THE EFFECT OF INSURANCE PREMIUMS AND BRAND IMAGE ON INTEREST TO BE AN INSURANCE CUSTOMER

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Abstract - *Insurance is the only financial instrument that can provide protection or guarantee of income and welfare for an individual's economy from the risks of life that are not known when they come. Insurance has now become one of the best alternatives in saving and planning finances and the future as well as one of the long-term investment instruments. Insurance provides benefits in protecting personal (life), property (assets), and dependents (liabilties), so insurance should grow very rapidly and spread widely throughout Indonesia. The purpose of this study is to find out how the role of insurance premiums and brand image will foster interest in becoming a life insurance customer. The population is assigned to people who have never been insurance customers. The sample is set at 100 respondents. The sampling technique was accidental sampling. This study found that insurance premiums contributed to forming interest in being an insurance customer. Likewise for the brand image variable. Simultaneously, these two independent variables have a significant impact on the dependent variable. There are several inputs that can be conveyed to insurance companies, customers and the public.*

Keywords: insurance premiums, brand image, interests, life insurance, insurance products, risks, customers.

INTRODUCTION

Everyone in his life is always faced with unexpected events, which can cause losses. To avoid these risks by reason of being able to live safely and peacefully, one way to fulfill the need for security over uncertainty factors that may occur in one's life is to have insurance. This is because human life is inseparable from risks that have an impact on losses. Insurance can minimize the impact of these losses. The Covid-19 pandemic is an example of an event that can cause harm. Death and bankruptcy are conditions that have peaked in the pandemic era. Some are protected by insurance.

From a business point of view, an insurance company is a company that accepts or sells risk transfer services from other parties and earns profits by sharing risk among a number of its customers (Kannadhasan, 2015). From a social point of view, insurance is a social organization that accepts risk transfer and collects funds from its members to pay for losses that may occur to each member of the insurance. Insurance is a product in the form of an agreement between the insurer who receives a premium and has promised the insured to compensate for the loss of something he is responsible for due to a certain unintentional cause. One type of insurance in Indonesia is life insurance. Life insurance is an agreement between two or more parties, where the insurer receives a premium from the insured as a payment based on the death or life of an insured person. In life insurance, the insured is caused by death. The death results in the loss of income of a certain person or a family. The risks that may arise in life insurance mainly lie in the element of time, therefore it is difficult to know when someone dies. To find out when someone dies, to minimize this risk, life insurance should be held.

Life insurance aims to cover people against unexpected financial losses caused by death too soon or life too long. Life insurance treats the risks faced, namely the risk of death, and a person's life is too long. This of course will bring many aspects if the risk contained in a person is not insured to a life insurance company. For example, guarantees for offspring, someone dies prematurely or suddenly, then that person is not neglected in his life. It can also happen to someone who has reached too old age and is unable to earn a living or pay for his children, then using life insurance services, the risks that may be suffered in the sense of missing the opportunity to earn income will be borne by the insurance company.

Competition in the life insurance industry in Indonesia makes it increasingly difficult for companies to increase the number of customers. The number of players in the market with all kinds of product advantages offered makes it increasingly difficult for companies to seize competitors' markets (Gunawan, 2012). Various kinds of insurance companies in Indonesia cause the competition of insurance companies to be tighter. Marketing is the key to product offerings (Wahab et al., 2017). They offer premium rates, product variety, and service quality with the aim of attracting new customers. Service providers have advantages that must be conveyed to the target market (Padma et al., 2018). Product advantages are the basis for making purchasing decisions. Every decision to purchase service products such as insurance is preceded by the presence of interest (Budiyanto, 2005).

A person's interest is shown by interest. The existence of interest can indicate that the marketing communication pressure carried out by insurance companies is measurably effective (Khasanah et al., 2010). One indication of the success of the market offer is the existence of a sense of interest and interest in the product (Iskandar, 2003; Ferrinadewi, 2004). Insurance product marketers must work hard to be able to market the company's insurance products well and can be of interest to the target market.

Insurance involves premium payments that are made continuously with a certain period of time as a guarantee in the protection offered. Insurance premiums are one of the mandatory elements in insurance. The amount of premium is used as the main attraction to get customers and this is the basis for making decisions for insurance according to customer interests (Crosby & Stephens, 1987). Insurance premiums are installments of funds that must be paid by customers who wish to enter into an insurance contract with the insurance provider as part of the coverage agreement. The most important thing in life insurance is the determination of rates because this will determine the amount of premiums to be received. The rate or premium that is set must be able to cover claims (risk) and insurance costs, and part of the company's total revenue (profit). For consumers, this is perceived as the price that must be paid to obtain benefits (Darmawan & Arifin, 2021; Djaelani, 2021; Sutrisno, 2022). Sacrifice in the form of price will be one of the determining factors for consumers to respond to the offer of a product (Jahroni et al., 2021; Retnowati et al., 2021). Thus, the policy sets insurance premiums as well as product pricing policies.

Brand image is an important product component and it shows the strength of a brand. According to Kotler and Armstrong (2012), brand image is defined as perceptions and beliefs made by consumers, as reflected in associations that occur in consumer memory. Brand image is an interpretation of the accumulation of various information received by consumers (Darmawan, 2004). The consumer is the party who interprets and what is interpreted is information. Interpretation results depend on how consumers interpret and what information is interpreted. In order to attract interest and build trust, it is important for consumers to retrieve and evaluate information from the product. Brand image can be useful in this regard. Some of the leading insurance companies in Indonesia are PT Prudential Life Assurance; PT Asuransi Simas Jiwa; PT Asuransi Allianz Life Indonesia; PT AIA Financial; PT AXA Mandiri Financial Services; PT Asuransi Jiwa Manulife Indonesia; PT Asuransi BRI Life; and PT BNI Life Insurance. The important value of a brand is the realization of awareness of the existence of the brand itself, which is a benchmark that the target market is very familiar with and understands the insurance company's products. Brand image for service companies such as insurance is very important because a positive brand image will help companies achieve higher performance in sales.

RESEARCH METHODS

Associative quantitative approach method that analyzes and proves the relationship between variables with a process that uses data in the form of numbers as a means of determining information before making conclusions. The purpose of this study is to find out how the role of insurance premiums and brand image will foster interest in becoming a life insurance customer. The population is assigned to people who have never been insurance customers.

The independent variables in this study are insurance premiums and brand image, while the dependent variable is interest in being an insurance customer. There are several tests carried out in this study, namely the validity, reliability, normality test, F test, and t test. The sample is set at 100 respondents. The sampling technique was accidental sampling. The research questionnaire as the primary data source used in this study by giving a set of questions or written statements to the respondents to be answered.

RESULTS AND DISCUSSIONS

The purpose of the validity test is to see the validity of the questions as part of the variable indicators listed in the questionnaire. The SPSS output states that all statement items are declared valid as a whole which are sourced from twelve statements from the three variables involved in this study.

The reliability test resulted in the Cronbach alpha value of 0.759 the result of the insurance premium variable (X.1) and 0698 the result of the brand image variable (X.2). For interest in becoming an insurance customer (Y) obtained 0.741 so that it is concluded that all research variables are declared reliable.
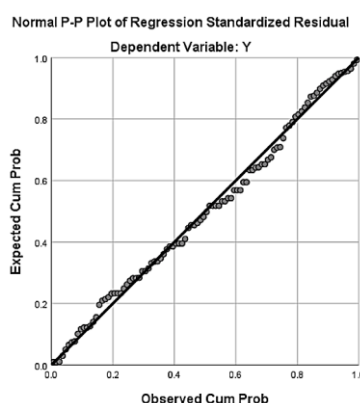

Figure 1. Normality Test
Source: SPSS Output

The classical assumption test starts from the normality test which is used to test whether the residual value resulting from the regression is normally distributed or not. The SPSS output is obtained as shown in Figure 1. The results show that there is a consistent distribution of points following the diagonal line. This shows the data is normally distributed.

The multicollinearity test in this study was carried out by looking at the Tolerance and Variance Information Factor (VIF) values. The SPSS output shows a tolerance value of 0.865 and a VIF of 1.156. This value means VIF < 10 and Tolerance value > 0.01 so it can be concluded that the regression model does not have multicollinearity problems between the dependent variable and the independent variable so that it can be used in this study.

A good regression model implies that there is no autocorrelation problem. In general, the detection of the absence of autocorrelation is determined by the Durbin Watson value between -2 to +2. The SPSS output shows the number 1345 and proves that there is no autocorrelation problem.

The coefficient of determination or R2 obtained 53.5%. This explains that 53.5% of the contribution of insurance premium variables and brand image determines interest in becoming an insurance customer. SPSS output is as shown in Table 1 below.

Table 1.
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.732[a]	.535	.526	4.220	1.345

Source: SPSS Output

The regression model formed based on the data collected is as follows: Y=29.293 + 2.350 X.1 + 2.818 X.2. In the t-test obtained a constant value of 29.293. The coefficient value of the insurance premium variable is 2.350 and the tcount is 5.327. The significance value is 0.000 < 5%. This means that there is a real role for the insurance premium variable to generate interest in becoming an insurance customer. The coefficient value of the brand image variable is 2.818 and the tcount is 6.535. The significance value is 0.000 < 5%. This means that there is a real role for the brand image variable to generate interest in becoming an insurance customer. Thus, partially the two independent variables have contributed to raise interest in becoming an insurance customer. The SPSS output from the t test is shown in Table 2 below.

Table 2
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	29.293	3.136		9.341	.000		
	X.1	2.350	.441	.396	5.327	.000	.865	1.156
	X.2	2.818	.431	.486	6.535	.000	.865	1.156

Source: SPSS Output

The SPSS output for the F test is shown in Table 3. The Fcount value is 55,899 with a significance level lower than 5%. This means that it is true that there is a simultaneous contribution of the insurance premium variable and brand image to the interest in becoming an insurance customer.

Table 3
ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1990.671	2	995.336	55.899	.000[b]
	Residual	1727.169	97	17.806		
	Total	3717.840	99			

Source: SPSS Output

The research findings state that the premium price plays a role in forming interest in becoming an insurance customer. The determination of the nominal premium price is really carefully considered. According to the study of Hamilton and Chernev (2013), prices determine consumer behavior in the retail sector. Price is also the basis for purchasing decisions (Hidayat et al., 2015; Sinambela, 2017). The right price allows the opportunity to be a concern for the target market (Lestari & Sinambela, 2022; Putra et al., 2022). Insurance companies in their activities openly offer or offer protection or protection and hope in the future to individuals for the possibility of suffering further losses due to the occurrence of an unspecified or uncertain event, namely death. Insurance companies also provide guarantees for the fulfillment of one's income because the place where the person concerned works is guaranteed to continue his life. The

reason why someone buys a certain product is a very important factor for companies to design these products to suit the wishes of consumers. Companies must increase sensitivity to environmental changes such as economic conditions that can affect consumer behavior in generating interest in becoming insurance customers. Pandemic conditions are both a threat and an opportunity for insurance companies (Posey & Tennyson, 1998). People may experience concerns over the impact of the pandemic on themselves and their families so they decide to protect themselves economically in the future with insurance. This will benefit the insurance company. On the other hand, if there are too many impacts of the death of customers, it will cause large expenses for the company and this becomes a threat to the survival of the company.

Another finding is that brand image has an impact on interest in becoming an insurance customer. Products related to health such as life insurance require good imagery (Khayru et al., 2021; Halizah et al., 2022). A study from Bian and Moutinho (2011), Bhakar (2013) and Agmeka et al. (2019) states that brand image has an impact on consumer behavior, one of which is interest. Brand image can be formed through marketing communication (Setyaningsih, 2004; Mardikaningsih & Sinambela, 2016). The reputation of insurance products that are formed in the community needs to be equalized and protected from perception gaps (Handel & Kolstad, 2015). News coverage in various mass media can cause the level of public confidence in insurance products to decrease. Failed claims are one of the fears of people dealing with insurance products (Panther & Farquhar, 2004). Insurance companies must continue to build a good reputation so as to reduce the negative impression that appears in some circles of society (Fombrun & Shaney, 1990; Darmawan, 2019). Services must continue to be improved to customers so that they feel satisfaction as customers (Zeithaml et al., 1990; Cretu & Brodie, 2007). Good service will generate positive recommendations from customers who are satisfied with the service (Trirahayu et al., 2014; Chen et al., 2015; Ali et al., 2022). Thus, the brand image is formed from all the activities of the insurance company that have a positive or negative impact that is assessed by customers and the public. People have preferred brands that will shape future behavior (Ghose & Lowengart, 2013). This is an important investment for insurance companies.

CONCLUSIONS

This study found that insurance premiums contributed to forming interest in being an insurance customer. Likewise for the brand image variable. Simultaneously, these two independent variables have a significant impact on the dependent variable. There are several inputs that can be conveyed to insurance companies, customers and the public.

For insurance companies, the results of this study can be used as a basis in an effort to generate customer interest by paying attention to the insurance premium setting through the suitability of the benefits and financial capabilities of the target market. The best service must be provided to customers. This will lead to customer satisfaction although individually it is very difficult to achieve because of the various desires of each customer. Therefore, every insurance company has a variety of approaches to get a good solution for customers.

Insurance promises protection to the insured against the risks faced by individuals and the risks faced by insurance companies. Therefore, insurance premiums must be precise in determining policies and must adjust the potential purchasing power of the target market. For the public, the selection of insurance service providers needs to consider the reputation of service to customers. News coverage in the mass media can be used as a reference for how the company performs in serving its customers.

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