Increased Purchases of Insurance Products Based on Factors That Affect Customer Trust (Study on Banccasurance in Greater Jakarta, Indonesia)

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Abstract

The objective of this research is to analyze the influence of service quality of salesperson, trust in an insurance company, trust in a seller's bank on the level of customer trust for Increased purchases of bancassurance products in greater Jakarta, Indonesia. The sample consists of Banks which are categorized as banking customers who have purchased bancassurance products in the Greater Jakarta area. The technique of analysis used for this research is the structural equation model. This research has been analyzed with an AMOS 20 program, and during the significance test, it indicated that fixed effect was the most appropriate method. The result of this research shows that the service quality of the salesperson shows a significant positive effect on the level of customer trust, the credibility of the seller bank shows a significant positive effect on the level of customer trust, and the credibility of the insurance company shows a significant positive effect on the level of customer confidence, level of customer trust shows a significant positive effect on purchasing decisions .

Keywords: *purchase decision, level of trust, service quality of sales person, trust in insurance company, trust in seller's bank*

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan tenaga penjual, kepercayaan pada perusahaan asuransi, kepercayaan pada bank penjual terhadap tingkat kepercayaan nasabah terhadap Peningkatan pembelian produk banccasurance di Jabodetabek, Indonesia. Sampel terdiri dari Bank yang dikategorikan sebagai nasabah perbankan yang telah membeli produk bancassurance di wilayah Jabodetabek. Teknik analisis yang digunakan dalam penelitian ini adalah model persamaan struktur. Penelitian ini telah dianalisis dengan program AMOS 20, dan selama uji signifikansi menunjukkan bahwa metode fixed effect merupakan metode yang paling tepat. Hasil penelitian menunjukkan bahwa kualitas pelayanan tenaga penjual berpengaruh positif signifikan terhadap tingkat kepercayaan pelanggan. kredibilitas bank penjual berpengaruh positif signifikan terhadap tingkat kepercayaan nasabah, kredibilitas perusahaan asuransi berpengaruh positif signifikan terhadap tingkat kepercayaan nasabah, tingkat kepercayaan nasabah berpengaruh positif signifikan terhadap keputusan pembelian .

Kata Kunci: keputusan pembelian, tingkat kepercayaan, kualitas pelayanan tenaga penjual, kepercayaan pada perusahaan asuransi, kepercayaan pada bank penjual

1. Introduction

The insurance business has now begun to penetrate into the banking business and almost every bank in Indonesia has made Bancassurance products one of the keys to meeting Fee Base Income (FBI) to encourage higher profits. On the other hand, the very significant increase in health costs in the last 10 years has triggered the development of the insurance business in Indonesia, the magnitude of this cost is greater than the Indonesian inflation rate in the same period. Ghufron, 2013 explains that the increase in health costs in Indonesia has increased by up to 364 percent for both hospital care costs and critical illness management.

Bancassurance itself is regulated through the Decree of the Minister of Finance No. 426 / KMK.06 / 2003 regarding business and institutional licensing of insurance companies and is complemented by

SEBI No.12 / 35 / DPNP 2010 explaining that Bancassurance is a collaborative activity between banks and insurance companies in order to market products insurance. 3 (three) types of Bancassurance models, including Reference, as an activity of marketing cooperation for insurance products with banks whose role is only to refer or recommend an insurance product to customers. The second is Distribution Distribution Cooperation is a marketing cooperation activity for insurance products, with banks taking the role of marketing insurance products by providing direct explanations of insurance products to customers, and the last is product Integration as a marketing cooperation activity for insurance products with the Bank's role in marketing insurance products by modifying and/or combining insurance products and bank products.

The credibility of each element, both from the insurance company and the bank, needs to be considered more deeply to ensure that customers get the right product and also avoid future customer complaints. Therefore, in this problem, this research raises the phenomenon of the development of Bancassurance and the sales process and analyzes what factors influence customers in purchasing products sold under the Bancassurance concept. The purpose of this study based on the formulation of the problems described above will be to analyze the effect of salesperson service quality on customer trust in a Bancassurance product, analyzing the effect of whether trust in an insurance company to customer trust in a Bancassurance product, analyzing the effect of whether trust in the Bank to customer trust in a Bancassurance product and lastly analyzing the influence of the level of trust to form a sense of trust in the decision to buy a Bancassurance product.

2. Theoretical reference
Purchase decision

Buying decision is "several steps taken by consumers before making a product purchase decision" (Kotler & Armstrong, 2018). There are at least 5 (five) processes that customers go through before making a decision to buy a product, 1) Introduction to the needs of the early stages of buying decisions, consumers recognize the problem of the need for the product to be purchased. Consumers feel there is a difference between the current state and the desired state. Needs are strongly triggered by the needs and influence of users of similar products as needed, 2) Information search for the stage of purchasing decisions that can stimulate consumers to seek more information. The consumer may be simply increasing attention or may be actively seeking information. 3) Evaluation of alternative processes undertaken by consumers to use the information obtained to evaluate existing alternatives, the process of selecting products to be purchased.

4) Purchasing decisions consumers plan to buy a product and then buy certain products to fulfill their needs. 5) Post-purchase behavior after buying is based on whether or not consumers are satisfied with the products they use (Kotler & Armstrong, 2018). Indicators of purchasing decisions in research are as follows "I believe in life insurance companies", "I believe in the bank that sells bancassurance", "I believe in salespersons", "I believe that Bancassurance can be used as pension fund savings to protect my future and my family", "I believe that Bancassurance provides financial security for my family's future", and "Bancassurance is my first choice when I want to buy insurance products" (Eliyati, 2003)

Customer Trust Level

A person's belief in the credibility of the products offered by a company that results in customer trust in the products offered will lead to interactive behavior that will strengthen relationships and help maintain these relationships (Moorman et al., 1992). Several indicators of the level of customer trust in the study are "Benevolence, namely good faith and the belief that a party will be protected and will not be harmed by a party that is trusted", "Reliability is the ability to be relied on to fulfill something needed by a person or group if they need it", "Competence is the ability of a party in terms of skills and knowledge to meet customer needs", "Honesty, namely the extent to which statements or expressions can be kept. A statement will be considered true if it can confirm what actually happened from the customer's perspective and commitment to the promise kept", "Openness, namely openness to publish or provide the information needed to customers (Tschannen-Moran & Hoy, 2000).

Salesperson's Service Quality

Expertise is the main mechanism by which salesforce can provide added value to customers. The higher the level of expertise perceived by the customer, the higher the level of perceived value added (Chen & Mau, 2009). Therefore, for a sales force to be considered to have a high level of expertise, they must acquire accurate, current, and specialized knowledge. Salesforce has been able to increase customer satisfaction and retention, leading to growing sales revenue and more importantly increasing customer profitability (Ganesh et al., 2000). Several indicators of the quality of service salesperson in the study are as follows: "Salesperson is a very important person in bancassurance sales", "Salesperson has knowledge about insurance products", "Salesperson honest and open in doing business", "Salesperson didn't do anything to my disadvantage", "Salesperson cares about my family and my future financial plans", "Salesperson is able to explain completely and thoroughly about

bancassurance products", and "Salesperson performs satisfying after-sales service activities".

Life Insurance Company Credibility

The credibility of a life insurance company will greatly determine the success of sales of life insurance products and services, especially in the sales concept of the Bancassurance distribution. The credibility of a company is the extent to which consumers believe that a company can design and present products and services that meet customer needs and desires (Kotler & Keller, 2016). Several indicators of trust in life insurance companies in the study are "I believe the life insurance company can be trusted", "I believe the insurance company can meet my future needs", "I believe in the products and services provided by insurance companies", and "I believe insurance companies have the ability to provide and develop good products" (Chen & Mau, 2009).

The credibility of the Selling Bank

The credibility of the company, in this case, the bank, according to is how the company forms a positive corporate image or reputation (Kotler & Keller, 2016), while the image or company reputation is the totality of the impression the company makes in the minds of consumers and is shown through the company name or logo (Pope & Voges, 1999). Company credibility is the extent to which consumers, investors, and other stakeholders believe in the honesty and expertise of the company, perfecting part of the company's image and reputation (Fombrun, 1996). According to Law No.10 of 1998 concerning banking, it can be concluded that the banking business includes three activities, namely raising funds, channeling funds, and providing other bank services. One of the elements of providing other bank services is the sale of bancassurance products where customers at the bank will be offered one or more insurance products from insurance companies that have collaborated in terms of distribution of sales of these insurance products. The indicators of trust in the selling bank in the study are "I believe that banks have professionalism in offering bancassurance services and services according to the rules", "I have trust in the bancassurance products and services provided

by the bank", "I believe that bancassurance sales to banks can be justified", "I am sure that the bank can be trusted" and "I believe that the bancassurance product at the bank understands my need for future savings" (Amhar, 2012).

Conceptual Framework
The Effect of Salespersons' Service Quality on Customer Trust Level

the sale of intangible services such as insurance or the sale of other tangible products are often indistinguishable in the minds of customers (Chen & Mau, 2009). This study shows that the service quality of salespersons is positively related to the level of customer trust. A salesperson's unethical sales tactics or strategies hinder the development of trust on the side of the customer and will certainly have an impact on the credibility of the company or organization that is within the scope of the salesperson.

H1: Salesperson service quality has a positive effect on customer trust level

The Effect of the Credibility of the Seller Bank on the Customer Trust Level

In the banking context, the age of the bank, bank employees, bank products, and bank services will be assessed and determine with good credibility how the bank can form an impression in customer trust that the bank has sufficient service quality and credibility so that it deserves to be trusted (Gunarto, 2006).

H2: The credibility of the selling bank has a positive effect on the customer trust Level

The Effect of the Credibility of Life Insurance Companies on Customer Trust Levels

The credibility of a company is the extent to which consumers believe that a company can design and present products and services that meet their needs and desires according to customer trust (Kotler & Keller, 2016).

H3: The credibility of a Life Insurance Company has a positive effect on Customer Trust Level
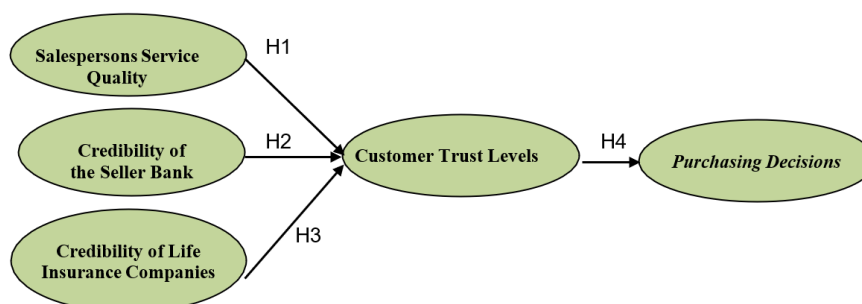

Figure 1. Research Model

The Effect of Customer Trust Level on Purchasing Decisions

The influence of the level of customer trust on purchasing decisions is proven positive in this study (Hajli, 2015). The value obtained based on the results of the analysis shows a coefficient of 0.375 and a significance of <0.001, which means that the hypothesis is accepted, which means that the influence of the level of customer trust will affect the customer's purchasing decision is accepted.

H4: The level of customer trust has a positive effect on purchasing decisions

3. Research Methodology

The object of this research is bank customers who have bought Bancassurance products, or people who have purchased bancassurance products. Where the bancassurance product is one of the insurance products whose sales distribution is carried out at the branch of the Bank in collaboration with insurance companies with mutually agreed cooperation contracts. The target of these respondents will be targeted at the JABODETABEK area (Jakarta, Bogor, Depok, Tangerang, Bekasi).

This type of research is Descriptive Quantitative. Descriptive research is research designed to assist decisions in determining, evaluating and choosing the best alternative in solving problems. In this study, researchers used quantitative descriptive research conducted in one period (cross sectional design). Cross sectional design is a type of research design that consists of collecting information about a specific sample from population elements only once (Malhotra, 2010).

The data was collected by means of a questionnaire survey technique to registered respondents through a systematic list of questions with easy-to-understand answers. The results of the questionnaire survey were then processed by researchers using statistical analysis methods of Structural Equation Model (SEM) with AMOS 18 software.

The sampling technique used in this study was purposive random sampling. the number of samples is multiplied by 5, in accordance with the sample size guidelines according to (Hair, et al, 2010). Hair, Black, Babin & Anderson (2010) also stated that the sample size guideline depending on the number of indicators can be multiplied by 5 to 10. The number of indicators in this study were 27, multiplied by 5 to 135 respondents who were customers who had purchased bancassurance products in the Jabodetabek area. Number of samples = indicator x 5 Number of samples = 25 x 5 = 135 samples.

4. Analysis and Discussion

Research Object Profile

Figure 2 shows that most respondents are dominated by customers from the 4 largest banks in Indonesia and are included in the BUKU (Commercial Group Business Group) 4 banks with core capital of more than 30 Trillion namely BCA, Bank Mandiri, BNI and CIMB Niaga

Figure 3 explains the domicile of the respondent's residence and the age at which the respondent completed the questionnaire that was proposed. The majority of respondents' domiciles are in the Bogor area (22.1%) and East Jakarta (21.4%).

Figure 4 explains that the average age of the respondents is in the range of 25-40 years, it can be seen in the data that the age group is 25-35 years (42.2%) and the respondents are 35-40 years old (31.3%). This slightly concludes that the average respondent who already has insurance products with distribution channels at the bank (bancassurance) is purchased by customers who are currently still in their productive working age.

Figure 5 and figure 6 above illustrates that the majority of respondents' occupations are private employees (83.2%) which slightly indicates that private employees require additional insurance facilities other than those provided by the company where the respondent works, with the majority of monthly expenses above 10 million (41.4%).

Results of Data Analysis
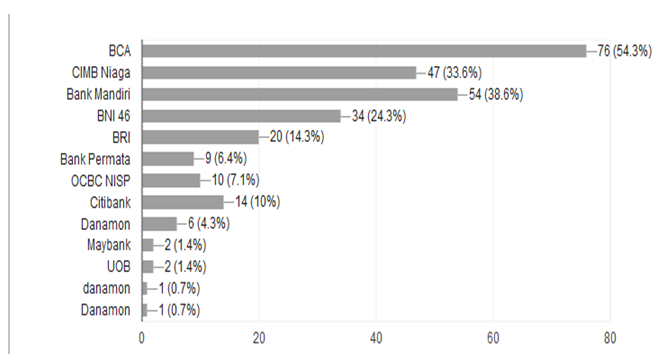
Based on the research method described in chap-

Figure 2. Profile of the respondent's customer bank
Data processed by the author

Figure 3. Domicile of RespondentsData processed by the author

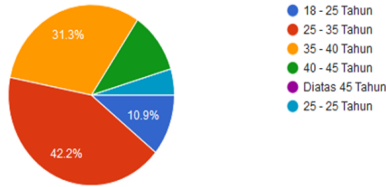**Figure 4.** Age Level of Respondents Data Processed by The Author
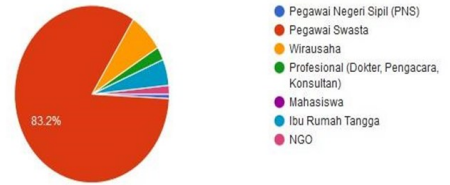
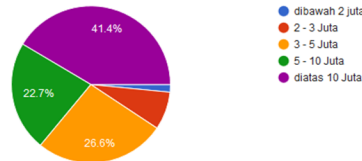**Figure 5.** Employment Data Processed by The Author

Figure 6. Monthly Expenses Data Processed by The Author

ter 3 (three), the data analysis method that will be used in this study is Structural Equation Modeling (SEM) with AMOS 20 software as an effort to test the hypothesis.

In this study there are Exogenous Variables and Endogenous Variables, namely Sales Person Service Quality (Exogenous Variable), Insurance Company Credibility (Exogenous Variable), Seller Bank Credibility (Exogenous Variable), Customer Trust Level (Exogenous and Endogenous Variable) and Purchase Decision (Exogenous Variable) and Purchase Decision (Exogenous Variable). endogenous).

The value of the degree of freedom (df) research model which shows the df value is 245 . This indicates that the model belongs to the over-identified category because it has a positive df value. SEM data analysis can be continued to the next stage. The number of samples of data in the study already meets the SEM assumptions, namely: Number of samples x Number of Indicators = Sample Data then 128 (sample) x 25 (indicator) = 3200 (Sample Data). The number of data samples is more than sufficient than the recommended number of data samples between 200-500 or more sample data
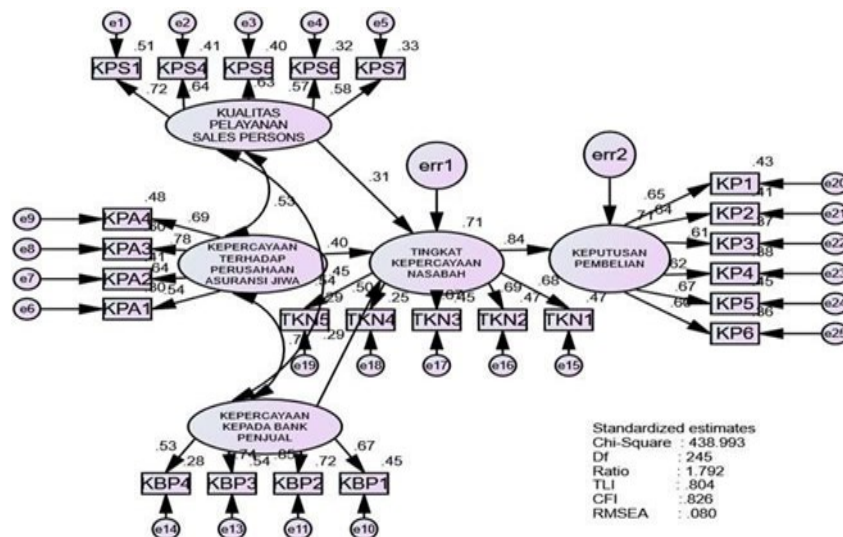

Figure 7. SEM Model

Information :
KPS = Kualitas Pelayanan Sales Persons = Quality of Service Sales Persons
KPA = Kepercayaan terhadap Perusahaan Asuransi = Trust in Insurance Companies
KBP = Kepercayaan terhadap Bank Penjual = Trust in Selling Bank
TKN = Tingkat Kepercayaan Nasabah = Customer Trust Level
 KP   = Keputusan Pembelian = Purchase Decision

Table 1. Goodness of Fit

GOF Size	Acceptable Conformity	Test Results	Decision
Root Mean Square Error of Approximation (RMSEA)	The average difference per degree of freedom that is expected to occur in the population and not the sample. RMSEA < 0.80 is Good fit, RMSEA < 0.05 is Close fit	0.08	*Good FIT*
CMIN/DF	CMIN/DF value < 5 is Good fit	1.792	*Good Fit*
Comparative Fit Index (CFI)	Values range from 0 -1, with higher values being better. CFI > 0.90 is good fit, while 0.80 < CFI < 0.90 is marginal fit	0.826	*Marginal Fit*

Table 2. Output Regression Weights

Path			Estimate	S.E.	C.R.	P	Decision
TKN	<---	KPS	0.338	0.12	2.818	0.005	data supported
TKN	<---	KBP	0.328	0.166	1.973	0.048	data supported
TKN	<---	KPA	0.578	0.248	2.336	0.019	data supported
KP	<---	TKN	0.664	0.115	5.77	***	data supported

(Santoso, 2015)

Measurement of validity was carried out by factor analysis on the test results of 128 respondents by comparing the calculated r-value with r table significance of 0.05 and n 125 (respondent data = 128). r table is 0.176, then the validity of the data of all statement indicators in the research instrument can meet the indicated value or it can be concluded that all statement indicators are valid. By looking at the limit of Cronbach's alpha > 0.60, then the statement indicator in the questionnaire is declared reliable, consistent and relevant to the variable (Malhotra, 2010). All indicator variables in the study have a Cronbach's alpha > 0.60 so it is declared reliable.

Based on the table 2, the hypothesis of this research can be concluded as follows. First, based on the results of data testing, the estimated value is 0.338 with a p value of 0.005. The estimated value shows a positive result with a probability value less than 0.05. Therefore, the service quality of the sales person has a significant positive relationship with the level of customer trust and the hypothesis can be accepted. Second, Based on the results of data testing, the estimated value is 0.328 with a p-value of 0.048. The estimated value shows a positive result with a probability value of less than 0.05. Therefore, the Credibility of the Insurance Company has a significant positive relationship to the level of customer trust and the hypothesis can be accepted. Third, based on the results of data testing, the estimated value is 0.578 with a p-value of 0.019. The estimated value shows a positive result with a probability value of less than 0.05. Therefore, the Credibility of the Selling Bank has a significant positive relationship with the level of cus-

tomer trust and the hypothesis can be accepted. Finally, based on the results of the data test, an estimated value of 0.664 was obtained with a p value of ***. The estimated value shows a positive result with a probability value less than 0.05. Therefore, the Credibility of the Selling Bank has a significant positive relationship with the level of customer trust and the hypothesis can be accepted

Managerial Implications

Based on the results of the average value calculation, the researchers set the steps to carry out managerial implications as follows: First, conduct an analysis of the most influencing variables to the least influencing variables. This is possible because the number of variables is not too many and the results of previous calculations show a significant positive effect on all hypotheses. Second, determine the indicator with the lowest average value of the variables of Insurance Company Credibility (KPA), Sales Person Service Quality (KPS), Seller Bank Credibility (KBP), These indicators will be analyzed more deeply in order to provide suggestions to the bancassurance business organizers.

Indicator – I believe the insurance company has the capability to provide and develop good products. In the credibility variable of the selling bank, the respondent's belief is that they lack confidence in the ability of insurance companies to provide and develop good products as evidenced by the lowest average value of the credibility variable of life insurance companies, which is 3,672. This is more because the products sold seem homogeneous, there is no significant difference in the specifications of one bancassurance product with another. For example, the products distributed by the Manu-

Tabel 3. Average Value

No	Variabel	Indicator	Respondent	Average Value
1	Service quality sales persons **(KPS)**	**KPS1** : *Salesperson is an important person on bancassurance sales*	**125**	**3.672***
		KPS4 : *Salesperson doesn't do things that harm me*	125	3.896
		KPS5 : *Salesperson cares about my family and my future financial plans*	125	3.76
		KPS6: *Salesperson is able to explain completely and thoroughly about bancassurance products*	125	4.032
		KPS7: *Salesperson performs after sales service activities that suit my needs*	125	3.856
2	Life Insurance Company Credibility **(KPA)**	**KPA1** : I believe that life insurance companies can trusted	125	4.112
		KPA2 : I believe the insurance company can meet my future needs	125	3.776
		KPA3 : I believe in the products and services offered by insurance companies	125	3.72
		KPA4 : I believe the insurance company have the ability to provide and develop good products	**125**	**3.408***
3	Credibility of the Bank Selling **(KPB)**	**KBP1** : I believe that the bank has professionalism in offering bancassurance services and services in accordance with the rules	125	3.864
		KBP2 : I have confidence in the bancassurance products and services provided	**125**	**3.672***
		KBP3 : I believe that sales bancassurance at the bank can be accounted for	125	3.728
		KBP4 : I believe that the bancassurance product at the bank understands my need for future savings	125	3.968

life – Danamon Proteksi Prima Maxima bancassurance partnership do not have different specifications from the Sunlife bancassurance collaboration products – CIMB Niaga from the product structure, premiums paid by customers to future protection received by customers who buy these products. This more or less shows the lack of creativity and innovation from the cooperation of the bancassurance model in competing for the attention of customers in selling this distribution model. A special award for someone who can provide the latest creativity and innovation to products to be marketed on the bancassurance model can be used as a development model for insurance companies in renewing bancassurance products.

Indicator – Salesperson is the most important person in sales bancassurance. Variable analysis of the service quality of the salesperson shows the results that the salesperson is a less important person in bancassurance sales so that it has a value of the lowest average value on the variable of service quality of salesperson is 3,408. This indicator should be one of the most important because sales of bancassurance products are long-term products where the customer will continue to communicate with the salesperson until the end of the insurance period or when there is a risk with the customer, either death or other risks such as illness and permanent disability. total The job of an insurance salesperson is very different from other service job duties. A salesperson in the insurance industry is someone who determines the suitability of products with customer characteristics to the future needs of customers who will buy bancassurance products, therefore the salesperson in the bancassurance business should be an important figure in sales and is always a priority for customers when customers want to get clarity about the product and the claim process for bancassurance products.Appropriate training can be carried out so that the information provided by the salesperson is more accurate and updated so that the salesperson can provide the best information to customers. After-sales service is currently key as the bancassurance business develops so that customers can get comparisons in terms of quality and service.

Indicator – I have faith in bancassurance products and services given by the bank. The indicator that has the lowest average value on the credibility variable of the selling bank of 3,672 is the belief in the bancassurance products and services provided by the bank. This shows the suitability and combi-

nation in the assessment of respondents in this study with other variables that encourage the level of customer trust, namely, the quality of salesperson service and the credibility of the insurance company. Bank activity as the main distributor selling bancassurance products makes banks have two benchmarks for providing the best products and the best services, while banks provide the best products and services in terms of financing and short-term savings, products and bancassurance are sometimes the scourge of reducing the bank's credibility assessment. The case of claims by AIA – BCA and OCBC NISP – Great Eastern customers who have to enter an open complaint in the print media is one of several examples of the respondents' lack of confidence in bancassurance products and services. The need for efforts to increase education to customers regarding the importance of buying insurance products at banks (bancassurance) through socialization both electronic print media and social media will be able to maximize the increase in customer trust and confidence in life insurance products at banks (bancassurance)

5. Conclusion

The results of the data analysis carried out show the following conclusions. First, the service quality of the sales person shows a positive significance to the level of customer confidence and the hypothesis is accepted. Second, The credibility of the selling bank shows a positive significance to the level of customer confidence and the hypothesis is accepted. Third, the credibility of the insurance company shows a positive significance to the level of customer confidence and the hypothesis is accepted. Lastly, The level of customer confidence shows a positive significance to the purchase decision and the hypothesis is accepted

Suggestions

This research has shortcomings so that it requires improvements for future research. Some suggestions that might be given for the bancassurance system and for further research are as follows. First, insurance companies should pay attention to the problem of customer confidence in a product offered in the bancassurance business. Creativity and innovation in providing and developing bancassurance products needs to be improved to increase the competitiveness of insurance product sales on a model-wise basis bancassurance. The similarity of product features and benefits of bancassurance products at one bank and another, makes customers have the same product but purchased at different banks. Evaluation of existing products is very necessary for the benefit of banks and insurance companies, so that in the future the bancassurance business has its own charm and also added value for banking customers, especially in

Greater Jakarta. A special award for someone who can provide the latest creativity and innovation to products to be marketed on the bancassurance model can be used as a development model for insurance companies in renewing bancassurance products.

Second, increasing the reliability of sales people can be done by providing trainings that are in accordance with the times and providing new customer experiences for customers. Appropriate training can be carried out so that the information provided by the sales person is more accurate and updated so that the sales person can provide the best information to customers. After sales service is currently key as the bancassurance business develops so that customers can get comparisons in terms of quality and service. By providing the best service, it will give customers a new experience in the insurance business. An insurance sales person will always be the most important, not a scourge for insurance companies or banks in the bancassurance business

Lastly, confidence and trust of customers in products and services, especially in bancassurance products, will be something that will be a differentiating factor when the bancassurance selling bank provides a new experience to customers who buy bancassurance products The need for efforts to increase education to customers regarding the importance of buying insurance products at banks (bancassurance) through socialization both electronic print media and social media will be able to maximize the increase in customer trust and confidence in life insurance products at banks (bancassurance)

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