

## Subjective Norms and Behavioral Control: The Effectiveness on Interest in Sharia Insurance

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### Abstract

*This study aims to analyze (1) the effect of subjective norms on interest in sharia insurance at AXA Mandiri Sharia Bank, (2) the effect of behavioral control on interest in sharia insurance at AXA Mandiri Sharia Bank, and (3) the influence of subjective norms and behavioral control on interest in sharia insurance. at AXA Mandiri Sharia Bank. The object of this research is AXA Mandiri Syariah Insurance. Respondents who became the population of this study were AXA Mandiri Syariah Insurance customers, Serang City, Banten Province. The sample taken in this study amounted to 80 respondents. The research method used is quantitative. Methods of data collection using a questionnaire. Data were analyzed using the multiple linear regression method. The results of this study indicate that (1) subjective norms have a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, (2) Behavioral control has a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, and (3) subjective norms and behavioral control have an significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank.*

**Keywords:** Behavioral Control, Interests, Sharia Insurance, Subjective Norms

**Citation suggestions:** Najmudin., & Shihabudin. (2022). Subjective Norms and Behavioral Control: The Effectiveness on Interest in Sharia Insurance. *Jurnal Ilmiah Ekonomi Islam*, 8(01), 39-46. doi: <http://dx.doi.org/10.29040/jiei.v8i1.4089>

**DOI:** <http://dx.doi.org/10.29040/jiei.v8i1.4089>

### 1. INTRODUCTION

Humanity is always faced with uncertainty and various possible risks. However, humans must try to take protective measures to minimize these risks. To deal with events in the future that are not yet clear, human beings create a group to be mutually responsible and mutually bear with one another, this is the basis for human activities as social beings. This is the basis for sharing in the face of risks including death, fire, loss, and so on. (Handayani & Fathoni, 2019). Insurance is a form of risk control that is carried out by transferring the risk experienced by the insured to the insurer (Nurhadi, 2019).

The insurance industry is one of the Non-Bank Financial Industries that is experiencing an increase in its growth. An insurance company according to Law No. 40 of 2014 concerning Insurance is an agreement between two parties, whereby the insurer binds himself to the insured, by receiving insurance premiums, to provide compensation to the insured due

to loss, damage, or loss of expected profits or liability. to third parties that the insured may suffer, arising from an uncertain event or to provide a payment based on the death or life of the insured person. (Hasanatina et al., 2021)

Sharia insurance is an effort to protect and help each other among many people through investment to jointly face a certain risk that is bound through a contract (agreement) that does not violate sharia rules. (Rosyidah, 2020). According to DSN Fatwa No: 21/DSN-MUI/X/2001 concerning General Guidelines for Sharia Insurance, the definition of Sharia Insurance is an effort to protect and help each other among many people or parties through investment in the form of assets or *tabarru'* which provides a pattern of return. to face certain risks through sharia-compliant contracts (Hasanatina et al., 2021). Same with that (Delanuari et al., 2020) of the view that sharia insurance is a transaction instrument, which is operationally adapted to Islamic sharia, meaning that

contracts, marketing company operational mechanisms, products and so on must be following sharia. The Islamic insurance industry has an important role in economic development by minimizing risks in all economic activities (Hasanatina et al., 2021)

Currently, the development of the sharia industry in Indonesia is starting to show an increase, along with the growth of sharia insurance companies. This is also encouraged by the Financial Services Authority (OJK) regulation regarding the separation of Sharia Business Units (UUS) of insurance companies into their own companies no later than the end of October 2024. Data from OJK as of December 2018 there are 48 UUS, consisting of 22 life insurance UUS, 24 UUS general insurance, and 2 SBU reinsurance (Handayani & Fathoni, 2019). In addition, the total assets of sharia insurance are increasing every year (Rosyidah, 2020). However, the total assets owned by Islamic insurance are still far behind compared to the total assets of conventional insurance.

Sharia Insurance Industry assets until the end of 2020 in the life sector recorded a figure of IDR 36317 (thirty-six thousand three hundred seventeen) billion or IDR 36,317 (thirty-six point three one seven) trillion. Meanwhile, assets in the sharia general insurance company sector were recorded at IDR 6014 billion or IDR 6.014 trillion, much smaller than the assets of sharia life insurance companies. Meanwhile, the assets of sharia reinsurance companies in 2020 are even smaller where they were only recorded at Rp. 2109 billion or Rp. 2.109 trillion. The data when juxtaposed with the conventional insurance industry becomes unequal, where the total assets of sharia insurance companies, both the life, general, and reinsurance sectors, only reach Rp 44.44 trillion. Compared to the assets of the conventional insurance industry which in 2020 reached Rp. 1409, 749 (one thousand four hundred nine point seven four nine) trillion. In other words, the market share of the sharia insurance industry to the total assets of the conventional insurance industry is only around  $(44.44: 1409,749) \times 100\%$  or 3.15% (Nindy, 2021)

The growth of Islamic insurance industry assets is influenced by interest factors. The research result of (Khumaini & Husein, 2020) emphasizes that interest is a factor that affects sharia insurance, including asset growth. The research result of (Leliya & Kurniasari, 2016) also shows that interest is a factor that affects sharia insurance, including asset growth. But People

still think that taking insurance in sharia insurance requires complicated procedures, causing public anxiety regarding the implementation of a sharia management system that is not following Islamic sharia, giving rise to accusations that sharia-based insurance is only labeled sharia while its contents or operational activities are the same as conventional insurance. (Khumaini & Husein, 2020).

Factors that influence interest have been studied by many previous researchers, among the most dominant factors influencing interest are subjective norms and behavioral control. Sumadi & Muslichah (2017) in their research stated that subjective norms had a significant positive effect on interest in family sharia insurance. Ham et al., (2015) stated that subjective norms had a significant positive effect on the interest in giving green food. The same results were stated in the research of Suk et al., (2020) that subjective norms have a significant positive effect on interest in buying products in the LCC Market. The same conclusion was stated in the research of Sun et al., (2020) that subjective norms have a significant positive impact on the interest in using mobile payments for hotel reservations.

Research result (Ferinaldy et al., 2019) stated that behavioral control had a significant positive effect on the intention to use electronic money. The same results were stated in the study (Hasan & Suciarto, 2020) that behavioral control has a significant positive effect on the interest in buying organic food. The same result is also stated in the study of (Prayoga et al., 2018) that the control behaves positively towards the intention to repurchase through the intent as an intervening variable.

This research is different from previous research. From some of the previous studies above, it appears that subjective norm variables and behavioral control variables are rarely investigated for their impact on interest in sharia insurance. subjective and behavioral control of the interest in sharia insurance in general and this research was conducted on AXA Mandiri Syariah customers in Serang City.

## **2. THEORETICAL REVIEW**

Subjective norms are personal perceptions that are influenced by people outside themselves, including family, friends, colleagues who are known by service users (Bhattacharjee (2000) and Roca et.al (2006) in (Suk et al., 2020)). Another definition for the subjective norm is a belief that an important person or

group of people will approve and support certain behaviors (Ham et al., 2015) Subjective norms can also be defined as a person's perception or view of the beliefs of others that will affect the intention to perform or not to perform the behavior under consideration (Jogiyanto (2008) in (Idris & Kasmoo, 2017)). Subjective norms are constructs that combine (1) individual beliefs about certain referents and (2) a person's motivation to obey the referents. (Nurofik, 2013)

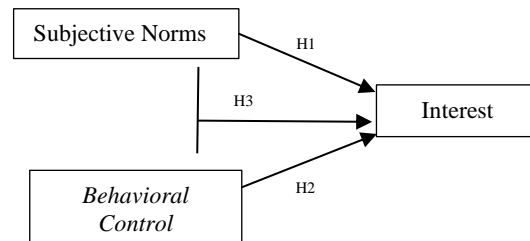
Perceived behavioral control is defined as how far a person believes or feels capable of doing something. This behavioral control variable is determined by the individual's beliefs about the strength of external and internal factors to facilitate behavior (Ajzen, 2012). Ajzen explains the feelings related to control behavior by distinguishing it from the locus of control or control center proposed by Rotter. The Control center is concerned with a person's belief that is relatively stable in all situations (Amar, 2017). Perceived Behavior control is influenced by past experiences and a person's estimates of whether or not it is difficult to perform certain behaviors (Azwar, 2003). according to Nugroho et al., (2018) indicators to measure behavioral control concerning sharia insurance are (1) knowing the benefits of sharia insurance, (2) can be used to get premiums/profits, and (3) having a wide merchant network and easy to find.

Interest is the tendency to convey attention and act towards the person, activity, or situation that is the object of the origin of the interest accompanied by feelings of love (Nasution & Aslami, 2021). Suryabrata (1988) in (Zayusman & Riyaldi, 2019) defines interest as a tendency in a person who is attracted to an object or likes an object. Another definition of interest is a sense of preference and a sense of interest in a thing or activity, without anyone asking (Hanafi & Agustina, 2021). Consumer interest can be strengthened by several factors that influence consumer decisions, in this case, sharia insurance customers, including 1) Psychological (psychological) factors, which are driving factors from within consumers. Kotler and Kevin (2009) in (Rosyidah, 2020) argued that the psychological factors of consumers are based on the existence of motivation, perception, learning, beliefs, and attitudes that can make consumers make purchases. 2) Social factors, which are driving factors from outside the consumer. In this social factor, consumer behavior in making

purchases is based on the influence of family, social status, and the consumer's reference group (Rosyidah, 2020). 3) Emotional factors, which are a measure of a person's intensity in paying attention to a particular activity or object (Harahap & Devi, 2021)

The framework for this research can be seen in the following chart:

**Chart 1. Thought Framework**



Based on the above framework and the previous research stated above, the hypothesis of this research is as follows:

H1: Subjective Norm has a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank.

H2: Behavioral Control has a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank.

H3: Subjective Norm and Behavioral Control simultaneously have a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank.

### **3. METHODS**

The method used in this study is quantitative. according to (Arikunto, 2010) Quantitative research is research whose data is expressed in the form of numbers or numbers that can be calculated systematically. The population is the entire research subject (Bachtiar, 2018). The population in this study is the customers of AXA Syariah Mandiri Bank whose exact number is not known. Determination of the number of samples in this study refers to the opinion of (Ferdinand, 2002), the sample size depends on the number of indicators used in all variables. The number of samples is equal to the number of indicators multiplied by 5-10. So the number of samples in this study was set at 72 respondents, which was obtained from the total number of variable indicators used in this study, namely 8 indicators, then multiplied by 10 ( $8 \times 10 = 80$ ).

The type of data used in this research is primary data. according to Bungin (2015), Primary data is data that is collected directly from the source and processed

by itself for use. The data collection method used is a questionnaire. A questionnaire by (Bungin, 2015) is a questionnaire method or in the form of a series or collection of questions that are arranged systematically in a list of questions, then sent to the respondent to be filled out. Questionnaires were distributed to 80 sharia insurance customers of AXA Bank Syariah Mandiri Serang.

The data analysis method in this study is a quantitative descriptive approach, the analytical tool used is the SPSS version 23 program, the first test is the validity test which is used to measure the validity or validity of a questionnaire. Furthermore, the reliability test where a questionnaire is said to be reliable or reliable if someone's answer to the statement is consistent or stable from time to time. After the instrument is valid and reliable, the classical assumption test is then performed (normality test, multicollinearity test, and heteroscedasticity test), then multiple linear regression analysis is performed, because there are two independent variables in this study. The hypothesis test consists of a t-test to see the effect of the independent variable on the dependent variable partially. Furthermore, the F test to see the effect of the independent variable on the dependent variable simultaneously. And the coefficient of determination test is used to determine the contribution of the independent variable in influencing the dependent variable. (Ulya & Karneli, 2018).

#### 4. RESULTS AND DISCUSSION

##### 4.1. Research result

Respondents in this research were AXA Mandiri Sharia Bank sharia insurance customers, totaling 80 people. Researchers systematized respondents based on gender and occupation as can be seen in the following table:

**Table 1. Respondent Data by Gender**

No	Gender	Amount
1	Man	34
2	Woman	46
Number of Respondents		80

Source: Questionnaire Data Processed, 2021

Based on the data in the table above, it is shown that there are 80 respondents, consisting of 34 men and 46 women. Based on gender, the majority of respondents are female.

**Table 2. Respondent Data Based on Occupation**

No	Work	Amount
1	Students and Students	15
2	ASN	12
3	Businessman	15
4	Employee	30
5	Other	8
Number of Respondents		80

Source: Questionnaire Data Processed, 2021

Based on the data in the table above, there are 15 student and student respondents, 12 PNS and PPK ASNs, 15 entrepreneurs, 30 entrepreneurs and employees, and 8 other professions. Based on these data, the majority of respondents are entrepreneurs and employees.

Test The validity and reliability of the data were carried out using the SPSS version 23 program. After the validity test, it was found that the value of each question item given to the respondent was greater than the r table (0.220), thus it could be concluded that all questionnaire questions were valid. Likewise with the reliability test, after the reliability test, it is known that the Cronbach alpha value of all question items in the questionnaire is 0.857 which is greater than the r table value of 0.220 ( $0.857 > 0.220$ ), thus it can be concluded that all question items in the questionnaire are reliable and consistent.

Furthermore, the classical assumption test is carried out, which consists of the normality test, multicollinearity test, and heteroscedasticity test, the classical assumption test is carried out using the SPSS version 23 program, the results of the classical assumption test can be seen in the following explanation.

**Table 3. Normality Test Results**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters, b	mean	.0000000
	Std. Deviation	1.22818341
Most Extreme Differences	Absolute	.095
	Positive	.045
	negative	-.095
Test Statistics		.095
asym. Sig. (2-tailed)		.070c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: SPSS data processed (2021)

Based on the results of the normality test in the table above, it is known that the significance value of the Kolmogorov Smirnov test is greater than the alpha value ( $0.070 > 0.05$ ), so it can be concluded that the residual model data is normally distributed or the assumption of normality has been met.

**Table 4. Multicollinearity Test Results**

Coefficients					
Model		Unstandardized Coefficients		Collinearity Statistics	
		B	Std. Error	Tolerance	VIF
1	(Constant)	.090	.830		
	Subjective Norms	.424	.056	.683	1.464
	Behavioral Control	.398	.066	.683	1.464

a. Dependent Variable: Interest

Source: SPSS data processed (2021)

The results of the multicollinearity test in the table above show that the subjective norm variable and the behavioral control variable each have a tolerance value greater than 0.10 ( $0.683 > 0.10$ ) and a VIF value less than 10 ( $1.464 < 10$ ), so it can be concluded that the data is independent. of multicollinearity.

**Table 5. Heteroscedasticity Test Results**

Coefficients					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	.550	.532	1.033	.305
	Subjective Norms	-.021	.036	-.079	.567
	Behavioral Control	.051	.043	.162	.238

a. Dependent Variable: RES\_2

Source: SPSS data processed (2021)

The results of the heteroscedasticity test in the table above show that the significance value of the subjective norm variable is greater than the alpha value ( $0.567 > 0.05$ ) and the significance value of the behavioral control variable is greater than the alpha value ( $0.283 > 0.05$ ), so it can be concluded that there is no heteroscedasticity in the regression model. in this research.

The research hypothesis test was carried out using the SPSS version 23 program. After testing, the following results were obtained:

**Table 6. Statistical t-test**

Coefficients					
Model		Unstandardized Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	.090	.830		.914
	Subjective Norms	.424	.056	.538	.000
	Behavioral Control	.398	.066	.428	.000

a. Dependent Variable: Interest

Source: SPSS data processed (2021)

Based on the results of the statistical t-test in the table above, it is known that the t-count value of the subjective norm variable is 7.534 and the significance value is 0.000, while the t-table value of the behavioral control variable is 5.668 and the significance value is 0.000. when compared, the t value of the subjective norm variable is greater than the t table value ( $7.534 > 1.668$ ) and the significance value is smaller than the alpha value ( $0.000 < 0.05$ ). as well as the behavioral control variable, when compared to the t value of the behavioral control variable, it is greater than the t table ( $5.668 > 1.668$ ) and the significance value is smaller than the alpha value ( $0.000 < 0.05$ ) thus,

**Table 7. Test f Statistics**

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	325,034	2	162,517	105.011	.000b
	Residual	119.166	77	1,548		
	Total	444,200	79			
a. Dependent Variable: Interest						
b. Predictors: (Constant), Behavioral Control, Subjective Norm						

Source: SPSS data processed (2021)

Based on the results of the statistical F test in the table above, it is known that the F value of the subjective norm and behavioral control variables is 105,011 and the significance value is 0.000. while the F table value is 3.12 and the alpha value is 0.05. when compared, the F count value is greater than the F table ( $105.011 > 3.12$ ) and the significance value is smaller than the alpha value ( $0.000 < 0.05$ ). Thus, it can be concluded that subjective norms and behavioral control simultaneously have a positive and significant effect on interest in sharia insurance at AXA Mandiri Sharia Bank.

**Table 8. Correlation Coefficient Test Results**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.855a	.732	.725	1.24403
a. Predictors: (Constant), Behavioral Control, Subjective Norm				

Source: SPSS data processed (2021)

The table of test results above shows that the correlation coefficient of subjective norm and behavioral control variables on interest in sharia insurance at AXA Mandiri Sharia Bank is 0.725. This value indicates that interest in insurance sharia is influenced by subjective norms and behavioral control as much as 72.5 percent, while the remaining 27.5 is influenced by other variables not examined in this study.

#### 4.2. Discussion

Based on the results of the research above, subjective norms have a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, this result is confirmed by the t-count value being greater than the t-table value ( $7.534 > 1.668$ ) and the significance value is smaller than the alpha value ( $0.000 < 0.05$ ). These results are in accordance with the research of Sumadi & Muslichah (2017) which states that subjective norms have a significant positive effect on interest in family sharia insurance. The research of Ham et al., (2015) stated that subjective norms had a significant positive effect on the interest in giving green food. The same results were stated in the research of Suk et al., (2020) that subjective norms have a significant positive effect on interest in buying products in the LCC Market. The same conclusion was stated in the research of Sun et al., (2020) that subjective norms have a significant positive impact on interest in using mobile payments for hotel reservations

Behavioral control has a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, this result is confirmed by the t-count value being greater than the t-table value ( $5.668 > 1.668$ ) and the significance value is smaller than the alpha value ( $0.000 < 0.05$ ). This result is in accordance with the research of (Ferinaldy et al., 2019) which states that behavioral control has a significant positive effect on the intention to use electronic money. The same results were stated in the study (Hasan &

Suciarto, 2020) that behavioral control has a significant positive effect on the interest in buying organic food. The same result is also stated in the research of (Prayoga et al., 2018) that the control behaves positively towards the intention to repurchase through the intent as an intervening variable.

Subjective norms and behavioral control have a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, this result is confirmed by the calculated f value is greater than the f table value ( $105,011 > 3.12$ ) and the significance value is smaller than the alpha value ( $0.000 < 0.05$ ). These results are in accordance with the findings in the research of Prayoga et al., (2018) which states that subjective norms and behavioral control have a significant effect on the intention to repurchase through intent. This result is also in accordance with the findings (Andryani, 2015) which states that subjective norms and behavioral control have a positive and significant effect on purchase intention. Finding of (Ferinaldy et al., 2019) also shows that subjective norms and behavioral control have a positive and significant effect on the intention to use electronic money.

The total influence of subjective norms and behavioral control on interest in sharia insurance is 72.5%, indicated by the coefficient of determination of 0.725, while the remaining 27.5 is influenced by other variables not examined in this study.

#### 5. CONCLUSION

Based on the results of the research and discussion above, it can be concluded that (1) subjective norms have a positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, (2) Behavioral control has a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank and (3) Subjective norms and behavioral control have a significant positive effect on interest in sharia insurance at AXA Mandiri Sharia Bank, with a total influence of 72.5%.

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