or insurance benefits. The management of contributions made by insurance participants will be the authority of the insurance company.

The condition of the company in a state of *underwriting surplus* on *tabarru* funds can be caused by several indicators such as participant contributions, investment income and claims. This can be seen as in the financial statements of AIA sharia unit obtained from the official website of AIA sharia unit below:

**Table 1. Financial Statement
Data of Contributions, Sharia Investments, Claims and Surplus of Tabarru'
Fund in 2019-2022 (in millions of rupiah)**

Description	2019	2020	2021	2022
Contribution	594.059	381.665	238.475	128.032
Sharia Investment	148.747	734.417	84.463	30.039
Claim	52.564	45.770	82.225	30.857
Tabarru' Fund Surplus (deficit)	(438)	(637)	4.949	–

Source: AIA syariah unit

Based on table 1, the contribution indicator has decreased over time where the contribution in 2019 amounted to 594,059 and in 2022 amounted to 128,032. However, the indicators of sharia investment and claims experienced fluctuations from 2019 to 2022. This will have a negative impact on the *tabarru* fund *underwriting* variable such as a decrease in the variable over time as evidenced by the occurrence of the largest deficit of *tabarru* funds of -637 in 2020.

The management of contributions from Islamic insurance participants is carried out by investing them in certain institutions that are in accordance with sharia. Fund management will get a profit-sharing allocation (*mudharabah*) obtained annually from net investment income (Jalaluddin, 2021), therefore the insurance company will benefit from investment income which will later be given to participants who make claims (both cash value claims and insurance benefit claims) based on the contract agreed upon at the beginning.

Lestari (2020) states that claims in sharia insurance are the surrender of the rights of insurance participants to obtain reimbursement after fulfilling their obligations to the insurance provider in the form of payment of premium payments (participant contributions) in accordance with the initial agreement. Customer claims are a responsibility that must be fulfilled by Islamic insurance companies. Therefore, insurance companies must always be ready when a claim occurs because at any time there can be claims from participants. The growth of Islamic insurance assets will be influenced by claims made by insurance participants, because a decrease in the income of Islamic insurance companies will cause a decrease in asset growth.

THEORETICAL REVIEW

The grand theory (main theory) used in this study is the theory introduced by Icek Ajzen (1975), regarding planned behavior or theory of reasoned action (TRA) which was later developed into theory of planned behavior (TPB). According to the theory of reasoned action (TRA), rational

thinking influences a person in making decisions on behavior. Several behavioral choices are considered the consequences and value of the results, then make a decision to do or not (intention), to do behavior is influenced by 2 determinant factors, the first is self-determinant which is attitude and the second is the determinant of social influence, namely subjective norms (Ayu, 2021).

The second theory in this study is the theory of consumer behavior, consumer behavior is a study that studies individuals, groups, and organizations in choosing, buying, using and evaluating products to satisfy their needs and desires. Consumer behavior is a dynamic behavior between affection and cognition, behavior and the environment in which humans carry out an exchange activity in life (Setiadi, 2019). Meanwhile, according to Firmansyah (2018) consumer behavior is an activity related to the process of purchasing goods or services.

Based on some of the above understandings and definitions, it can be explained that consumer behavior is an activity related to the process of purchasing goods or services, activities including searching, researching and evaluating products carried out by consumers. Consumer behavior is what underlies a consumer making purchasing decisions for the goods and services they want.

1. Akad Tabarru

Tabarru is a concept in Islamic finance that refers to donations or charity made with the sincere intention of helping others. In the context of takaful, tabarru is a fund collected from takaful participants and kept in a special account. These funds are used to help participants who experience calamities or financial needs. Tabarru has no direct financial benefit and the benefit comes from Allah as a reward for good deeds. However, only takaful participants are entitled to receive benefits from tabarru funds, and the use of these funds must be in accordance with sharia principles.

Tabarru contracts are agreements that are not intended to gain financial benefits, but to do good and earn rewards from Allah. Although a small amount of commercial profit can be made to offset the cost of implementing this contract, the main objective is to do good and gain blessings. In the tabarru contract, the funds collected are used to help takaful participants in need, and breaking this agreement or using the funds for other purposes is considered illegal. By participating in the tabarru contract, one can reimburse the costs associated with performing this contract and hope to be rewarded by Allah SWT.

In Islamic insurance contracts, the purpose of tabarru benevolent money is an acceptable substitute that is supported by shara' in order to avoid the act of gharar which is prohibited by Allah SWT. The word tabarru does not exist in the Qur'an. However, Allah's words mention to cooperate and support each other: Al-Qur'an Al-Maidah 5:2

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ ۗ وَاتَّقُوا اللَّهَ ۖ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

Meaning: And help each other in (doing) righteousness and piety, and do not help each other in sin and enmity. Fear Allah, indeed, Allah is very severe in His punishment.

Law No. 40/2014 on Insurance is the legal basis for insurance in Indonesia. According to Law Number 40 of 2014 concerning Insurance, insurance or coverage is an agreement between two or more parties in which the insurer binds himself to the insured by receiving an insurance premium to provide compensation for the insured in the event of loss, damage, expected loss, or legal liability to third parties that the insured may suffer, arising from a payment based on the death or life of an insured person (Suratman and junaedi, 2019).

Sharia insurance is still only available in a few places and is not expressly regulated by law. Technically, the implementation of insurance companies/insurance companies based on sharia principles is submitted to several Decrees of the Minister of Finance (KMK), especially KMK No.422/KMK.06/2003 concerning Financial Health Insurance and Reinsurance Companies and Decree of the Director General of Financial Institutions No.4499/LK/2000 concerning Types, Valuation and Investment Restrictions in Insurance Companies and Reinsurance Companies with Sharia Systems.

2. *Income Theory*

In the large Indonesian dictionary, income is defined as the result of work (effort and so on). Meanwhile, income in the management dictionary is the amount of money received by individuals, companies, and other organizations in the form of upa, salaries, rents, interest, commissions, fees, and profits (profits).

Income can be divided into three main categories: regular income, irregular income, and supplemental income. Fixed income is income that is received regularly and can be measured in consistent amounts. This includes fixed salaries, fixed allowances, and other regular receipts such as holiday allowances. Irregular income, on the other hand, is cash receipts that are irregular in both period and amount. Examples of irregular income are commissions, bonuses, or honorariums from irregular employment. In addition,

there is also additional income earned from side jobs or businesses outside the main job. This additional income can come from individual businesses or businesses run with colleagues. Supplemental income provides an extra source of income that can increase overall income.

3. *Decision Making Theory*

According to Lerner and Li (2019), emotions play an important role in decision making. This theory emphasizes that emotions can affect a person's perception of information, as well as influence the preferences and values that underlie decisions. Meanwhile, according to Thaler and Sunstein (2021) Behavioral Economics examines how psychological, social and emotional factors affect human decision making. This theory emphasizes the importance of considering non-rational factors in making decisions.

Bruin and Bostrom (2019) suggest that a person's cognitive ability affects how they make decisions. People who have higher cognitive abilities tend to use more rational decision-making strategies and consider more information.

Thunholm (2019) Decision-making factors can be influenced by various factors, including psychological factors such as emotions and cognitive abilities, as well as external factors such as social norms. Therefore, it is important for a person to consider the various factors that influence the decisions taken, as well as to use rational and effective decision-making strategies.

During the buying process, the buyer becomes aware of the gap between his existing state and his desired state. The stimulus for this drive can come from within the customer or from the external environment. Customers may not actively seek information about their desires, but factors such as intensity of need, knowledge possessed, availability of information, and satisfaction from seeking information affect the extent to which they will seek information. Alternative evaluation is done to understand the available options and the attractiveness of each option, using information collected by potential customers (Kahneman, 2019).

Purchasing decisions are influenced by the way individuals manage the information received, by limiting the alternatives that must be considered and evaluated. After purchase, customer behavior may change if the purchased product does not meet expectations, increasing negative attitudes towards the brand. Conversely, if customers are satisfied with the product they purchased, their propensity to purchase that product repeatedly increases. Manufacturers need to help customers by providing information that supports their decisions and reduces negative attitudes towards the product through communication with customers who have recently made a purchase.

The following is a summary of the research that has been mentioned. The first study by Ida Rosyanti (2021) found that premium costs and tabarru contracts have a significant influence on customer decisions in choosing Islamic insurance at PT Asuransi Umum Bumiputera Muda Cirebon Branch. The second study by Hanafi and Agustina (2021) shows that product knowledge and promotion have a positive impact on public interest in using Islamic insurance in Kabandungan village, Sukabumi Regency. Meanwhile, the third study by Priadi (2019) found that income and education level have a significant effect on customer decisions in choosing insurance services. The fourth study by Alfian (2023) concluded that Islamic insurance literacy, income, and location have a positive effect on customer decisions in choosing Islamic insurance products at Bumiputera Purwokerto Branch.

The fifth study by Devy (2022) found that tabarru' fund and solvency significantly affect the profitability of Islamic life insurance in Indonesia. Furthermore, the sixth study by Hissiyah, CN, Meylianingrum, K. (2023) shows that premium income and investment returns have a significant effect on the net profit of Islamic life insurance companies. The seventh study by Agustina (2021) concluded that product knowledge and promotion have a low influence on public interest in using Islamic insurance in Kabandungan village, Sukabumi Regency. Finally, the eighth study by Suprpto and Puryandani (2020) found that service quality, interest rates, income, and education together affect customer decisions in taking productive credit at Bank Jateng Capem Margasari.

METHODOLOGY

This research uses a quantitative approach with a research method based on data collection in the form of numbers. The research location was conducted at the AIA sharia unit in Makassar City, South Sulawesi, with a research duration of approximately one month from July to August 2023. The research population is customers who choose life insurance at the AIA sharia unit, while the research sample is taken randomly with the criteria of AIA sharia unit customers who use life insurance, so that the number of samples taken is 50 samples.

In collecting data, this research uses several techniques. First, documentation techniques were used by using journals as a reference to obtain relevant information and data. Second, observation techniques are used to observe related phenomena and events in this study. Third, the use of a questionnaire is done by giving a number of questions or written statements to customers of PT Prudential Syariah Insurance Makassar. This questionnaire uses a Likert scale consisting of five answer choices.

In this study, researchers used a quantitative approach to collect and analyze numerical data obtained from a population of life insurance customers in AIA sharia units. This research method was conducted at the AIA sharia unit in Makassar City with a research duration of one month. The research population was customers who chose life insurance, and the research sample of 50 people was randomly selected. The data collection techniques used include documentation, observation, and questionnaires with a Likert scale. Documentation was carried out using journals as a reference, observation to observe related phenomena, and questionnaires were sent to customers of PT Prudential Asuransi Syariah Makassar through Google Form.

RESULTS AND DISCUSSION

Validity Test

The validity test is a medium that serves to test whether or not the research indicators used in a study are valid using several statements that have been poured into the research questionnaire. The questionnaire that has been distributed will later become the author's benchmark for determining the validity of an indicator used. The conditions used to determine whether the indicator is valid or not are if $r_{\text{count}} > r_{\text{tabel}}$ then the instrument item used is valid. For the value of r_{tabel} on the 50 samples used, namely:

$$R_{\text{tabel}} = (r: df), (r: n-2)$$

$$= (0,05 ; 50)$$

So that R_{tabel} in this study was obtained (0.2732). Therefore, the following are the results of the validity test carried out on the research instrument statement:

Table.2
Validity test

Variables	Q	r_{count}	r_{tabel}	Description
Akad Tabarru (X1)	1	0,309	0.2732	Valid
	2	0,453	0.2732	Valid
	3	0,453	0.2732	Valid
	4	0,493	0.2732	Valid
	5	0,471	0.2732	Valid
	6	0,365	0.2732	Valid
	7	0,575	0.2732	Valid
Income (X2)	1	0,427	0.2732	Valid
	2	0,548	0.2732	Valid
	3	0,414	0.2732	Valid

	4	0,409	0.2732	Valid
	5	0,359	0.2732	Valid
	6	0,297	0.2732	Valid
	7	0.517	0.2732	Valid
Decision (Y)	1	0,535	0.2732	Valid
	2	0,516	0.2732	Valid
	3	0,541	0.2732	Valid
	4	0,510	0.2732	Valid
	5	0,610	0.2732	Valid
	6	0,618	0.2732	Valid
	7	0,364	0.2732	Valid
	8	0,535	0.2732	Valid

Source of data: primary processed in SPSS, 2020

Table 4.8 above, explains that all items used in this study starting from the *tabarru* contract, income and decisions show that all indicators are valid and suitable for use as reference material for further research.

Reliability Test

Dewi (2018) states that the reliability test is an activity carried out to test each research indicator whether it is good and remains consistent if the indicator is used again. For this test using the *Cronbach's Alpha* value as a benchmark with the standard value of the indicator's reliability, namely if the value on *Cronbach's Alpha* > 0.61, it is stated that the research variables used are reliable. The following are the results of the management of the author regarding the reliability test, namely:

Table.3
Reliability Test

Variables	Cronbach Alpha	Standard Reliability	Description
Akad <i>Tabarru</i> (X) ₁	0,635	0,61	Reliable
Income (X) ₂	0,635	0,61	Reliable
Loyalty (Y)	0,743	0,61	Reliable

Source of data: processed in SPSS, 2020

Table 4.9 above, displays the results of the reliability carried out on the three variables used. The *tabarru* contract, income and decision variables have a value of > 0.63 which means very reliable based on the *Crombach's Alpha* value. This shows that the indicators are reliable and remain consistent if used repeatedly.

Classical Assumption Test

Normality Test

The normality test is used by the author to determine whether the independent variable and the dependent variable have a normal contribution or not. There are three ways used to see whether the data is normally distributed or not, namely by looking at the histogram graph, P-Plot and significant *asympt* in the K-S or *Kolmogorov-Smirnov* test, the following are the results of the data processed by the author:

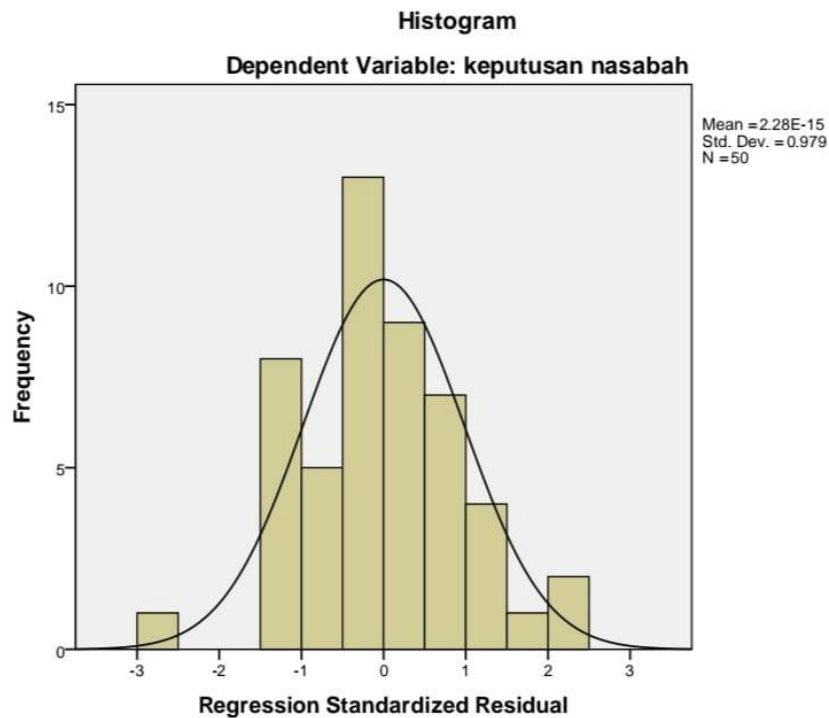


Figure.2

Histogram Normality Test

Source: primary data processed in SPSS, 2020

Based on the histogram graph image 4.1 above, the results of the histogram pattern show a straight upright that does not lean to the left and right like forming a mountain that follows number 0, it can be concluded that the regression model in this study is normally distributed.

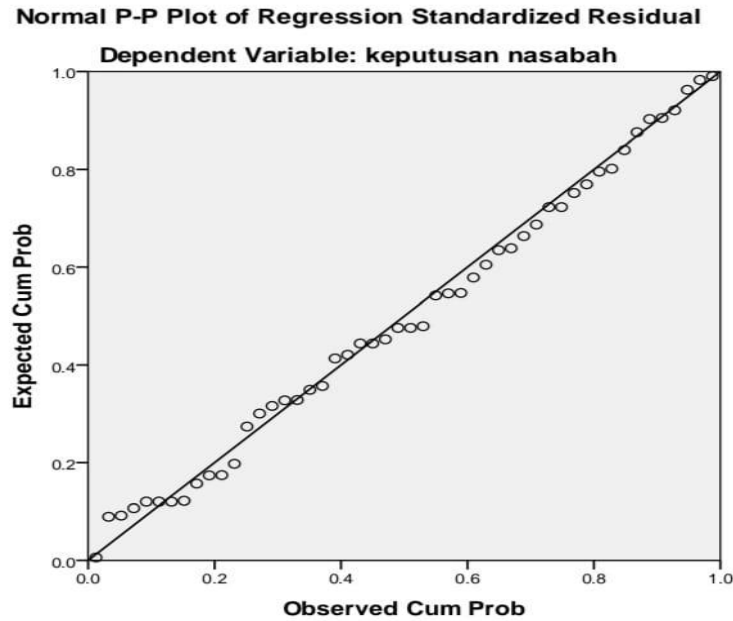


Figure 3
P-Plot Normality Test

Source of data: processed in SPSS, 2020

Based on the P-Plot image, it can be seen that the points follow the diagonal line, it can be concluded that the variables are normally distributed. Apart from the histogram and P-Plot graphs, the K-S or *Kolmogrov-Simirnov* test can also be used as a reference in determining whether the data is normally distributed or not, the following K-S test results are:

Table.4
Normality Test *Kolmogrov-Smirnov* Test

		Unstandardized Residuals
N		50
Normal Parameters ^{a,b}	Mean	0E-7
	Std Deviation	2.79617036
Most Extreme Differences	Absolute	0.065
	Positive	0.061
	Negative	-0.065
Asymp.Sig (2-tailed)		0,985

Source: data processed in SPSS, 2020

The data listed in table 4.10 shows that the variables used contribute normally, this is based on the value found in the *asymp.sig* (2-tailed) $0.967 > 0.05$. This proves that the *tabarru* contract and income variables can be studied on customer decisions.

Multicollinearity Test

The function of the multicollinearity test is to test whether there is a correlation or relationship between the *independent* variables. This refers to the *tolerance* and VIF values, so if the VIF value < 10 and the *tolerance* value > 0.1 it can be stated that there is no correlation or relationship. The following data analysis results from SPSS 2020 are:

Table.5
Multicollinearity Test

Coefficients ^a			
Model		Collinearity Statistic	
		Tolerance	VIF
1	Tabarru Akad (X1)	0,954	1,048
	Income (X2)	0,954	1,048
<i>a.dependent variable: customer decision (Y)</i>			

Source: primary data processed in SPSS, 2020

In accordance with the results of the multicollinearity test in the table above, it can be seen that the *tabarru* contract and income have a *tolerance* value > 0.1 with a VIF value < 10. Based on the results of the tests carried out, it can be stated that the two *independent* variables have no correlation or no multicollinearity so the regression model is declared good.

Heteroscedasticity Test

This third test focuses on the points in the *scattersplot*, with the aim of finding out whether there is such a thing as heteroscedasticity symptoms or not. The analysis is carried out on the distribution of points in the 0 era and the Y axis. If you see certain patterns such as wavy, widening then narrowing, then it is certain that heteroscedasticity symptoms occur. Meanwhile, if it does not form an unclear pattern such as dots spreading below the number 0 and the Y axis, it is stated that the following heteroscedasticity test results are not working:

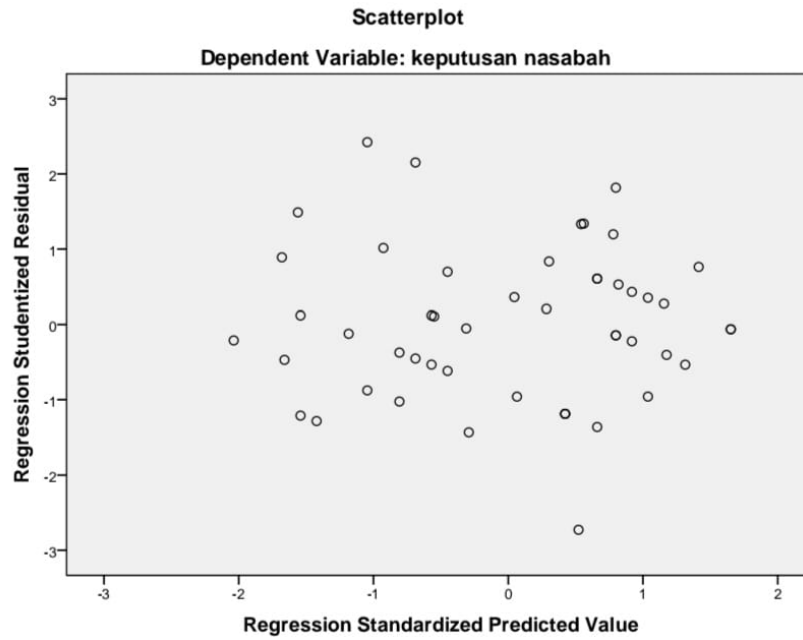


Figure 4
Heteroscedasticity test scatterplot model
 Source: primary data processed in SPSS, 2020

Based on Figure 4.3 *scatterplot*, it shows that the points spread randomly in the area of the number 0 and the Y axis and do not form a certain pattern (wavy, narrowing and also widening). Therefore, it can be said that there are no symptoms of heteroscedasticity and the regression model is valid or good to be used to predict the effect of *tabarru* contracts and income on customer decisions.

Multiple Linear Regression Test

The purpose of conducting multiple linear regression tests is to identify the pattern of the relationship between the independent variables (*tabarru* contract and income) on the dependent variable, namely customer decisions. The following data analysis results are carried out using SPSS *version 20*:

Table 6
Multiple Linear Regression Analysis Results

Model		Ustandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1.	(Costant)	18,004	5,012	
	<i>Tabarru</i> agreement	0,508	0,126	0,498
	Revenue	-0,122	0,092	-0,165

Source: primary data processed in SPSS, 2020

Based on table 4.12, the equation based on the multiple linear regression model is obtained as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

$$\text{Customer decision} = 18.004 + 0.508 X_1 - 0.122 X_2 + \epsilon$$

The results of the multiple linear analysis equation above can be described at the following points:

- a. A constant value of 18.004 is obtained. This means that if the *tabarru* contract and income variables are worth (0), then the customer's decision drops to 18.004.
- b. The *tabarru* contract variable has a value of 0.508. If the *tabarru* contract variable experiences a one-unit increase, the customer's decision increases by 0.508. This means that the better the *tabarru* contract financing in meeting the insurance needs of customers, it will increase the customer's decision to choose life insurance.
- c. The income variable has a value of -0.122 if the income variable increases by one unit, the customer's decision increases by 0.122. This means that the better the customer's income, it will increase the customer's decision to choose life insurance.

Test Coefficient of Determination (R)²

The coefficient of determination test is carried out to see how much the independent variable affects the dependent variable.

Table 7
Determinant Coefficient
Model Summary^b

Model	R	R square	Adjusted R Square	Std. Error of the Estimate
1	0,557 ^a	0,310	0,218	1,561

Source: primary data processed in SPSS, 2020

Based on table 4.13, it can be seen that the *adjusted R* value² is 0.218 or 21%. This indicates that the customer decision variable is influenced by 21.8% by the *tabarru* contract and income variables. This value indicates that the independent variable is weak in influencing the dependent variable. Meanwhile, 78.2% of customer decision variables are influenced by other variables.

Hypothesis Test

Partial Test

This test is conducted to partially prove the effect of the independent variable on the dependent variable. If the significance value is <0.05 and the calculated *t* value > *t*_{tabel} then the hypothesis is accepted.

Table 8
Test t (Partial)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (constant)	18,004	5,012			3,592	0,001
<i>Tabarru</i> agreement	0,058	0,126		0,498	4,018	0,000
revenue	-0,122	0,098		-0,165	-1,327	0,191

Source: primary data processed in SPSS, 2020

a. The effect of Akad *Tabarru* on customer decisions

Based on the number of research respondents, t_{tabel} is shown by the formula $df = n - k = 50 - 3 = 47$ with a 2-tailed significant level of 0.05. So, the value of t_{tabel} is 1.678. The test results obtained $t_{\text{count}} 4.018 > t_{\text{tabel}} 2.01174$ with a sig level of $0.000 < 0.05$. This indicates that the *Tabarru* contract variable partially has a positive and significant effect on customer decisions. So that H_1 is accepted and H_0 is rejected.

b. The effect of income on customer decisions

The test results obtained $t_{\text{count}} -1.327 > t_{\text{tabel}} -2.01174$ with a sig level of $0.191 > 0.05$. This indicates that the income variable partially has no effect and is not significant to customer decisions. So that H_2 is rejected and H_0 is accepted.

Simultaneous Test (F)

This test is conducted to determine the effect of independent variables together or simultaneously on the dependent variable. It is said to have a positive effect if $F_{\text{count}} > F_{\text{tabel}}$ and a significance value < 0.05 . The formula for calculating F_{tabel} $df = n - k - 1$. The following are the results of the researcher's processing:

Table 9
F Test (Simultaneous)
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	51,519	2	25,759	10,575	0,000 ^b
Residuals	114,481	47	2,436		
Total	166,000	49			

Source: primary data processed in SPSS, 2020

Based on table 4.15, it is known that the calculated F value obtained is 10.575 and the significance value is 0.000 to find the value of F_{tabel} can be found through the statistical table with a significance level of 0.05 using the formula $\text{df}_1 = k-1$; $\text{df}_2 = 3-1 = 2$; $\text{df}_3 = 50-2-1 = 47$. So that the value of F_{tabel} 3.195 is obtained. It can be concluded that $F_{\text{count}} 10.575 > F_{\text{tabel}} 3.195$ with a significance level of $0.000 < 0.05$, it can be concluded that simultaneously the *tabarru* contract and income variables have a positive and significant effect on customer decisions. So that H_3 is accepted and H_0 is rejected.

Based on the results of testing and analysis, the following will explain the description of the influence between variables in this study. In the previous chapter, it was explained that the main *theory* in this study is the *theory of reasoned action* (TRA). This theory explains that rational thinking influences a person in making decisions on behavior. The basis of this theory is consumer behavior which studies individuals, groups, and organizations in choosing, buying, using and evaluating products to satisfy their needs and wants. *Tabarru* and income accords are the reasons for the customer's decision to choose AIA life insurance sharia unit. Based on the results of the analysis and testing that has been done, the authors will describe the effect of the *tabarru* contract and income on the customer's decision to choose life insurance at the AIA sharia unit.

In the analysis using the (t) test, it was found that the *tabarru* contract variable has a positive and significant influence on customer decisions. This is evident from the calculated t value of 4.018 which is greater than the t table of 2.01174, as well as a significance value of 0.000 which is smaller than 0.05. Therefore, it can be concluded that the *tabarru* contract has the ability to influence customer decisions in choosing life insurance in the AIA sharia unit.

One of the factors in the *tabarru* contract that customers consider in choosing life insurance is the principle of mutual assistance and mutual responsibility. This is evident from the results of the analysis of respondents' responses which show that 41 out of 50 respondents strongly agreed with the statement that they chose to become customers because of the principle of mutual responsibility in Islamic insurance. Therefore, it can be concluded that the *tabarru* contract is a factor that influences customer decisions in choosing life insurance in the AIA sharia unit.

Based on the results of the research and analysis above, it can be concluded that this research is relevant to previous research conducted by Rosyanti (2021) on the effect of premium costs and *tabarru* contracts on customer decisions in choosing life insurance. The results of this study also found that the *tabarru* contract has a positive and significant influence on customer decisions.

It was found that the income variable had no influence and was not significant to customer decisions. This is evident from the t value of -1.327 which is smaller than the t table of 2.01174, as well as a significance level of 0.191 which is greater than 0.05. Therefore, it can be concluded that income is not the main factor influencing customer decisions in choosing life insurance.

One reason why income has no influence is because customer income is divided into two, namely fixed income and additional income. The average customer has additional income in addition to fixed income, so income is not a factor that is difficult to obtain in the current era. Everyone can have additional income through small businesses to large businesses, so customers are not affected by income in choosing life insurance. Based on the results of testing and analysis conducted, this study is consistent with previous research conducted by Agustina (2021) on the effect of income, product knowledge, and promotion on customer decisions in sharia insurance. The findings of this study indicate that income has no influence on customer decisions.

Based on the results of the simultaneous test (F), it is found that the tabarru contract and income variables have a positive and significant influence together on customer decisions in choosing life insurance in the AIA sharia unit. This can be seen in table 4.15 which shows the calculated F value of 10.575 which is greater than the F table of 3.195, with a significance level of 0.000 which is smaller than 0.05. Therefore, it can be concluded that simultaneously, the tabarru contract and income variables have a positive and significant influence on customer decisions in choosing life insurance in AIA sharia units.

The results of multiple linear regression tests in table 4.12 also show that both independent variables, namely tabarru contracts and income, have a positive direction in influencing customer decisions in choosing life insurance in AIA sharia units. However, the test results of the coefficient of determination show that the adjusted R² value is 0.218 or 21.8%. This indicates that the independent variables can only explain 21.8% of the variation in customer decisions. This value indicates that the independent variables have a weak influence in influencing customer decisions. Meanwhile, 78.2% of variations in customer decisions are influenced by other factors not included in this study.

Based on the results of the determinant coefficient test, it can be concluded that together, the influence of tabarru contracts and income on customer decisions in choosing life insurance in AIA sharia units is categorized as a weak or low influence. Therefore, this is a challenge for AIA sharia units to improve the products offered to the public, both in terms of contracts and systems applied, in order to increase customer decisions in choosing life insurance in the company. This research is also relevant to previous research conducted by Puryandani (2020) on the effect of service quality, interest rates, income, and education on customer decisions in taking productive credit at Bank Jateng Capem Margasari. The results of this study also show that income has no influence on customer decisions in taking productive credit at the bank.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis and discussion of the influence of tabarru contracts and income on customer decisions in choosing life insurance in AIA sharia units in the previous chapter, several things can be concluded. First, the results of partial hypothesis testing show that the tabarru contract has a significant influence on customer decisions in choosing life insurance at the AIA sharia unit. This means that the way the tabarru contract is structured and

implemented in life insurance products has an important impact in influencing customer decisions.

Second, partially, the income variable does not have a significant influence on customer decisions in choosing life insurance in the AIA sharia unit. This shows that the income level of individual customers is not the main determining factor in their decision to choose life insurance. Other factors such as product benefits, trust in the company, or personal preferences may have more influence on customer decisions in this context.

Third, simultaneously, tabarru contracts and income have a positive and significant influence on customer decisions in choosing life insurance in AIA sharia units. This shows that when the two variables are combined, their influence on customer decisions becomes stronger and more important. Although the effect based on the coefficient of determination is relatively weak or low, the simultaneous effect is still significant.

FURTHER STUDY

the results of this study indicate that the tabarru contract has a more dominant role than income in influencing customer decisions in choosing life insurance at AIA sharia units. However, it is important to understand that there are still other factors that can also influence customer decisions, and this research provides a challenge for AIA sharia units to improve the products, contracts, and systems offered to the public in order to increase customer decisions in choosing life insurance.

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