Factors Affecting Purchase Decisions Insurance Of Aia Bca Life Study On Aia Bca Kcp Ajibarang Life Insurance

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Abstract. AIA insurance products is one product that contributes most to the BCA, therefore each BCA branch office has a target in achieving the AIA insurance. BCA KCP Ajibarang so far has never been the best Sub-Branch Office because it has not yet achieved the targeted AIA insurance sales performance. This is possible because each prospective customer has different beliefs about AIA BCA life insurance, which in turn will determine the attitude of the prospective customer to the AIA BCA life insurance purchase decision. Therefore the purpose of this study is to analyze the relationship between credibility and service quality and the effect of self-interest in moderating the credibility and quality of service for AIA BCA life insurance purchasing decisions. This research is quantitative research and classified into associative research. The variables used in this study are: (a) Credibility, (b) Service quality, (c) Self-interest, (d) Purchasing decisions. This research method is a survey with samples of BCA KCP Ajibarang customers who do not have AIA BCA life insurance. The number of samples in this study were 50 samples with the sampling method used was non-probability sampling with purposive sampling technique. The results of this study are that the credibility of AIA BCA life insurance employees has a positive effect on the purchasing decisions of AIA BCA life insurance. The higher the credibility, the higher the purchase decision of AIA BCA life insurance, on the contrary if the credibility goes down, the decision to purchase AIA BCA life insurance will decrease.

Keywords: credibility, service quality, self-interest, purchasing decisione

1. INTRODUCTION

Financial industry is state financial support which is not only run on banking sector, but it also run in non-banking sector, there is insurance industry. It can be seen from data which released by Financial Service Authorization (OJK), the development of insurance industry has role which significance to support national building. OJK data shows that in quarter 2018 improved amount of purchase in insurance product by society was 9 % (https://aaui.or.id/). Based on data, it can be indication there is improving of societies' awareness about the importance of protection in various risk which might happen to their selves anytime.

PT. Bank Central Asia, Tbk. is some company which runs in banking sector and it is in last year entered in insurance industry by partnership with BCA life, BCA Insurance, and AIA. Insurance sales performance is some assessment of PKKC (Performance Evaluation Branch Office) to decide what some branch office can be the best branch office in region and national. Insurance product AIA is some product which gives contributions to BCA, therefore every branch office BCA has target in achievement of insurance AIA. PT. Bank Central Asia Tbk. Branch office Ajibarang is some branch office which in under central branch office Purwokerto and regional office 2 (Semarang). KCP Ajibarang is never as the best branch office because it does not achievement of AIA insurance sales performance that same with target it can be seen in table below.

Table 1.1 AIA Insurance Sales Performance in KCP Ajibarang
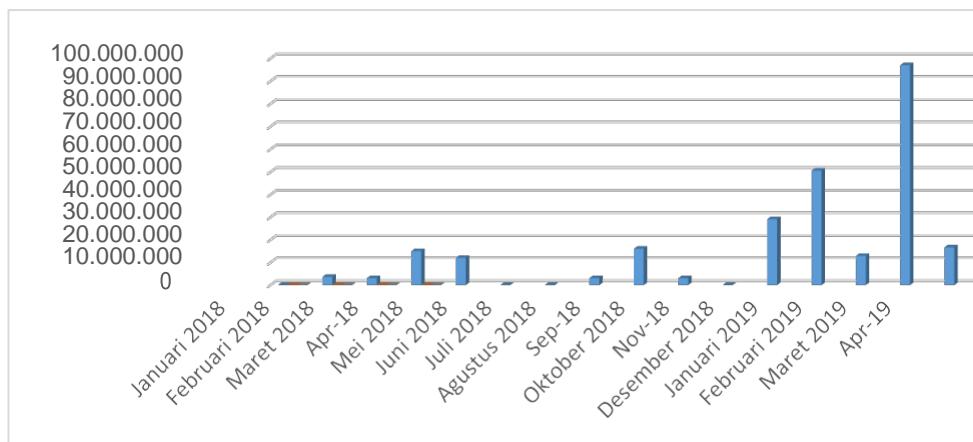
Based on table 1.1 AIA sales performance in BCA KCP Ajibarang counted from January 2018 until April 2019 improved which not significance. It might happen because every prospective customers have different believe to AIA BCA life insurance that it will determine ability of prospective customers to decision of AIA BCA insurance sales performance.

There are previous study which shows several variable which relevant with phenomenon cognitive style; consumer demographic, culture value, insure experience, annual fee, view to Islamic insurance concept (Schmidt, 2018). Predictor variables is different such as credibility, premium, services quality and self-interest which influence to insurance sales decision.

The theory that relevant to the phenomenon of the difficulty of achieving insurance sales performance as faced by the company is the theory of reasoned action based on the empirical study, some variables that are considered important and relevant to the research problem are variables of insurance experience, annual costs, views on the concept of Islamic insurance.

The thinking underlying the selection of these variables is first, the level of customer awareness so far seems still low. Second, the costs incurred are predicted to be relevant because people with lower incomes cannot afford to pay the annual insurance costs that are the same as the revenue the brand receives and the community has a greater need to save money. Third, the view of the concept of Islamic insurance is predicted to be relevant because people have less interest in Islamic insurance products.

Previous research on the influence of credibility on attitudes has been carried out by Bekk and Sorrle stating that the dimensions of celebrity endorser personality have a positive effect on consumer attitudes in making purchasing decisions. The some research conducted by Winoto (2015) states that people will be likely when communicators or people who convey communication messages show themselves as credible people.

In the previous research conducted by Yan Lu (2008) regarding the effect of service quality on purchasing decisions stated the dimensions of service quality in this study were significantly and positively related to their satisfaction in their favorite store depreciation and loyalty behavior. The difference between previous research and this research is on the object of his research. The object of the previous research is a product that can be felt directly by the buyer while the object in this study is life insurance that can be felt in the long term.

Therefore, some of the research questions raised are :

1).   Does credibility have an influence on AIA BCA life insurance purchasing decisions?

2).   Does service quality have an influence on the purchasing decisions of AIA BCA life insurance ? 3). Does self-interest moderate the influence of credibility on purchasing decisions?

4). Does self-interest moderate the influence of service quality on purchasing decisions ?

2.   REVIEW OF THE LITERATURE AND FORMULATION OF THE HYPOTHESIS

2.1   Literature Review

2.1.1   Credibility

Definition of credibility is a condition that can be trusted and can be accounted for properly. According to Kotler and Armstrong (1997: 153) credibility is a unique psychological characteristic of a person that causes a relatively consistent and long-lasting response to one's own environment. According to Keller (1998) corporate credibility is how far consumer trust in the company regarding design and products or services that can meet the needs and desires of consumers. There are three factors that influence the credibility of the company, including the expertise of the company (to what extent the company looks capable of making and selling or conducting services); company trust (the extent to which a company is honest, and sensitive to consumer needs); the attractiveness of the company (the extent to which a company is liked, attractive, prestigious).

Research on the influence of credibility of attitude has been carried out by Bekk and Sporrle states that the dimensions of celebrity endorser personality have a positive effect on consumers' attitudes in making purchasing decisions. The same research conducted by Winoto (2015) states that people will be likely when communicators or people who convey communication message show themselves as credible person.

2.1.2   Service Quality

According to Gronroos (2000) service quality is an activity that is invisible (inaccessible) that occurs due to interactions between consumers and employees or other things provided by service providers to solve consumer problems. Lovelock and Waright (2007: 96) states that service quality is a customer's long-term cognitive evaluation of the delivery of a service from a company. According to Pasuraman et al. (1988) service quality has five dimensions, there are tangibles (the company's ability to show its existence to external parties directly); reliability (the company's ability to provide services in accordance with the promised one is accurate and reliable); responsiveness (policy to help and provide appropriate and fast service to customers); assurance (the ability of employees to foster customer trust in the company); and give genuine attention individually or privately by understanding customer needs.

In some research which conducted by Yan Lu (2008) regarding the effect of service quality on purchasing decisions states that dimensions of service quality in this research were significantly and positively related to their satisfaction in their favorite store department and loyalty behavior.

2.1.3   Self-interest

Aristotle argues that the definition of self-interest is a public interest that enables the formation of public unity. According to Augustine, self-interest is love and devotion to the Divine. But Bentham stated in the modern era, self-interest is something that is individual. But different in the economy, self-interest is a finished product that cannot be contested and is believed to be the basis of the rationality of human actions / attitudes.

Research about self-interest which conducted by Benz (2008) states that self-interest has a significant influence on attitudes. Attitude is one of the internal factors that influence purchasing decisions.

2.1.4   Purchasing decision

According to Kotler and Armstrong (2008), purchasing decisions are buying the most popular brands from several alternative brands. Kotler (2002) argues that purchase decision is the action of consumers to want to buy or not for a product or service. Before consumers buy some product, consumers always consider the quality, price, and products that are already known to the public. According to Kotler and Keller (2009) purchasing decisions have five stages such as needs, information seeking, alternative evaluation, purchasing decisions, and post-purchase behavior. But not all consumers go through these five stages when making a purchase.

2.2. Formulation of the hypothesis

2.2.1 The relationship between credibility to purchase decisions

According to Kotler and Armstrong (1997: 153) credibility is a unique psychological characteristic of a person that causes a relatively consistent and long-lasting response to one's own environment. Research on the influence of credibility on attitudes has been carried out by Bekk and Sporrle states that the dimensions of celebrity endorser personality have a positive effect on consumer attitudes in making purchasing decisions. The relationship between credibility and purchasing decisions was also investigated by Hendri, Novitasari and Hasan (2018) with the results of the analysis showing that attraction, credibility, and expertise had a positive and significant influence on the interest in buying halal labeled cosmetics. The same research conducted by Winoto (2015) states that people will be more likely when communicators or people who convey communication messages show themselves as credible people. Therefore the hypothesis is formulated as follows:

H1: Credibility has a positive influence on AIA BCA life insurance purchasing decisions

2.2.2. The relationship between service quality and purchasing decisions

According to Gronroos (2000), an activity that invisible (inaccessible) that occurs due to interactions between consumers and employees or other things provided by service providers to solve consumer problems. According toLovelock and Waright (2007: 96), service quality is a customer's long-term cognitive evaluation of the delivery of a service from a company. Yan Lu's (2008) formulates that the three dimensions of service quality in this study were significantly and positively related to their satisfaction at their favorite department store and overall loyalty behavior for these stores. Personal interaction was identified as the most significant factor to promote a positive image word of mouth and save for repeated purchase intentions. The results of the research by Barksdale et al. (1994) concluded that the selection process should lead to the identification of ways in which professional service providers can increase the effectiveness of their marketing (service quality) and risk reduction for client companies who purchase these services in this purchasing decision. The relationship between service quality and purchasing decisions was also examined by Panjaitan with the object of Wonderia Semarang recreation park research, the results of this study states that service quality has a positive and significant influence on purchasing decisions. Related to several studies that have been done, it can be concluded that customers are satisfied with the service received and can meet expectations or even exceed customer expectations, so customers will not hesitate to make a purchase. Therefore, the following hypothesis is formulated:

H2: Service Quality has a positive effect on AIA BCA life insurance purchasing decisions

2.2.3 Self-Interest relationship moderates the influence of credibility on purchasing decisions.

Bentham states that in the modern era, self-interest is something individual. It is different in the economy, self-interest is a finished product that cannot be contested and is believed to be the basis of the rationality of human actions / attitudes. Previous research on self-interest was conducted by Benz (2008), self- interest has a significant influence on attitudes. Attitude is one of the internal factors that influence purchasing decisions. Therefore the hypothesis is formulated as follows:

H3: Self-interest moderates the influence of credibility on AIA BCA life insurance purchasing decisions

2.2.4. Self-interest relationship moderates the influence of service quality on AIA BCA life insurance purchasing decisions

Self-Interest is a level of self-awareness and environment for various risks that may occur at any time. Based on previous research conducted by Yan Lu (2008) explained that the level of quality has a significant influence on purchasing decisions. Therefore the researcher formulates whether self- interest moderates the effect of service quality on purchasing decisions:

H4: Self-Interest moderates the effect of service quality on AIA BCA life insurance purchasing decisions

Pictures 2.1. Research Design
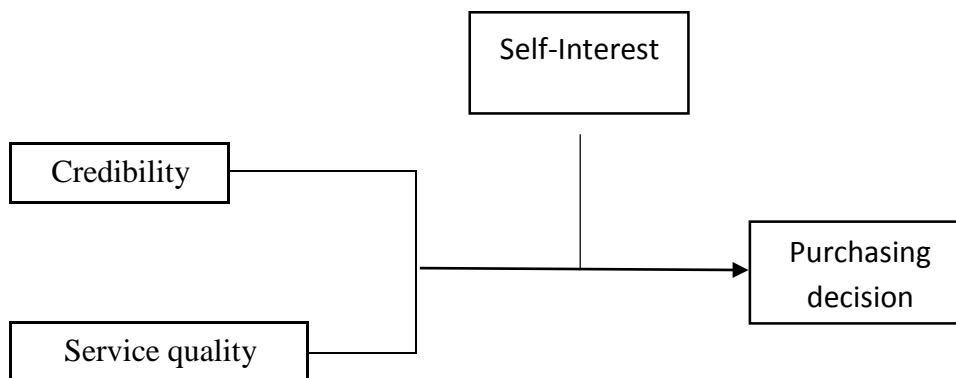
3. RESEARCH METHOD

The research is a survey research which conducted at Ajibarang and it can be classified into associate research. Sample were taken from BCA Ajibarang customers with criteria of minimum age of 25 years who do not have AIA BCA life insurance and there are eligible to have AIA BCA life insurance are 50 samples with taking sampling method used non-probability sampling with purposive sampling technique. Static testing was done use path analysis. Data collection was done through survey methods using questionnaires to 50 respondents.

There are two main independent variables for this study are credibility, service quality, and one moderating variable for this study is self-interest. The dependent variable in this study is a purchasing decision. This study uses the Likert Scale, the scale uses five answer choices, each of which describes the level that suits what consumers feel. The five levels are 1 for "strongly disagree", 2 for "disagree", 3 for "neutral", 4 for "agree", and 5 for "strongly agree".

The operational definition is how the researcher explains how to measure these variables. The instrument refers to three variables are credibility, service quality, and self-interest. The following questions from the three variables:

3.1. Credibility:

a. AIA KCP Life Insurance BCA Ajibarang makes insurance services that suit my needs as a consumer?

b.   AIA KCP BCA Life Insurance Ajibarang is able to provide life insurance services with all its heart?

c.   I believe in BCA Ajibarang AIA KCP Life Insurance because of employee honesty?

d.   I am sure the AIA KCP BCA Ajibarang Life Insurance because the insurance company is sensitive in providing insurance?

e.   I am interested in AIB KCP BCA Ajibarang Life Insurance?

f.   AIA KCP BCA Ajibarang Life Insurance is a prestigious insurance that is popular with the public?

3.2.   Service quality:

a.   AIA KCP BCA Ajibarang Life Insurance facilities and infrastructure facilities support quality services?

b.   The reliability of AIA KCP BCA Ajibarang Life Insurance services is worth considering for example?

c.   The service response speed of Ajibarang BCA KCP BCA AIA Life Insurance employees is quite satisfying?

d.   BCA Ajibarang AIA KCP Life Insurance Provides assurance of life insurance and premium security paid?

e.   Empathy and attention of the AIA KCP BCA Life Insurance employee Ajibarang will be quite good for consumer needs?

3.3.   Self-interest:

a.   I am interested in joining Ajibarang BCA ACP KCP Life Insurance because it fits with the culture that I believe in?

b.   BCA Ajibarang AIA KCP Life Insurance in accordance with my social degree in the community?

c.   I have my own reasons and thoughts in following the Ajibarang BCA KCP BCA Life Insurance?

d.   I attend the BCA Ajibarang ACP KCP Life Insurance because it suits my economic conditions?

The data analysis used in this study is path analysis. According to Suliyanto (2018: 318) path analysis is used to test the magnitude of the contribution (contribution) of independent variables to variables. This model aims to determine the direct or indirect effects of independent variables on other variables. How to analyze data using Progra, SPSS, with F test testing criteria at alpha = 0.05 or p = 0.05 as F significance level (sig F), while for T test alpha significance level = 0.05 or p = 0 , 05 which is generated by the code (sig T) which is used to see the significance of the indirect influence of the free variable on other variables.

4.   RESULT AND DISCUSSION

1.1   **The Effect of credibility and service quality** on AIA BCA life insurance purchasing decisions

Table1. Multiple Regression Linear Test Result

Dependent Variable: Purchasing Decisions				
Variable	*Unstandardized coefficient* B	*Standardized coefficient* Beta	t count	Sig.
Credibility	0,433	0,609	3,295	0,002
Service Quality	0,193	0,194	1,052	0,298
Constants = 0,955				
R^2 = 0,615				
F count = 38,305				
Significance = 0,000				

Sources : Primer data has analyzed on 2018

Based on table 1, it can be seen that the regression equation formed is :

Y = 0,955 + 0,433 X1 + 0,193 X2 + e
Information:

Y = Purchase decision X1 = Credibility

X2 = Service Quality

Constants are numbers without variables, the constant value of 0.955 indicates that the purchasing decision will be 0.955 without any other variable influence. The credibility regression coefficient is 0.933 if the credibility increases one unit better, then there will be an increase in purchasing decisions of 0.433 units, assuming other variables remain. Positive direction means that the higher the credibility, the higher the purchase decision for AIA BCA life insurance. The service quality regression coefficient that has a positive direction means that the higher the quality of service, the higher the purchasing decision. The coefficient of 0.193 means that if the service quality increases one unit better, then there will be an increase in the purchase decision of AIA BCA life insurance by

0.193   units, assuming other variables remain.
Based on table 1 above, it can be seen that the coefficient of determination (R Square) is a multiple regression between the independent variables on the dependent variable at 0.615. It shows that the credibility and quality of service together influence the purchasing decisions of AIA BCA life insurance by 61.5% and the remaining 38.5% of purchasing decisions are influenced by other factors not examined in this study.

a.   Test Hypothesis 1

The first hypothesis in this study states that credibility has a positive influence on AIA BCA life insurance purchasing decisions. To prove this hypothesis can use t-test. Based on the results of hypothesis testing conducted, it can be seen Table 4.7 which shows that credibility affects the purchasing decision. This is indicated by the value of t arithmetic of 3.295 and a significance value of 0.002 which is smaller than 0.05 and the regression coefficient in the positive direction. So that the first hypothesis in this study is accepted

b. Test Hypothesis 2

In table 1 above shows the regression coefficient value with positive direction, the value of t count variable service quality is 1.052 and the significance value is 0.298 which is greater than 0.05. It means that service quality has a significant positive effect on purchasing decisions. The second hypothesis in this study which states that service has a positive effect on purchasing decisions for AIA BCA life insurance is not accepted.

4.2. Self-interest moderates the influence of service quality credibility on AIA BCA life insurance purchasing decisions

Table 2. Table1. Multiple Regression Linear Test Result

Dependent Variable: Purchasing Decision				
Variable	*Unstandardized coefficient* B	*Standardized coefficient* Beta	t count	Sig.
Credibility	0,721	0,975	1,220	0,229
Service Quality	-0,867	-0,842	-1,065	0,292
Self-interest	0,074	0,071	0,141	0,889
Credibility* Self interest	-0,027	-1,108	-0,681	0,500
Kualitas pelayanan* Self interest	0,055	1,775	0,963	0,341
Constants = 11,239				
R^2 = 0,799				
F Count = 35,704				
Significance = 0,000				

Sources : Primer data has analyzed on 2018

Based on table 2 it can be seen that regression equation that created are :

Y = 11,239 + 0,721 X1 - 0,867 X2 + 0,074 X3 - 0,027 X2*Z+ 0,055 X2*Z + e
Information:

Y = Purchase decision X1 =
Credibility

X2 = Service Quality

Constants are numbers without a variable, a constant value of 11,239 indicates that the purchasing decision will be 11,239 without any other variable influence. Based on table 2 above it is seen that the coefficient of determination (R Square) multiple regression between the independent variables on the dependent variable is 0.799. This shows that credibility, service quality, self interest, and moderation jointly affect the purchasing decisions of AIA BCA life insurance amounting to 79.9% and the remaining 20.1% purchasing decisions are influenced by other factors not examined in this study.

Hypothesis testing

a. **Test Hypothesis 3**
The third hypothesis in this study states that self-interest moderates the effect of credibility on AIA BCA life insurance purchasing decisions. To prove this hypothesis is to use the t test. The results of the t test show the value of t count of - 0.681 and the significance value of 0.500 which is greater than 0.05 and the regression coefficient in the negative direction. This means that Self-Interest does not moderate the influence of credibility on AIA BCA life insurance purchasing decisions. So that the third hypothesis in this study is not accepted.

b. **Test Hypothesis 4**

In the regression test table above shows the regression coefficient with a positive direction, the value of t count variable service quality is 0.963 and a significance value of 0.341 which is greater than 0.05. This means that Self-Interest does not moderate the effect of service quality on AIA BCA life insurance purchasing decisions. So the fourth hypothesis in this study which states that Self- Interest moderates the effect of service quality on purchasing decisions for AIA BCA life insurance is not accepted.

Path Analysis
Path analysis is a further part of regression analysis. If the regression is generally used to test whether there is a direct influence given by the independent variable on the dependent variable. Meanwhile, Path analysis is not only tests the direct effect, but also explains the indirect influence given by independent variables through intervening variables on the dependent variable. The path analysis image is presented as follows:

Gambar 3 Analisis Jalur (Path)
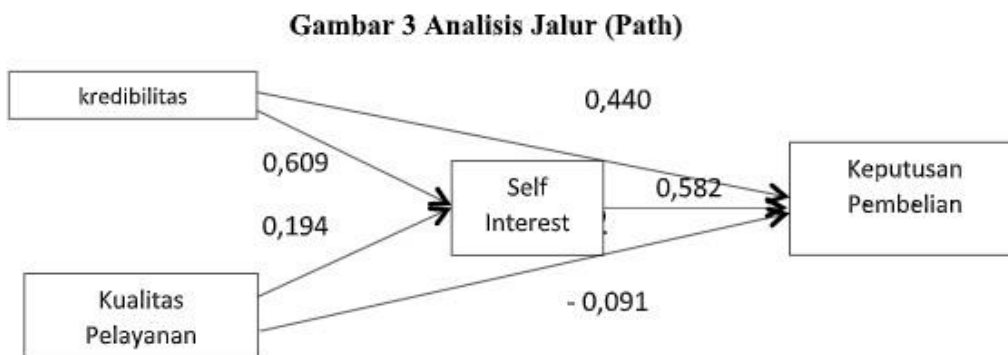
Based on the picture above it can be seen the direct influence and indirect influence as follows:

Table 3. Path Analyze Result

Variable	Directly	Indirectly	Total
Credibility	0,440	0,609 x 0,582 = 0,354	0,440 + 0,354 = 0,708
Service Satisfied	- 0,091	0,194 x 0,582 = 0,113	- 0,091 + 0,113 =0,023
Self-Interest	0,582		

Based on the results of the path analysis above, it is known that the credibility variable has a direct effect of 0.440 while the indirect effect is 0.354. This means that

the direct influence of the credibility variable on purchasing decisions is greater than the indirect effect through the self-interest variable.

5. CONCLUSION

The credibility of AIA BCA life insurance employees has a positive influence on the purchasing decisions of AIA BCA life insurance. The higher the credibility, the higher the purchase decision of AIA BCA life insurance, on the contrary if the credibility goes down, the decision to purchase AIA BCA life insurance will decrease.

Service quality does not have a positive effect on AIA BCA life insurance purchasing decisions. This means that infrastructure, facilities, service reliability, speed of response, empathy and attention to the services of AIA BCA employees are not considered by BCA customers to purchase AIA BCA

life insurance. Self-interest does not moderate the influence of credibility and quality of service on AIA BCA KCP Ajibarang KCP purchasing decisions.

6. ACKNOWLEDGMENT

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Appendix

Regression Variable X to Y Test Result
Regression

Variables Entered/Removeda

Model	Variables Entered	Variables Removed	Method
1	quality_service, credibility[b]	.	Enter

Dependent Variable: self-interest
All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,784a		,599	

Predictors: (Constant), quality_service, credibility

ANOVA[a]

Model	Sum of Squares		Mean Square	F	Sig.
Regression	303,517		151,758	38,305	,000b
Residual	190,170		3,962		
Total	493,686				

Dependent Variable: self_interest
Predictors: (Constant), quality_service, credibility

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	,955	1,840		,519	,606
Credibility	,433	,131	,609	3,295	,002
quality_service	,193	,183	,194	1,052	,298

Dependent Variable: self_interest

Regression Variable X to Y Test Result
Regression

Variables Entered/Removed[a]

Model		Variables Removed	Method

1	self_interest, quality_service, credibility[b]		.	Ent er

Dependent Variable: decision_purchasing
All requested variables entered.

Model Summary

M od el	R	R Squa re	Adjusted R Square	Std. Error of the Estimate
1	,8 9 1 [a]		,780	

Predictors: (Constant), self_interest, quality_service, credibility

ANOVA[a]

Model	Sum of Squares		Mean Square	F	Si g.
Regressi o n	422,081		140,694	60, 13 8	,0 0 0 b
Residua l	109,958		2,340		
Total	532,039				

Dependent Variable: decision_purchasing

Predictors: (Constant), self_interest, quality_service, credibility

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	4,142	1,418		2,922	,005
credibility 1	,326	,112	,440	2,909	,006
quality_service	-,094	,142	-,091	-,660	,512
self_interest	,605	,111	,582	5,451	,000

Dependent Variable: decision_purchasing

Modern Test Result (X, Z, dan X*Z to Y)

Regression

Variables Entered/Removed[a]

Model		Variables Removed	Method
1	X2_Z, credibility, quality_service, self_interest, X1_Z[b]	.	Enter

Dependent Variable: decision_purchasing
All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,894[a]	,799	,776	

Predictors: (Constant), X2_Z, credibility, quality_service, self_interest, X1_Z

ANOVA[a]

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	424,928	5	84,986	35,704	,000[b]
Residual	107,112	45	2,380		
Total	532,039	50			

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	11,239	7,162		1,569	,124
credibility	,721	,591	,975	1,220	,229
quality_service1	-,867	,814	-,842	5	,292
self_interest	,074	,526	,071	,141	,889
X1_Z	-,027	,040	-1,108	-,681	,500

X2_Z	,055	,057	1,775	,963	,341

Dependent Variable: decision_purchasing

Path Analyze Result

	Direct	Indirect	Total
Credibility	0,440	0,609 x 0,582 = 0,354	0,440 + 0,354 = 0,708
Service Satiesfied	- 0,091	0,194 x 0,582 = 0,113	- 0,091 + 0,113 =0,023
Self-Interest	0,582		

Gambar Analisis Jalur