

The Effect of Service Quality and Excellence in Islamic Insurance Products on Community Preferences in Choosing an Islamic Insurance Company in Sikara Kara 1 Village, Natal Kab. Madina

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Abstract

This study aims to determine the effect of service quality and excellence in Islamic insurance products on preferences in choosing Islamic insurance companies in Sikara Kara 1 village, Natal kab. Madina, this research uses a quantitative approach with the concept of causal relationship research. The data collection technique used in this study was distributing research questionnaires through Google Forms using a Likert scale. Data analysis techniques and testing in research are validity and reliability tests, classical assumption tests, multiple linear regression analysis, significance tests, and determinant coefficient tests (R^2). This study uses purposive sampling, a sampling technique with certain considerations. The population of this study is the Sikara Kara 1 village community totaling 1564. Because the population in this study was very large, which exceeded 1000, the researchers took a sample using the Slovin formula. Then, the sample obtained was 94 people. The results showed that the quality of service has a relevant effect on community preferences. Through the results of the calculations that have been carried out, it is obtained that t count with a value greater than t table with a significant value smaller than and the second advantage of the product has a relevant effect on community preferences with a t value greater than t table with a significant value smaller than. So it is known that the quality of service and excellence in products positively and significantly affect people's preferences in choosing an insurance company in Sikara Kara 1 Village, Natal Kab. Madina.

Keywords: Service Quality, Product Excellence, and Community Preferences

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1. Introduction

In human life, of course, we will always be faced with events and risks that cannot be predicted and can cause various kinds of losses. In Indonesia, there is an institution that can help guarantee and or protect the risks incurred namely insurance. The development of insurance is growing rapidly in several countries in the world and even in most countries where the majority of the population is Muslim. The development of non-bank financial institutions with Sharia principles is now expanding to various regions and remote areas of the country. However, the public is still not very familiar with Sharia insurance.

Furthermore, many scholars and scientists have described and explained the conditions and risk-management techniques society uses using social and electronic media. Furthermore, many media sites have emphasized past occurrences and coping strategies from people who are more likely to handle these risks by maintaining specific customs they acquired from their forefathers.

Each individual has preferences in determining various choices for their needs. (Simamora, 2004) reveals that preferences can be formed through the mindset of consumers (individuals), which is based on 2 things that can be used as indicators, namely experience gained and trust downhill. Meanwhile, according to (Epstein, 2006), preferences are formed from social situations, such as beliefs, tastes, norms, values, opinions, and spontaneous thoughts.

People's inclination to use financial institutions is influenced by their knowledge of the financial services they provide. Understanding the level of public understanding or preference for financial products, financial institutions have a strong opportunity to design the products offered to be more market-driven. The structure of knowledge and understanding of the community has been built for a very long time; of course, it is not easy to be directed to a financial system that is increasingly developing with the course of economic development and the development of financial traffic needs (Pratomo, 2015).

The claim that only rural tribes, like Sikara Kara 1 village, undertake unique rituals has to be supported by pertinent and trustworthy facts since it creates the possibility that the community does not now know about insurance. The hamlet Sikara Kara 1 is located in the Mandailing Natal district (Madina), Natal sub-district in the Indonesian province of North Sumatra. Dating back to 1564, the Sikara Kara I clan is a well-established Muslim community.

Previous studies, including the one conducted by (Silviyanti, 2020) (sig value of $0.004 < 0.05$), showed that premiums significantly affected customer satisfaction. The sig value of $0.000 < 0.05$ and the coefficient of determination adjust square of 0.591 clearly show that service quality has a substantial effect on customer satisfaction. This implies that exceptional features and services may be responsible for 59.1% of total consumer happiness. Nevertheless, factors not covered by this variable have an impact on the remaining 40.9%. The results of the first study are supported by the second inquiry (Santi Piramita, 2021). It suggests that the caliber of services offered has a favorable, large, and overwhelming impact on people's decisions on Islamic insurance providers. This implies that the likelihood of the general public purchasing a service increases with its level of quality and compliance with public expectations. The third study (Nadila Alya Ayunani, 2023) presents the findings of investigations on the relationships between customer happiness and the standard of the products, services, and costs provided. Three widely accepted theories are listed by Burjo Titik Kumpul: (1) price has a significant influence on customer satisfaction; (2) product quality affects customer satisfaction; and (3)

service quality encourages customer happiness. The f test unequivocally demonstrates how the cost, product, and service quality factors interact to affect the customer satisfaction variable. Furthermore, according to the determination test, all independent factors account for 69.6% of the explanation of the dependent variable, with variables outside of this model accounting for the remaining 30.4%. Drawing on the current study, the following recommendations are made: The administration must: 1) continue to raise the standard of services rendered; and 2) focus more on the quality of the product, particularly on enhancing its appeal and better understanding the requirements and preferences of burjo titik kumpul clients. The goal of this is to increase customer satisfaction. 3) Future studies should incorporate other variables that are hypothesized to affect satisfaction in order to provide thorough findings. 4) Information gathering for future research is the aim of this study.

The researcher discovered that many residents in Sikara Kara 1 village still do not have insurance based on the findings of her investigation. There are still many people who have no knowledge about insurance or insurance companies. Kara 1 interviewed Sikara Village residents as part of her investigation. The study's findings showed that individuals are still wary of falling for con artists and selecting the incorrect insurance plans and suppliers. According to this study, there may be problems with consumers' expectations for excellent insurance services and products. Thus, it is necessary to carry out a more thorough examination of the ways in which the community's choices for Islamic insurance companies in Sikara Kara I Village, Natal District, Madina Regency, are influenced by the excellence and perfection of services provided by Islamic insurance products.

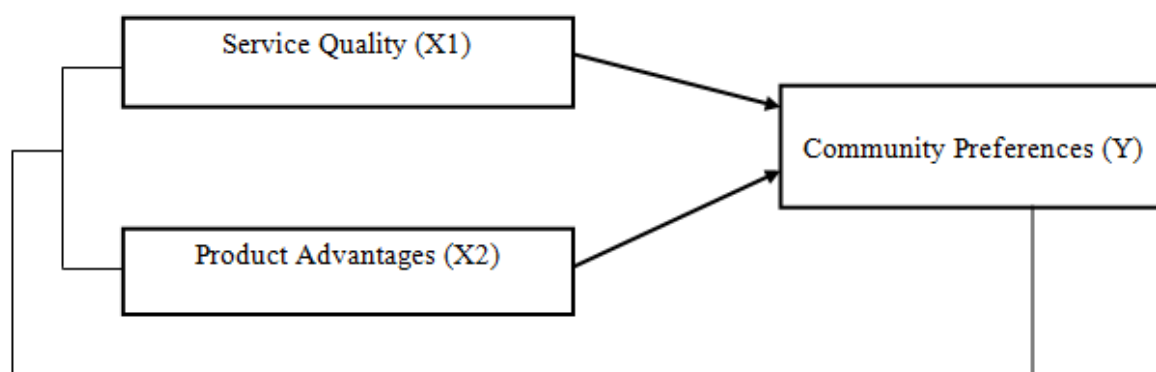


Figure 1 Conceptual framework

H1 : Service quality on products has a significant effect on people's preferences in choosing Islamic insurance companies.

H2 : Excellence in products has a significant effect on people's preferences in choosing Islamic insurance companies

H3 : Service quality and product excellence have a significant influence on people's preferences in choosing Islamic insurance companies.

2. Literature Review

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2.1 Sharia Insurance

Islamic insurance is defined as a means of coping with life's catastrophes since people are constantly susceptible to calamities that might result in financial losses or reductions for them or their enterprises due to illness, old age, death, or accidents (Suhardi, 2021). Sharia insurance is an endeavor to safeguard and assist multiple parties through asset investments and tabarru', a sharia-compliant contract that provides a framework for handling specific risks or hazards, according to National Sharia Council No.21/DSNMUI/X/2001 (MUI, 2001). Tawhid, fairness, reciprocal aid, collaboration, trust, willingness, truth, and the prohibitions against usury, gambling (maisir), and gharar are the nine fundamental tenets of sharia insurance (Suhardi, 2021).

An agreement signed by the insurer and the insured is known as sharia insurance. The premium is sent to the insurer as a risk transfer and placed into the tabarru' fund, which serves as a mutual aid fund for all members, in the case that the insured individual is injured and savings funds which will later be invested by the insurer through sharia-compliant investments. So this is what makes the fundamental difference between sharia insurance and conventional insurance (Ajib, 2019).

In Islamic insurance, quality services are needed that can increase policyholder satisfaction and loyalty (Kotler, 1997). A situation like this can mean that Islamic insurance can not only survive and use an approach to keep customers who are already by utilizing emotional sentiments for religious reasons (Aulia Monica, 2023).

2.2 Service Quality

Good service quality will lead to satisfaction because perceived satisfaction is a manifestation of consumer expectations of the company's services. Services that are considered superior to consumers (ie in terms of performance) can generate satisfaction because perceived satisfaction is a manifestation of consumer expectations of company services. (A Hamdani, 2006) contend that service quality illustrates the discrepancy between what is expected and what is provided. The level of satisfaction attained is a direct result of providing top-notch services, and it represents what clients anticipate from the services provided by the business. According to (Oktari et al., 2021), customer satisfaction levels are a reflection of what people expect from a company's services, thus services that perform up to or beyond their expectations can increase customer satisfaction.

Outstanding services satisfy the needs and desires of the customer. As a result, perceived and anticipated service are the two main factors that determine service quality. The quality of the offering reflects the discrepancy between the company's level of service and what customers expect. (Tjiptono, 2017) asserts that offering customers high-quality service entails meeting or surpassing their needs and desires while keeping balance. Peculpable, empathic, confident, responsive, and trustworthy are the five characteristics that are used as indications that are most strongly correlated with 22 factors, according to research by (Parasuraman, 1993).

2.3 Product Advantages

Product excellence is defined by Henard and Szimanski as superiority or greater uniqueness over competing enterprises' goods. When assessing the company's unique selling proposition, advantages, and value all elements of an exceptional product from the perspective of the

customers, subjective preferences (likes and dislikes) and objective desires and wishes should be taken into consideration (Wijaya et al., 2020).

Product market performance, or the degree of financial and competitive outcomes in the market as demonstrated by profit, return on investment, and market share, may positively correlate with product excellence. When a product's advantages outweigh its disadvantages, buyers frequently develop a positive opinion of it and decide to buy it based on their real purchasing behaviors and preferences. Product development empirical research has demonstrated that a product's benefits lead to enhanced performance (Rachman, 2006).

The following traits of a high-quality product were identified by (Maskan et al., 2014) as indicators of product excellence: (1) Performance, or the salient characteristics of the obtained main product. (2). Extra features, also referred to as supporting or supplementary attributes. (3) dependability, which is not likely to get damaged or cease to function. (4) Conformance to specifications: This gauges how closely operational and design elements adhere to recognized norms. Five: longevity, or the amount of time an item may be utilized before deteriorating (Indah Sri Utami Zebua, 2023).

In the competitive business world, product excellence is a very important factor. By having a unique advantage, you can attract more consumers, build a strong brand image, and increase your business success. Remember that maintaining product value is an ongoing challenge, but with a good understanding of the market, constant innovation, and a focus on customer satisfaction, you can create unrivaled products and build a strong reputation in the market. In this way, you will become a leader in the market and achieve sustainable success (Malihah, 2023).

2.4 Preferences

(Kotler, 1997) asserts that consumer preferences represent what the consumer desires from the range of already offered services. Everything that is deemed superior is selected based on want or inclination (Poerwadarminta, 2006). Preferences can also include a person's likes and dislikes for a good or service that they have tried. The tendency of an individual to choose a product based on their requirements, interests, and preferences is what defines their preference. The consumer must be able to name every product he sees in these circumstances and indicate which ones he prefers. Since customer decisions are subjective, various customers will have different tastes. This mismatch results from different interests caused by several factors.

It is crucial to keep in mind that spending money calls for caution and that the primary objective should be to make decisions (preferences) that maintain *maslahah* (benefit and compassion), according to (Navis, 2015) examination of preferences in Islam. in order for material possessions or riches to improve someone's quality of life.

Furthermore, the concepts of choice and taste are used in social science, especially in economics. A choice between options will probably be made, either in theory or in reality. These choices may be assessed using metrics like utility, fulfillment, satisfaction, and enjoyment. It might be viewed as an all-purpose inspiration source. In cognitive science, individualized preferences enable the selection of goals. (Minerva Maharani Azzahra, 2023).

3. Research Method

A quantitative methodology this study employs (Hardani, Helmina Andriani, Jumari Ustiawaty,

2020). Quantitative Research which involves the use of statistics to analyze data. Research that focuses more on objectively assessing social processes is referred to as quantitative research. Different number symbols are given for each specified variable depending on the type of information associated with that variable when measuring it (Rahmani, 2016). The information acquired is considered primary data because the research questionnaires were distributed using Google Forms as the data collection approach in this study. Books, journals, and other literature-related publications supply the secondary data for this study in the interim. The measuring tool used to assess the respondents' answers is a Likert scale. In the Natal District of the Mandailing Natal Regency, in the hamlet of Sikara-Kara 1, resided fourteen hundred and sixty-four research participants.

Because the population in this study was very large exceeding 1000, the researchers took a sample using the *Slovin formula*.
$$n = \frac{N}{1+n(e)^2}$$

Which is known:

n = Sample Size

N = Total Population, which is 1564

Sikara Kara Village Community 1

e = Tolerance *error* or percentage allowance of 10% (0.1)

$$n = \frac{1564}{1 + 1564(0,1)^2}$$

$$n = 93,990$$

This research uses purposive sampling, which is a sampling technique with certain considerations in sampling (Sugiyono, 2017). Thus, the sample that was determined above using the Slovin formula consisted of 94 individuals.

Among the tests run in this inquiry were the significance, validity, and reliability tests, multiple linear regression analysis, the coefficient of determination (R²) test, and tests for validity and reliability.

4. Findings and Discussions

4.1 Validity and Reliability Test

Table 1. Validity Test Results

Variable	Item Statement	r count	r table	Information
Sevise Quality (X1)	Statement X1.1	1	0,200	Valid
	Statement X1.2	0,519	0,200	Valid
	Statement X1.3	0,538	0,200	Valid
	Statement X1.4	0,693	0,200	Valid
	Statement X1.5	0,315	0,200	Valid
Product Advantage (X2)	Statement X2.1	0,526	0,200	Valid
	Statement X2.2	0,582	0,200	Valid
	Statement X2.3	0,296	0,200	Valid

	Statement X2.4	0,545	0,200	Valid
	Statement X2.5	0,514	0,200	Valid
Community Preference (Y)	Statement Y1	0,394	0,200	Valid
	Statement Y2	0,508	0,200	Valid
	Statement Y3	0,689	0,200	Valid
	Statement Y4	0,649	0,200	Valid
	Statement Y5	0,558	0,200	Valid

Source: Analysis results from primary data

The validity test results in table 1 above demonstrate that the computed r points exceed the r table points of 0.200. This means that any instrument statement used to assess the variables for service quality (X1), product excellence (X2), and community preference (Y) is considered legitimate.

An instrument is deemed dependable if its *Cronbach's Alpha* value exceeds the 0.600 reliable requirement value.

Table 2. Reliability Test Results

Variable	Number of Statements	<i>Cronbach's Alpha</i>	Information
Sevise Quality (X1)	5	0,851	Reliable
Product Advantage (X2)	5	0,856	Reliable
Community Preference (Y)	5	0,875	Reliable

Source: Analysis results from primary data

The results of the reliability test, which are shown in table 2 above, clearly show that the *Cronbach's alpha* value is more than the required reliable value of 0.600. As a result, it is discovered that every instrument statement that was used to evaluate variables X1, X2, and Y is dependable.

4.2 Classical Assumption Test

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test				
		TOTAL X1	TOTAL X2	TOTAL Y
N		94	94	94
Normal Parameters ^{a,b}	Mean	15.55	15.24	15.22
	Std. Deviation	5.436	5.427	5.682
Most Extreme Differences	Absolute	.101	.099	.093
	Positive	.076	.084	.073
	Negative	-.101	-.099	-.093
Test Statistic		.101	.099	.093
Asymp. Sig. (2-tailed)		.022 ^c	.024 ^c	.046 ^c
Exact Sig. (2-tailed)		.289	.295	.375

Point Probability	.000	.000	.000
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- Test distribution is Normal.
- Calculated from data.
- Lilliefors Significance Correction.

Source: Analysis results from primary data

The purpose of the normality test is to ascertain whether or not the data distribution under study is normally distributed in the variables. The complete Y variable is 0.375, the entire X1 variable is 0.289, and the entire X2 variable is 0.295, as seen in Table 3 above. These are the exact significant values for each variable. This number is more than the 0.05 threshold of significance. As a result, it is evident that the distribution of the data being examined is normal.

Table 4. Hasil Uji Multikolinearitas

		Coefficients^a	
		Collinearity Statistics	
Model		Tolerance	VIF
1	TOTAL_X1	.382	2.619
	TOTAL_X2	.382	2.619

a. Dependent Variable: TOTAL_Y

Source: Analysis results from primary data

Table 4 above shows that the tolerance values for variables X1 and X2 are, respectively, 0.382 and 0.382 based on the test findings. Both variables have values greater than 0.05. Furthermore, it is evident that neither variable has multicollinearity because the VIF values of variables X1 and X2 are less than 10.00—2.619 and 2.619, respectively.

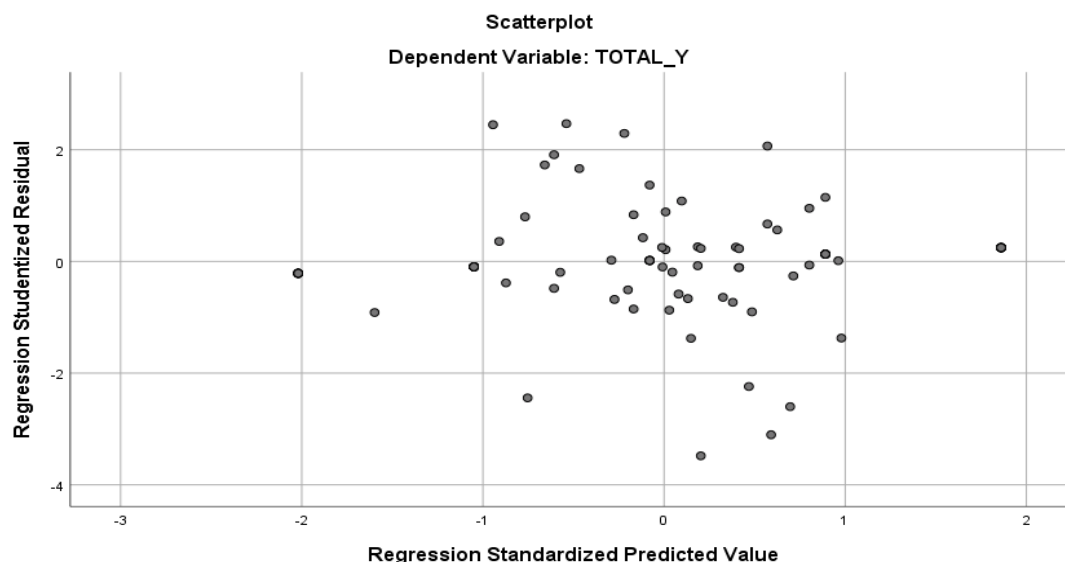


Figure 2 Heteroscedasticity Test

The heteroscedasticity test findings indicate that the dots do not form any kind of pattern. It is clear that there is a dispersion of points on the Y temperature, both above and below 0 (zero). Heteroscedasticity is therefore said to be missing from the regression model.

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Tabel 5. Hasil Analisis Regresi Linear Berganda

		Coefficients^a		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	
1	(Constant)	.948	.996		.953
	TOTAL_X1	.426	.093	.415	4.575
	TOTAL_X2	.508	.094	.488	5.381

a. Dependent Variable: TOTAL_Y

Source: Analysis result from primary data

The test results are shown in Table 5 above, and they show that the Constant value of 0.948 denotes a situation in which variables X1 and X2 have no effect on variable Y. A typically positive effect on variable Y is shown by the 0.426 X1 coefficient value. The coefficient value of variable X2, which is 0.508, suggests that variable X2 influences variable Y positively.

Significance Test

Table 6. Results of Simultaneous Effect Significance Test (F Test)

		ANOVA^a				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2059.826	2	1029.913	116.039	.000 ^b
	Residual	772.174	87	8.876		
	Total	2832.000	89			

a. Dependent Variable: TOTAL_Y

b. Predictors: (Constant), TOTAL_X2, TOTAL_X1

Source: Analyze results from primary data

A F count value of 116.039 is revealed by the test results, according to Table 7's data, which is greater than the F table value of 3.940. Compared to 0.05, a value of 0.000 is less significant. This demonstrates the substantial influence that the X1 and X2 variables have on the Y variable.

4.3 Determinant Coefficient Test (R²)

Table 7 Results of the Determinant Coefficient Test (R²)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.853 ^a	.727	.721	2.979

a. Predictors: (Constant), TOTAL_X2, TOTAL_X1

Source: Results of analysis of primary data

The test results, which show that the R Square coefficient value is 72.7%, are shown in Table 8 above. In conclusion, variable Y has a correlation of 0.727 (72.7%) with the quantities of variables X1 and X2.

5. Conclusion

The researcher has concluded that the quality of the waiter has a relevant effect on community preference based on the findings and discussion of research on the effects of Service Quality (X1) and Excellence in Products (X2) on Community Preference (Y) in Islamic insurance companies in Sikara-Kara Village 1 Kec. Natal Kab. Mandailing Natal. In view of the challenges faced and the concepts previously suggested being tested, these results have been given and modified. With a t value of 1.696 more than the t table 1.661 and a significant value of 0.004 less than 0.05, the computations' findings demonstrate that the product's second advantage has a substantial impact on community preferences. 0.000 less than 0.05 is a significant number, meaning that the t count of 4.629 is more than the t table of 1.661.

The findings show that the community's choice of sharia insurance company has a major impact on the caliber of services and superiority in sharia insurance products in Sikara Kara 1 village.

In order to gain a more diversified and abundant set of data, researchers should be able to enlarge the research sample and add more specific factors in their advise to future researchers.

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