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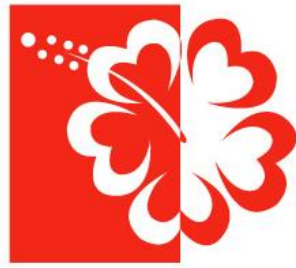
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**ISLAMIC INSURANCE PRODUCTS AWARENESS AMONG  
TEENAGERS IN INDONESIA**

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Submitted in Partial Fulfilment of the Requirements for  
the Degree of Bachelor in Finance

MANAGEMENT AND SCIENCE UNIVERSITY

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# ISLAMIC INSURANCE PRODUCTS AWARENESS AMONG TEENAGERS IN INDONESIA

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## ABSTRACT

Indonesia has the largest Muslim population, which has a thriving Islamic finance sector. One of the key players in this sector is Islamic insurance among teenagers. The purpose of this study aims to investigate the factors that influence Islamic insurance product awareness among teenagers in Indonesia. The factors in the study namely; financial behavior, financial literacy, insurance literacy, religious beliefs and financial attitude. A quantitative technique was carried out using online questionnaires through the use of 130 surveys which were distributed using the random sampling method to teenagers in Indonesia. The data is analysed using IBM SPSS software version 26. The findings revealed that financial behavior, financial literacy, insurance literacy, religious beliefs and financial attitude had positive statistically significant towards Islamic insurance product awareness among teenagers in Indonesia.

**Keywords:** Islamic insurance, teenagers, financial behavior, product awareness.



## CHAPTER V

### RESEARCH METHODOLOGY

#### 5.1. Introduction

This chapter describes the study's research methodology and demonstrates the entire research review to provide the reader with a clear understanding of the study's research overview and summary. The purpose of this chapter is to discuss an overview of the study, a discussion of results, the contribution of the study, recommendations for future research, and a conclusion.

#### 5.2. Overview of the Study

The purpose of this study was to investigate and determine Islamic insurance products awareness among teenagers in Indonesia. As a result of this, the section will discuss the extra correlation between five significant independent variables that have a positive link with Islamic insurance products awareness among teenagers in Indonesia.

In terms of the method used to acquire the data, the information was extracted from a questionnaire that required at least one hundred male and female respondents to be drawn from a sample of Indonesian teenagers. Additionally, the SPSS program was used to perform analyses and evaluations on the data that was gathered. Concurrently, an adequate number of participants for the research study was collected in its entirety.

As a consequence of this, the data analysis carried out on the findings presented in Chapter 4 determined that all hypotheses, from one to five, were acceptable and supported. In other words, all hypotheses contain a significant and positive relationship. This relationship was demonstrated to exist.

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## 5.3. Discussion of Result

### 5.3.1 Hypothesis 1

The first topic that will be stressed in this study project's investigation is, "Does financial behavior have a positive relation with product awareness of Islamic insurance?". Based on this study topic, the first hypothesis, H1, is generated in order to investigate the influence of financial behavior on product awareness of Islamic insurance among teenagers in Indonesia. Following the completion of the analysis of the results, the findings of the research indicate that product awareness of Islamic insurance has a positive correlation with financial behavior. Consistent with Naufal's (2020) research findings, the financial behavior variable exhibits a significant positive impact. Researchers have explained that having a high level of financial behavior is crucial as it enables individuals to comprehend basic finance, investment planning, insurance, and consumption.

### 5.3.2 Hypothesis 2

In addition to that, the second research question that will be highlighted is "Does financial literacy have a positive relation with product awareness of Islamic insurance?". Hypothesis 2 is then constructed based on this study question to investigate the impact of financial literacy on Islamic insurance product awareness among teenagers in Indonesia. According to the findings of the research, financial literacy has a positive relationship with product awareness of Islamic insurance. This discovery aligns with the research carried out by Hardina (2019), indicating that financial literacy is statistically significant and positive. A person's ability to handle their finances responsibly can help them avoid a variety of financial issues, particularly those that arise from poor money management. One's actions can be influenced by their level of financial literacy, which can be

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demonstrated through their level of knowledge regarding topics such as savings, insurance, investment, and debt. This indicates that their financial situation will be more astute if they have a deeper understanding of the various aspects of finance.

### 5.3.3 Hypothesis 3

In addition to this, the third research question that will be emphasized is "Does insurance literacy have a positive relation with product awareness of Islamic insurance?". Based on this research question, Hypothesis 3 is then developed to ascertain the effect of insurance literacy on product awareness of Islamic insurance among teenagers in Indonesia. After analyzing the results, it was determined that insurance literacy has a positive correlation with product awareness of Islamic insurance. According to the findings of previous researchers, Trisadewo (2018) is able to answer that having knowledge of insurance is significant and positive. Therefore, the greater the number of people who have a basic understanding of insurance, the greater the number of potential clients who are interested in utilizing Islamic insurance.

### 5.3.4 Hypothesis 4

The fourth research question is "Does religious beliefs have a positive relation with product awareness of Islamic insurance?". Based on this research question, Hypothesis 4 is then developed to ascertain the effect of religious beliefs on product awareness of Islamic insurance among teenagers in Indonesia. After analyzing the research results, it was determined that religious beliefs have a positive relationship with product awareness of Islamic insurance. According to the findings of the investigation that was carried out by Sari (2020), there is a favorable and significant relationship.

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Individuals with a strong religious inclination tend to exhibit a greater inclination towards insurance, driven by the principles of prudence and risk mitigation.

### 5.3.5 Hypothesis 5

The fifth research question is "Does financial attitude have a positive relation with product awareness of Islamic insurance?". On the basis of this research question, Hypothesis 5 is devised to determine the influence of financial attitude on product awareness of Islamic insurance among teenagers in Indonesia. After analyzing the research results, it was determined that a positive correlation exists between financial attitude and product awareness of Islamic insurance. As per the findings of Wulansari's (2019) research, the financial attitude variable exhibits a positive and significant value. Financial attitude will determine financial decision-making behavior in daily life, so financial attitudes have a significant impact on financial well-being, including decisions regarding insurance.

### 5.4 Contribution of the Study

#### 5.4.1 Body of Knowledge

The purpose of this study is to investigate Islamic insurance products awareness among teenagers in Indonesia. Understanding the driving variables is critical for developing a strategy plan, especially for the insurance sector. On the other hand, this study provides future researchers with interesting research themes that they may use as a literature review and references, thanks to the findings of this study. This part will further evaluate and explain the study's theoretical and practical consequences.

#### 5.4.2 Theory

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Extensive research has been conducted over the past several years on the factors that influence the level of awareness of Islamic insurance products. People's viewpoints, on the other hand, can be altered. Adaptable people can easily change their behavior or beliefs in response to changing circumstances. To put it another way, it is subject to change with time, and several questions raised in prior studies remained unresolved. Therefore, this research has extended the work of Dalkilic et al. (2015), which only focused on financial literacy. Therefore, the researcher expands the study by integrating additional variables that can influence awareness of Islamic insurance products among teenagers in Indonesia.

#### 5.4.3 Practical

Previous studies have provided more information and guidance for organizations operating in the Islamic insurance market based on a variety of factors that promote awareness of Islamic insurance products among teenagers in Indonesia. that it is essential to put into action and complete new strategic plans for their current and potential competitors in order to grow the firm and to generate the awareness and engagement that are necessary to mobilize competitiveness. In order to maximize the level of product awareness of Islamic insurance, it is essential for marketers to make use of the factors that are most likely to lead to an increase in customer value. In addition, it is essential to have an understanding of the factors that will lead to such an increase.

#### 5.5 Recommendation for Future Research

Following a review of the data analysis and discussion, there are certain limits and restrictions in this research due to the fact that it is unable to provide a great deal of additional features of the subject matter. As a result, certain alterations or suggestions

may be implemented in a subsequent research study in the same way that was just proposed. This study project investigates five different factors that are separate from one another, including financial behavior, financial literacy, insurance literacy, religious beliefs, and financial attitude. First, this survey only has 130 respondents, which is not enough to cover the problem of this research. Second, not all age groupings identified in the group have respondents. It is suggested that future studies make improvements to research techniques. In addition, there are just five independent factors considered in this study. In future research, it is proposed that more independent variables be included in order to increase the validity of the findings.

## 5.6 Conclusion

The overall purpose of the research project, which was to determine Islamic insurance products awareness among teenagers in Indonesia, has been accomplished, and the results of the data collection have been analyzed and interpreted. As a consequence of this, the research findings indicate that all factors have positive correlations that are strongly related to product awareness of Islamic insurance. Other aspects connected with Islamic insurance products awareness among teenagers in Indonesia can be researched further in order to generate more accurate and better output for future researchers working on the issue of Islamic insurance products. Last but not least, the recommendation for future research will be to adjust varied factors, sample, and population in new ways, look at additional performance indicators, and undertake enhancements to research technique. This will help the specialists in the field find a solution to the issue, and it will also assist researchers in having a study framework with a better grasp of this topic in the future.

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## APPENDIX

### Pre-test

Table 4.2. Result of Reliability Analysis Pre-test

|  | Cronbach's Alpha | Conclusion |
|--|------------------|------------|
| Product Awareness of Islamic Insurance | 0.911            | Reliable   |
| Financial Behavior                     | 0.906            | Reliable   |
| Financial Literacy                     | 0.924            | Reliable   |
| Insurance Literacy                     | 0.902            | Reliable   |
| Religious Beliefs                      | 0.906            | Reliable   |
| Financial Attitude                     | 0.912            | Reliable   |

### Normality Test

Table 4.3. Normality Test

| One-Sample Kolmogorov-Smirnov Test | Unstandardized Residual |
|------------------------------------|-------------------------|
| N                                  | 130                     |
| Normal Parameters <sup>a,b</sup>   |                         |
| Mean                               | .0000000                |
| Std. Deviation                     | 1.93412641              |
| Most Extreme Differences           |                         |
| Absolute                           | .056                    |
| Positive                           | .040                    |
| Negative                           | -.056                   |
| Test Statistic                     | .056                    |
| Asymp. Sig. (2-tailed)             | .200 <sup>c,d</sup>     |

### Descriptive Statistics

Table 4.4. Respondent Profile

| Profile    | Characteristics | Frequency | Percentage (%) |
|------------|-----------------|-----------|----------------|
| Gender     | Male            | 47        | 36.2           |
|            | Female          | 83        | 63.8           |
| Age        | 10-15           | 12        | 9.2            |
|            | 16-20           | 58        | 44.6           |
|            | 21-24           | 60        | 46.2           |
| Occupation | Student         | 100       | 76.9           |
|            | Employee        | 19        | 14.6           |

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|           |             |    |      |
|-----------|-------------|----|------|
| Education | Unemployed  | 6  | 4.6  |
|           | Housewife   | 5  | 3.8  |
|           | High School | 73 | 56.2 |
|           | Diploma     | 9  | 6.9  |
|           | Degree      | 45 | 34.6 |
|           | Master      | 3  | 2.3  |

*Table 4.4.1 Descriptive Statistics for Product Awareness of Islamic Insurance*

|     |   | Minimum | Maximum | Mean   | Std. Deviation |
|-----|---|---------|---------|--------|----------------|
| PA1 | I feel that Islamic insurance products are well known to many people.         | 1       | 5       | 3.5692 | 0.97200        |
| PA2 | I easily remember Islamic insurance products.                                 | 1       | 5       | 3.2769 | 1.04188        |
| PA3 | I feel that Islamic insurance products are positively assessed by the public. | 1       | 5       | 3.9923 | 0.84904        |
| PA4 | I am interested in Islamic insurance products.                                | 1       | 5       | 3.7462 | 0.94263        |
| PA5 | I consider Islamic insurance products have good service quality.              | 1       | 5       | 3.8769 | 0.89802        |

*Table 4.4.2 Descriptive Statistics for Financial Behavior*

|     |   | Minimum | Maximum | Mean   | Std. Deviation |
|-----|---|---------|---------|--------|----------------|
| FB1 | I set aside money for Islamic insurance to minimize future risks.   | 1       | 5       | 3.2615 | 1.08944        |
| FB2 | I feel able to achieve a good financial condition in the future because i already have Islamic insurance. | 1       | 5       | 3.4154 | 1.05496        |
| FB3 | I used to set aside money every month for Islamic insurance.  | 1       | 5       | 3.1615 | 1.13304        |
| FB4 | I make a budget for Islamic insurance.  | 1       | 5       | 3.1462 | 1.15545        |
| FB5 | I did a survey before   | 1       | 5       | 3.6154 | 1.02967        |

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choosing Islamic insurance.

*Table 4.4.3 Descriptive Statistics for Financial Literacy*

|     |   | Minimum | Maximum | Mean   | Std. Deviation |
|-----|---|---------|---------|--------|----------------|
| FL1 | I feel the need to have Islamic insurance to protect myself.  | 1       | 5       | 3.8615 | 0.88706        |
| FL2 | I feel that if i have Islamic insurance, the insurance company as the insurer will protect losses that occur in the future. | 2       | 5       | 3.9154 | 0.75775        |
| FL3 | I believe that Islamic insurance will provide protection.   | 2       | 5       | 3.9154 | 0.82626        |
| FL4 | I know that Islamic insurance products are useful for preparing for a more mature future.                                   | 1       | 5       | 3.9385 | 0.80458        |
| FL5 | I understand about guaranteeing a family's future from disaster, so it is very important to have Islamic insurance.         | 1       | 5       | 3.7846 | 0.79713        |

*Table 4.4.4 Descriptive Statistics for Insurance Literacy*

|     |   | Minimum | Maximum | Mean   | Std. Deviation |
|-----|---|---------|---------|--------|----------------|
| IL1 | I understand the principle of Islamic insurance.                                    | 1       | 5       | 3.2308 | 1.06048        |
| IL2 | I know the benefits of using Islamic Insurance.                                     | 1       | 5       | 3.5462 | 0.98131        |
| IL3 | I agree that Islamic insurance always explains its products clearly and completely. | 1       | 5       | 3.7231 | 0.89802        |
| IL4 | I understand about Islamic insurance products.                                      | 1       | 5       | 3.3385 | 1.02340        |
| IL5 | I agree that sharia insurance is free from usury.                                   | 1       | 5       | 3.8846 | 0.91189        |



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*Table 4.4.5 Descriptive Statistics for Religious Beliefs*

|     |   | Minimum | Maximum | Mean   | Std. Deviation |
|-----|---|---------|---------|--------|----------------|
| RB1 | I find comfort and a sense of security in using Islamic insurance products that are in accordance with religious teachings. | 1       | 5       | 3,6462 | 0.86142        |
| RB2 | I feel that using Islamic insurance products means that I have followed religious teachings.                                | 1       | 5       | 3.7385 | 0.87651        |
| RB3 | I am sure that as a Islamic insurance customer, in managing it, there are no elements of usury, gharar, maysir.             | 1       | 5       | 3.8077 | 0.83616        |
| RB4 | I agree that Islamic insurance has an element of mutual cooperation in goodness.  | 1       | 5       | 3.9154 | 0.85394        |
| RB5 | I feel the benefits of Islamic insurance are in minimizing various risks that may occur in accordance with religious.       | 1       | 5       | 3.7692 | 0.84025        |

*Table 4.4.6 Descriptive Statistics for Financial Attitude*

|     |  | Minimum | Maximum | Mean   | Std. Deviation |
|-----|--|---------|---------|--------|----------------|
| FA1 | I always considered carefully before choosing a Islamic insurance product. | 1       | 5       | 3.7846 | 0.92330        |
| FA2 | I set a long term plan for Islamic insurance and work on it.               | 1       | 5       | 3.6769 | 0.89109        |
| FA3 | I am satisfied with the Islamic insurance plan that I have made.           | 1       | 5       | 3.5615 | 0.97252        |
| FA4 | I choose the Islamic insurance product that is needed, not what i want.    | 1       | 5       | 3.7923 | 0.95395        |
| FA5 | I always have Islamic insurance records in my possession.                  | 1       | 5       | 3.5231 | 1.06542        |



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**Validity Test**

*Table 4.5. Result of Validity Test*

| Variabel                               | Item | r     | Sig.  | r Tabel | Conclusion |
|--|------|-------|-------|---------|------------|
| Product Awareness of Islamic Insurance | Y1   | 0.745 | 0.000 | 0.1723  | Valid      |
|  | Y2   | 0.813 | 0.000 | 0.1723  | Valid      |
| Financial Behavior                     | Y3   | 0.786 | 0.000 | 0.1723  | Valid      |
|  | Y4   | 0.800 | 0.000 | 0.1723  | Valid      |
|  | Y5   | 0.863 | 0.000 | 0.1723  | Valid      |
| Financial Literacy                     | X1.1 | 0.845 | 0.000 | 0.1723  | Valid      |
|  | X1.2 | 0.864 | 0.000 | 0.1723  | Valid      |
|  | X1.3 | 0.908 | 0.000 | 0.1723  | Valid      |
|  | X1.4 | 0.911 | 0.000 | 0.1723  | Valid      |
|  | X1.5 | 0.734 | 0.000 | 0.1723  | Valid      |
| Insurance Literacy                     | X2.1 | 0.841 | 0.000 | 0.1723  | Valid      |
|  | X2.2 | 0.766 | 0.000 | 0.1723  | Valid      |
|  | X2.3 | 0.856 | 0.000 | 0.1723  | Valid      |
|  | X2.4 | 0.867 | 0.000 | 0.1723  | Valid      |
|  | X2.5 | 0.856 | 0.000 | 0.1723  | Valid      |
| Religious Beliefs                      | X3.1 | 0.882 | 0.000 | 0.1723  | Valid      |
|  | X3.2 | 0.900 | 0.000 | 0.1723  | Valid      |
|  | X3.3 | 0.790 | 0.000 | 0.1723  | Valid      |
|  | X3.4 | 0.902 | 0.000 | 0.1723  | Valid      |
|  | X3.5 | 0.709 | 0.000 | 0.1723  | Valid      |
| Financial Attitude                     | X4.1 | 0.825 | 0.000 | 0.1723  | Valid      |
|  | X4.2 | 0.882 | 0.000 | 0.1723  | Valid      |
|  | X4.3 | 0.879 | 0.000 | 0.1723  | Valid      |
|  | X4.4 | 0.868 | 0.000 | 0.1723  | Valid      |
|  | X4.5 | 0.881 | 0.000 | 0.1723  | Valid      |
| Financial Attitude                     | X5.1 | 0.780 | 0.000 | 0.1723  | Valid      |
|  | X5.2 | 0.855 | 0.000 | 0.1723  | Valid      |
|  | X5.3 | 0.871 | 0.000 | 0.1723  | Valid      |
|  | X5.4 | 0.847 | 0.000 | 0.1723  | Valid      |
|  | X5.5 | 0.829 | 0.000 | 0.1723  | Valid      |

**Reliability Test**

*Table 4.6 Reliability Analysis*

|  | Cronbach's Alpha | Conclusion |
|--|------------------|------------|
| Product Awareness of Islamic Insurance | 0,858            | Reliable   |



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|                    |       |          |
|--------------------|-------|----------|
| Financial Behavior | 0.907 | Reliable |
| Financial Literacy | 0.893 | Reliable |
| Insurance Literacy | 0.895 | Reliable |
| Religious Beliefs  | 0.917 | Reliable |
| Financial Attitude | 0.891 | Reliable |

**Pearson Correlation Analysis**

Table 4.7. Pearson Correlation

|    | PA      | FB      | FL      | IL      | RB      | FA      |
|----|---------|---------|---------|---------|---------|---------|
| PA | 1       | 0.737** | 0.740** | 0.787** | 0.736** | 0.790** |
| FB | 0.737** | 1       | 0.653** | 0.752** | 0.621** | 0.795** |
| FL | 0.740** | 0.653** | 1       | 0.705** | 0.740** | 0.763** |
| IL | 0.787** | 0.752** | 0.705** | 1       | 0.728** | 0.785** |
| RB | 0.736** | 0.621** | 0.740** | 0.728** | 1       | 0.731** |
| FA | 0.790** | 0.795** | 0.763** | 0.785** | 0.731** | 1       |

\*\* Correlation is significant at the 0.01 level (2-tailed).

**Multiple Regression Analysis**

Table 4.8. Regression Model Summary Statistics on Product Awareness of Islamic Insurance

| Predictors         | Unstandardized Coefficients |            | Standard Coefficient (Beta) | t                  | Significant |
|--------------------|-----------------------------|------------|-----------------------------|--------------------|-------------|
|                    | B                           | Std. Error |                             |                    |             |
| (Constant)         | 1.646                       | 1.035      |                             | 1.591              | 0.114       |
| Financial Behavior | 0.132                       | 0.065      | 0.163                       | 2.020              | 0.046       |
| Financial Literacy | 0.186                       | 0.087      | 0.169                       | 2.133              | 0.035       |
| Insurance Literacy | 0.245                       | 0.078      | 0.266                       | 3.123              | 0.002       |
| Religious Beliefs  | 0.174                       | 0.079      | 0.171                       | 2.203              | 0.029       |
| Financial Attitude | 0.184                       | 0.090      | 0.197                       | 2.044              | 0.043       |
| R-square           |                             |            |                             | 0.736              |             |
| F                  |                             |            |                             | 69.262             |             |
| Significant        |                             |            |                             | 0.000 <sup>b</sup> |             |

**Summary of Hypothesis Findings of the Study**

| Hypothesis | Description  | P < 0,05 | P > 0,05 | Result    |
|------------|--|----------|----------|-----------|
| H1         | There is a significant relationship between financial behavior and product awareness of Islamic insurance. | ✓        |          | Supported |
| H2         | There is a significant relationship between financial literacy and product awareness of Islamic insurance. | ✓        |          | Supported |
| H3         | There is a significant relationship between insurance literacy and product awareness of Islamic insurance. | ✓        |          | Supported |
| H4         | There is a significant relationship between religious beliefs and product awareness of Islamic insurance.  | ✓        |          | Supported |
| H5         | There is a significant relationship between financial attitude and product awareness of Islamic insurance. | ✓        |          | Supported |

### Questionnaire

#### 1. INSTRUCTIONS:

Please tick only **ONE** answer for each of the following questions:  
(Harap pilih hanya **SATU** jawaban untuk setiap pertanyaan berikut)

This section intends to capture your demographic profile.  
(Bagian ini bermaksud untuk merekam profil demografis Anda)

Gender? \* (Jenis Kelamin)

- Male (Pria)  
 Female (Wanita)

2. Age?\* (Umur)

- 10-15  
 16-20  
 21-24

3. What is your occupation?\*(Apa pekerjaan Anda?)

- Student (Siswa)

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- Employee (Sudah Bekerja)
- Unemployed (Tidak Bekerja)
- Housewife (Ibu Rumah Tangga)
- 

4. what is your the highest level of education you have obtained? \*  
(Apa tingkat pendidikan tertinggi yang pernah anda dapatkan?)
- High School (SMA)
  - Diploma(Diploma)
  - Degree (S1)
  - Master (S2)
  - PhD (S3)

SECTION A

**INSTRUCTIONS:**

Please read each statement below and indicate your response by circling the appropriate number which describes you. Don't forget that there are no right or wrong answers.

(Bacalah setiap pernyataan di bawah ini dan tunjukkan tanggapan anda dengan melingkari nomor yang sesuai yang menggambarkan diri anda. Jangan lupa bahwa tidak ada jawaban benar atau salah.)

- 1 = Strongly Disagree (*Sangat tidak setuju*)
- 2 = Disagree (*Tidak Setuju*)
- 3 = Netral (*Netral*)
- 4 = Agree (*Setuju*)
- 5 = Strongly Agree (*Sangat Setuju*)

| No | Question   | Strongly Disagree | Disagree | Netral | Agree | Strongly Agree |
|----|--|-------------------|----------|--------|-------|----------------|
|    |  | 1                 | 2        | 3      | 4     | 5              |
| 1  | I feel that islamic insurance products are well known to many people. (Saya merasa produk asuransi syariah sudah dikenal banyak orang) |                   |          |        |       |                |
| 2  | I easily remember islamic insurance products. (Saya mudah mengingat  |                   |          |        |       |                |



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|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
|   | produk asuransi syariah)  |  |  |  |  |  |
| 3 | I feel that islamic insurance products are positively assessed by the public. (Saya merasa produk asuransi syariah dinilai positif oleh masyarakat) |  |  |  |  |  |
| 4 | I am interested in islamic insurance products. (Saya tertarik dengan produk asuransi syariah)   |  |  |  |  |  |
| 5 | I consider islamic insurance products have good service quality. (Saya merasa produk asuransi syariah memiliki kualitas pelayanan yang baik)        |  |  |  |  |  |

SECTION B

| No | Question  | Strongly Disagree | Disagree | Netral | Agree | Strongly Agree |
|----|---|-------------------|----------|--------|-------|----------------|
|    |   | 1                 | 2        | 3      | 4     | 5              |
| 1  | I set aside money for Islamic insurance to minimize future risks. (Saya menyetorkan uang untuk asuransi syariah guna meminimalkan risiko di masa depan)   |                   |          |        |       |                |
| 2  | I feel able to achieve a good financial condition in the future because I already have islamic insurance. (saya merasa mampu mencapai kondisi keuangan yang baik di masa depan karena saya sudah memiliki |                   |          |        |       |                |



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|   |   |  |  |  |  |  |
|---|---|--|--|--|--|--|
|   | asuransi syariah)   |  |  |  |  |  |
| 3 | I used to set aside money every month for islamic insurance.(saya terbiasa menyisihkan uang bulanan untuk asuransi syariah) |  |  |  |  |  |
| 4 | I make a budget for Islamic insurance.(Saya membuat anggaran untuk asuransi syariah)  |  |  |  |  |  |
| 5 | I did a survey before choosing Islamic insurance.(saya melakukan survey sebelum memilih asuransi syariah)                   |  |  |  |  |  |

SECTION C

| No | Question   | Strongly Disagree | Disagree | Netral | Agree | Strongly Agree |
|----|--|-------------------|----------|--------|-------|----------------|
|    |  | 1                 | 2        | 3      | 4     | 5              |
| 1  | I feel the need to have islamic insurance to protect myself. (Saya merasa perlu memiliki asuransi syariah untuk melindungi diri sendiri)   |                   |          |        |       |                |
| 2  | I feel that if i have islamic insurance, the insurance company as the insure will protect losses that occur in the future. (Saya merasa jika memiliki asuransi syariah, perusahaan asuransi lah sebagai penanggung jawab untuk melindungi dari kerugian yang terjadi di kemudian |                   |          |        |       |                |



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|   |  |  |  |  |  |  |
|---|--|--|--|--|--|--|
|   | hari)  |  |  |  |  |  |
| 3 | I believe that Islamic insurance will provide protection. (Saya percaya bahwa asuransi syariah akan memberikan perlindungan)   |  |  |  |  |  |
| 4 | I know that islamic insurance products are useful for preparing for a more mature future. (Saya mengetahui bahwa produk asuransi syariah berguna untuk mempersiapkan masa depan yang lebih matang)                                   |  |  |  |  |  |
| 5 | I understand about guaranteeing a family's future from disaster, so it is very important to have islamic insurance. (Saya paham tentang jaminan masa depan keluarga terhadap bencana, maka sangat penting memiliki asuransi syariah) |  |  |  |  |  |

SECTION D

| No | Question   | Strongly Disagree | Disagree | Netral | Agree | Strongly Agree |
|----|--|-------------------|----------|--------|-------|----------------|
|    |  | 1                 | 2        | 3      | 4     | 5              |
| 1  | I understand the principle of islamic insurance.(Saya memahami prinsip asuransi syariah)               |                   |          |        |       |                |
| 2  | I know the benefits of using Islamic Insurance. (Saya mengetahui manfaat menggunakan asuransi syariah) |                   |          |        |       |                |





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|---|--|--|--|--|--|--|
| 3 | I agree that islamic insurance always explains its products clearly and completely. (Saya setuju asuransi syariah selalu menjelaskan produknya dengan jelas dan lengkap) |  |  |  |  |  |
| 4 | I understand about islamic insurance products. (Saya memahami produk asuransi syariah)   |  |  |  |  |  |
| 5 | I agree that sharia insurance is free from usury. (Saya setuju bahwa asuransi syariah bebas dari riba)   |  |  |  |  |  |

SECTION E

| No | Question   | Strongly Disagree | Disagree | Netral | Agree | Strongly Agree |
|----|--|-------------------|----------|--------|-------|----------------|
|    |  | 1                 | 2        | 3      | 4     | 5              |
| 1  | I find comfort and a sense of security in using islamic insurance products that are in accordance with religious. (Saya menemukan kenyamanan dan rasa aman dalam menggunakan produk asuransi syariah sesuai dengan ajaran agama) |                   |          |        |       |                |
| 2  | I feel that using islamic insurance products means that I have followed religious teachings. (Saya setuju menggunakan produk asuransi syariah karena   |                   |          |        |       |                |



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|   |  |  |  |  |  |  |
|---|--|--|--|--|--|--|
|   | merasa telah mengikuti ajaran agama)   |  |  |  |  |  |
| 3 | I am sure that as a islamic insurance customer, in managing it, there are no elements of usury, gharar, maysir.(Saya yakin bawa menjadi nasabah asuransi syariah dalam pengelolaannya tidak ada unsur riba, gharar, maysir)                        |  |  |  |  |  |
| 4 | I agree that islamic insurance has an element of mutual cooperation in goodness. (saya setuju bahwa asuransi syariah memiliki unsur tolong menolong dalam kebaikan)  |  |  |  |  |  |
| 5 | I feel the benefits of islamic insurance are in minimizing various risks that may occur in accordance with religious.(saya merasakan manfaat asuransi syariah yaitu meminimalisir berbagai resiko yang mungkin terjadi sesuai dengan ajaran agama) |  |  |  |  |  |

SECTION F

| No | Question   | Strongly Disagree | Disagree | Netral | Agree | Strongly Agree |
|----|--|-------------------|----------|--------|-------|----------------|
|    |  | 1                 | 2        | 3      | 4     | 5              |
| 1  | I always considered carefully before choosing a islamic insurance product.(saya selalu |                   |          |        |       |                |



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|   |  |  |  |  |  |  |
|---|--|--|--|--|--|--|
|   | mempertimbangkan dengan matang sebelum memilih produk asuransi syariah)  |  |  |  |  |  |
| 2 | I set a long term plan for Islamic insurance and work on it.(Saya menetapkan rencana jangka panjang untuk asuransi syariah dan mengusahakannya)        |  |  |  |  |  |
| 3 | I am satisfied with the Islamic insurance plan that I have made.(Saya merasa puas dengan perencanaan asuransi syariah yang telah saya buat)            |  |  |  |  |  |
| 4 | I choose the islamic insurance product that is needed, not what i want.(Saya memilih produk asuransi syariah yang di butuhkan, bukan yang di inginkan) |  |  |  |  |  |
| 5 | I always have Islamic insurance records in my possession.(Saya selalu memiliki pencatatan asuransi syariah yang saya miliki)                           |  |  |  |  |  |