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THE EFFECT OF CONSUMER BEHAVIOR ON CUSTOMERS INTEREST IN MAKING DECISIONS TO BUY FIRE INSURANCE PRODUCTS

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A B S T R A C T

This study aims to determine whether there is an influence between consumer behavior factors on purchasing decisions for fire insurance at PT. Mandiri AXA General Insurance Banjarmasin branch. The type of data used is quantitative research. This data is in the form of data on consumer behavior factors that influence including cultural, social, personal and psychological factors. The population is people - people who have become customers of fire insurance PT. Mandiri AXA General Insurance Banjarmasin branch, totaling 305 people. Sampling in this study using the Slovin formula with a sampling error of 5% so that the number of respondents obtained with a simple random sampling technique.

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PRELIMINARY

Humans as social beings also need facilities that are able to provide a sense of security and comfort and are able to ensure our survival, family and business. To overcome this, insurance provides the answer, because insurance is a company engaged in services that offers protection services as a product offered to the public (Dermawan: 2019)

Insurance according to (Law no. 40 of 2014) is an agreement between two parties who are policy holders that form the basis for premium receipts by insurance companies where one of these insurances also includes property (fire) insurance, which is an insurance program that provides protection against the risk to the property being borne. The benefit itself is to guarantee property dependents from various disasters, especially fires, when a risk occurs, the insurance benefits will definitely continue to provide all the benefits, in the form of compensation funds for rebuilding the property affected by the disaster. This certainty is stated in detail and in full in the policy which has the power and legal basis.

The author wants to find out what is the starting point for people to take insurance, looking at the background of customers based on their daily level, what causes them to get insurance or the extent of their family relationships, needs, economic conditions or even their cultural beliefs in insurance services which are currently growing rapidly. .

The big challenge facing insurance today is creating customer or policyholder buying interest. The reason why someone buys a certain product is a very important factor for companies to design service products to suit consumer desires. Meanwhile, according to Nugroho J Setiadi (2010:14) in Arista Milka Nasrul (2014: 18) Several factors that influence consumer behavior are as follows: 1. Cultural factors, 2. Social factors, 3. Personal factors, 4. Psychological factors of all The factors that influence consumer behavior in buying consumer interest above, we will see what are the most dominant factors that affect PT Mandiri Axa General Insurance customers in buying property (fire) insurance.

According to Kim, Ferrin & RAO (2008), it is stated that consumer trust has a positive effect on consumer buying interest.Based on the background described above, the problem can be identified the importance of knowing consumer behavior for insurance marketers and the number of fire intensity is not always accompanied by the increasing number of customers who buy property insurance (Fire).

Limitation of the problem in this research is made so that researchers do not deviate from the direction and objectives of the research, and can focus on the main problems and discussions so that they can find out to what extent the research results can be utilized. This research is limited by the factors that influence consumer behavior towards customer buying interest in insurance.

The formulation of the problem in this study is how does behavior affect customer interest in buying Property Insurance (fire) policies at PT Bank Mandiri AXA General Insurance?and which factor is the most dominant influencing customer's decision to make a purchaseProperty Insurance (fire) policy at PT Bank Mandiri AXA General Insurance?

The purpose of writing in this study is to determine the effect of behavior on customer interest in buying Property Insurance (fire) policies at PT Bank Mandiri AXA General Insurance andto find out which factors are the most dominant in influencing customer decisions to make purchasesProperty Insurance (fire) policy at PT Bank Mandiri AXA General Insurance.

This research is expected to provide benefits for all parties, including:

1. For the Company, this research is useful to provide information for consideration and rationale in an effort to attract prospective customers to use the services or purchase insurance services, especially property (fire) insurance at PT. Mandiri AXA General Insurance
2. For academics, this research is expected to be useful for the development of science and can provide information, as well as provide insight and as a comparison between the theory gained during lectures and actual application.
3. For the community, this research is useful for the community, especially for insurance observers to be able to find out the characteristics of customers and considerations for insurance.
4. For researchers, this research is expected to be additional insight, experience for researchers, practice the theory that has been obtained and be able to integrate it with reality or facts that occur in the field.

For this reason, it is very important to know consumer behavior in purchasing fire insurance. In this study, the author cites several factors that influence consumer behavior, namely: personal factors, social factors, psychological factors (Setiadi J Nugroho, 2003:19)

RESEARCH METHODS

The research method used in this research is a field survey with 173 respondents who are customers of PT. Mandiri AXA General insurance which is taken at random using the Slovin Formula and already has a fire insurance policy at the company.

Collecting data in this study using a questionnaire based on the factors that influence the decision to buy fire insurance by customers including Cultural (X1), Social (X2), Personal (X3) and Psychological (X4) factors using the Linkert Scale, interviews and observations. The data that has been collected was analyzed using SPSS Statistics Software and then described according to the results of the analysis test.

The sampling technique is random sampling or random sampling (Sugiyono, 2009).In this study, researchers took a sample of 173 people from 305 customers who were taken randomly and have been verified in the data of insurance policy holders of PT. Mandiri AXA General Insurance Banjarmasin Branch. There were 173 questionnaires distributed and all questionnaires were filled in and answered well by 173 respondents or 100%.

Table 4.6 Research Sample Data

No	Information	Amount	Percentage
1	Number of Questionnaires distributed	173	100%
2	Number of Questionnaires that did not return	0	0%
3	Number of Questionnaires that cannot be processed	0	0%
4	Number of Questionnaires that can be processed	173	100%

Source: Processed Primary Data, 2020

Based on table 4.6, it can be seen that the descriptive characteristics of the respondents from the 173 questionnaires distributed, all of them were well distributed and all of the scattered questionnaires could be processed by 173 questionnaires or by 100%.

Prerequisite test of research data analysis in this study using an analysis that includes Data Instrument Test, Basic Assumption Test and Multiple Linear Regression Analysis performed using the SPSS 22 program

RESEARCH RESULTS AND DISCUSSION

Banjarmasin itself not only has the nickname of the city of 1000 rivers but also the city of 1000 firefighters even the City of Banjarmasin has received recognition from MURI (World and Indonesian Record Museum). The city of Banjarmasin itself has received MURI recognition for its number of firefighters. First, on September 26, 2004 with the record

"Longest line of fire engines in Indonesia and Southeast Asia". Second, on August 23, 2015 with the record "Most Non-Governmental Firefighters", this record is not only limited to Indonesia but throughout Asia.

Table 1.1 Data on Self-Sufficiency Firefighters in the City of Banjarmasin

No	Subdistrict	CPC / PMK	Operational Transport / Unit							Pump Machine		Member
		Posts	Tank	Pick Up	Cart	Tosa	Klotok	Ambulance	Speedboat	F.Pump	Alcon	
1	East Banjarmasin	61	4	50	12	2	1	0	1	52	41	1460
2	South Banjarmasin	45	5	51	8	0	0	0	1	41	39	1147
3	West Banjarmasin	39	1	49	10	0	1	0	4	40	59	825
4	Central Banjarmasin	106	11	70	32	5	0	5	10	95	61	2673
5	North Banjarmasin	28	0	46	13	1	0	3	1	36	42	734
	Amount	279	21	266	75	8	2	8	17	264	242	6839

Source: SatpolPP and Banjarmasin City Fire Department (2020)

Seeing the number of firefighters in South Kalimantan, especially the city of Banjarmasin, it is actually very reasonable. Because the record of fire accidents in South Kalimantan including Banjarmasin is also a separate record, fire is an unwanted and detrimental disaster, MURI does not give a separate award for this one record. In the last four years, the number of residential fires in Banjarmasin City has exceeded 100 incidents.

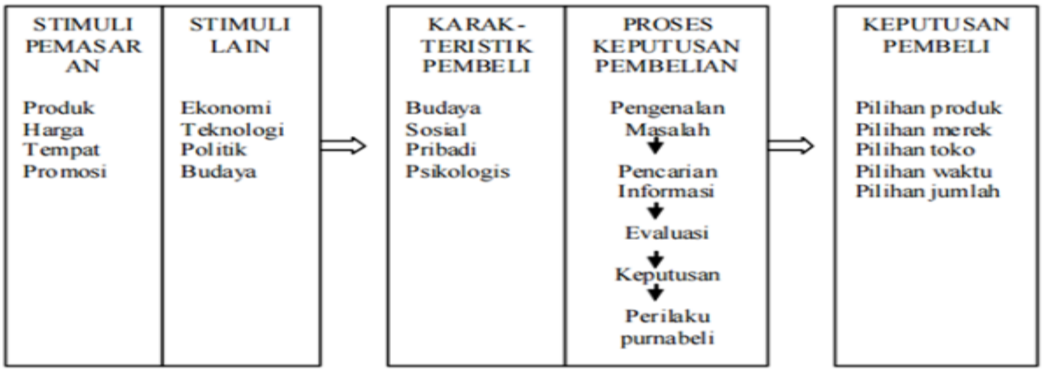
Table 1.2 Number of Residential Fires in Banjarmasin

Year	Number of Fire Incidents
2019	156
2018	121
2017	101
2016	92

Source: Data from the Regional Disaster Management Agency (BPBD) of South Kalimantan

Kotler (2012:10) explains the consumer behavior model in which the consumer's decision to buy is not only influenced by consumer characteristics, but also by product, place, promotion and price factors. These factors influence each other in the process of determining buying decisions.

Figure 2.1 Consumer Behavior Model



Model perilaku konsumen menurut Kotler

Source: Kotler (2012)

According to Nugroho J Setiadi (2010:14) in Arista Milka Nasrul (2014:18) Buying decisions are strongly influenced by cultural, social, psychological, and personal factors of prospective buyers, as described below:

1. Cultural Factor
   a. Culture
      Culture is a very basic human behavior factor that has been ingrained in every individual or group.
   b. Sub Culture
      In sub-culture there are four kinds of sub-groups, namely religious, national, racial and geographical.
   c. Social class
      Social class is a group in society that tends to have the same interests, values and behavior patterns.
2. Social Factor
   a. Reference Group
      Is a group that gives direct or indirect influence on the behavior and attitudes of an individual.
   b. Family
      The closest and most influential member of the individual.
   c. Status and Role
      A person's status is brought about by the role involved in that person.
3. Personal Factor
   a. Age and Lifecycle Stage
   b. Work
   c. Economic Situation
   d. Lifestyle
   e. Personality and Self-Concept
4. Psychological Factor
   a. Study
      Learning is a factor that influences human behavior usually based on individual

experience.

b. Motivation

Motivation is something that causes someone to do something in order to achieve their desires.

c. Perception

Perception is a factor that drives a person to be motivated.

Based on the data obtained from the results of filling out the questionnaire 173 people as research respondents, obtained characteristics based on the background of gender, age, education, occupation, and income. Obtained data such as the following:

Table 4.1 Test Results Description of Respondents Based on Gender

Gender	Absolute Frequency	Percentage
Man	138	79.77%
Woman	35	20.23%
Total	173	100%

Source: Processed Primary Data, 2020

Based on the data above, it shows that 173 people or 100% of respondents are dominated by male sex as many as 138 people or 79.77% and female sex as many as 35 people or 20.23%.

Table 4.2 Test Results Description of Respondents Based on Age

Age	Absolute Frequency	Percentage
< 20 Years	0	0%
20 – 30 Years	32	18.50%
31 – 40 Years	31	18%
41-50 ahun	51	29.48%
> 51 Years	59	34.10%
Total	173	100%

Source: Processed Primary Data, 2020

Based on the data above, it shows that 173 people or 100% of respondents are dominated by age <20 years as many as 0 people or 0%, ages 20-30 years as many as 32 people or 18.50%, ages 31-40 years as many as 31 people or by 18%, age 41-50 years as many as 51 people or 29.48% and age > 50 years as many as 59 people or by 34.10%.

Table 4.3 Test Results Description of Respondents Based on Last Education

Last education	Absolute Frequency	Percentage
No school	0	0%
SD	9	5.20%
JUNIOR HIGH SCHOOL	11	6.36%
SENIOR HIGH SCHOOL	31	18.00%
D3/S1/S2/S3	122	70.52%
Total	173	100%

Source: Processed Primary Data, 2020

Based on the data above, it shows that 173 people or 100% of respondents are dominated by the latest education where 0 people are not in school or 0%, elementary school graduates are 9 people or 5.20%, junior high school graduates are 11 people or 6.36% , 31 high school graduates or 18% and 122 D3/S1/S2/S3 graduates or 70.52%.

Table 4.4 Test Results Description of Respondents Based on Income

Income	Absolute Frequency	Percentage
< Rp. 500,000	7	4.05%
Rp. 500,000 - Rp. 1,500,000	0	0%
Rp. 1,500,000 - Rp. 2,500,000	9	5.20%
Rp. 2,500,000- Rp. 3,500,000	27	15.61%
> Rp. 3,500,000	131	75.72%
Total	173	100%

Source: Processed Primary Data, 2020

Based on the data above, it shows that 173 people or 100% of respondents are dominated by incomes ranging from < Rp. 500,000 as many as -7 people or by 4.05%, the income is around Rp. 500,000 – Rp. 1,500,000 as many as 0 people or 0%, the income is around Rp. 1,500,000 – Rp. 2,500,000 as many as 9 people or 5,20%, the income is around Rp. 2,500,000

– Rp. 3,500,000 as many as 27 people or 15.61% and income > Rp. 3,000,000 as many as 131 people or 75.71%.

Table 4.5 Test Results Description of Respondents Based on Occupation

Work	Absolute Frequency	Percentage
Doesn't work	7	4.05%
Student / Student	0	0%
civil servant	22	12.72%
Self-employed	79	45.66%
TNI / Police	6	3.57%
Other	58	33.53%
Total	173	100%

Source: Processed Primary Data, 2020

Based on the data above shows that 173 people or 100% of respondents are dominated by customers who do not work as many as 7 people or 4.05%, students / students as many as 0 people or 0%, civil servants as many as 22 people or 12.72%, entrepreneurs as many as 79 people or 45.66%, military/police as many as 6 people or 3.57% and others as many as 58 people or 33.53%.

The results of the research that have been carried out. The results of the Descriptive Statistical Test will be described in detail based on the results of the primary data obtained. The Dependent Variable is Purchase or Y with 5 indicators and 13 question items, and the Independent Variable is Consumer Behavior consisting of Cultural Factors (X1) with 6 Question items, Social Factors (X2) with 6 Question Items, Personal Factors (X3) with 10 Question Items and Psychological Factors (X4) with 10 Question Items with a total of 45 Question Items.

know that of the four factors that influence the interest in buying insurance at PT. Mandiri AXA General Insurance Banjarmasin Branch can be seen that Cultural Factors, Social Factors, Personal Factors do not have a positive effect on the decision of insurance products at PT. Mandiri AXA General Insurance. This could have happened because there were other factors that also influenced purchasing decisions that were not examined in this study. While the Psychological Factor with t count > t table (2.560 > 1.65397) and the significance is greater than the significance level (0.017 < 0.005), it is concluded that the hypothesis is accepted, meaning that psychological factors have a positive and significant influence on purchasing decisions for fire insurance at PT Mandiri AXA General Insurance. .

Based on the t-test hypothesis in the coefficient table, it can be seen that a total of 2,560 with a significant level of 0.000, it can be concluded that the Psychological Factor (X4) is the dominant factor that influences where this factor has sub-indicators of motivation, perception, learning process and trust in purchasing fire insurance at PT. Mandiri AXA General Insurance.

From the results of the study it has been explained that the indicators of Cultural (X1), Social (X2), Personal (X3) factors do not have a positive effect on the decision to buy (Y) fire insurance at PT. Mandiri AXA General Insurance, only the psychological factor (X4) which has a positive and significant effect on the decision to buy insurance products as well as the psychological factor is the most dominant factor influencing the decision to purchase insurance at PT. Mandiri AXA General Insurance. This may be because there are other factors that influence the decision to buy insurance which were not investigated in this study.

CONCLUSION

The results of the research data on the research that the researcher has done at PT Mandiri AXA General Insurance can be concluded that of the four factors that influence the interest in buying insurance at PT. Mandiri AXA General Insurance Banjarmasin Branch can be seen that Cultural Factors, Social Factors, Personal Factors do not have a positive effect on the decision of insurance products at PT. Mandiri AXA General Insurance. This could have happened because there were other factors that also influenced purchasing decisions that were not examined in this study. While the Psychological Factors with t_{count}> t table (2.560 > 1.65397) and the significance is greater than the significance level (0.017 < 0.005), it is concluded that the hypothesis is accepted, meaning that psychological factors have a positive and significant influence on purchasing decisions for fire insurance at PT Mandiri AXA General Insurance.

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