

**The Influence of Agent Competence and Trust on Customer Loyalty to Sharia Life Insurance (Study at PT. Prudential Life Assurance Binjai Branch)**

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**Abstract**

The purpose of writing this article is to review the influence of agent competence and trust on customer loyalty for Islamic life insurance (Case Study of PT. Prudential Life Assurance, Binjai Branch). This Research applies a quantitative descriptive method with multiple linear regression analysis. This research data was obtained from primary sources, namely obtained directly by researchers from the first source (research sample) by distributing questionnaires or questionnaires. The object of this research is the customer of PT Prudential Life Assurance Binjai Branch. The sample in this research is a total of 80 customers of Islamic life insurance. In this study, data collection techniques were used by distributing questionnaires or questionnaires. Based on the results of research and discussion regarding agent competency and trust in Sharia life insurance customer loyalty, it can be concluded that agent competency and trust variables partially affect customer loyalty in Sharia life insurance.

**Keywords:** Agent Competence, Trust, Customer Loyalty, Insurance

## INTRODUCTION

The existence of a Sharia insurance system complements the existence of a conventional insurance system that is already embedded in society. The development of Sharia insurance in Indonesia is currently experiencing rapid progress. With the increase in the number of insurance companies, competition is becoming very tough to increase their presence in the insurance industry. Various types of insurance companies in Indonesia are very competitive and compete for excellence in the business and economic world. In addition, it cannot be denied that humans as living beings need protection anytime, anywhere. Sharia insurance is an effort to protect and help each other between many people or parties through investment in the form of assets or *tabarru*, and returns to face certain risks through contracts that follow Sharia principles.

Extreme competition makes it difficult for marketers to sell their products. Entrepreneurs who can gain user loyalty in product marketing are long-term competitive entrepreneurs. Forming user loyalty to a product or service is one of the most effective ways to deal with tough competition, because loyalty is the foundation of a business. Customer loyalty can be obtained through a good product. Consumers believe that the product meets expectations, can provide quality assurance in every aspect of its use, and the brand is produced by a company with a good image. This trust shows the formation of customer loyalty.

There are many types of companies that provide life insurance products, one of which is PT Prudential Life Assurance, Binjai Branch. PT Prudential Life Assurance Binjai Branch is a company engaged in the provision of life insurance where the life insurance available here is conventional and Sharia life insurance. However, for this study, the researchers focus on Sharia life insurance products.

According to data obtained by the Central Bureau of Statistics (BPS) for Binjai City, the population is around 279,302 in 2020. With a large number of residents in Binjai City, economic growth is around 2.23% in 2020. Sharia insurance takes part in the economic growth in Binjai City marked by the existence of people who are literate with Sharia insurance, especially millennials aged 25 to 40 years. As evidenced by the data obtained from the Government Relations and Community Investment Director of

Prudential Indonesia, a survey was conducted. The results of the survey obtained increased public awareness about the importance of Sharia insurance. From February to March 2020, the number of Sharia customers, especially in Sharia insurance, increased by 8% from 2016 to 2020.

The other data obtained is that there is an increase in public understanding of around 39% from 2016 to 2020. As well as from public interest in Islamic insurance, has increased from 18% to 58%, an increase of around 40% in 2020. The average interest in Islamic insurance is only in millennials who already understand the importance of Sharia insurance. but the problem lies in his loyalty as a consumer. Customers who hold Sharia life insurance products at PT Prudential Life Assurance Binjai Branch still hold more than one Sharia life insurance product, which means that the customer is not just one insurance customer. In addition, there are also customers who become customers for a while. So, it can be seen that there are still customers at PT Prudential Life Assurance Binjai Branch who are not loyal and of course, there are factors that influence this. There are factors that influence consumer or customer loyalty at PT Prudential Life Assurance Binjai Branch, one of which is agent competence.

This study has three variables with two independent variables and one dependent variable. The independent variable is the competency of the agent and trust while the dependent variable is the customer loyalty of sharia life insurance. Customer loyalty (Y) referred to in this study are customers who repurchase insurance products more than once, customers who recommend to colleagues or people around them to buy sharia life insurance products at PT Prudential Life Assurance Binjai Branch, customers who have no intention to move or switch to other insurance products as well as customers who always talk about positive things about the life insurance products, they bought at PT Prudential Life Assurance Binjai Branch.

Then the Agent Competence (X1) referred to in this study is the agent's loyalty in working long enough, the agent's satisfactory work results, the transparency shown by the insurance agent, the discipline shown from the timeliness of the appointment, the agent's creativity in attracting the customer's attention, the nature of cooperative from agents, leadership spirit that is able to guide customers well, good personality, high level of

initiative when life insurance customers face problems, deft when answering various customer questions well and able to be responsible for handling all kinds of problems and problems from customers Sharia life insurance at PT Prudential Life Assurance Binjai Branch.

And finally, Trust (X2), what is meant by this research is a form of trust in Sharia life insurance customers, customers' assessment of what they get from insurance agents in the form of satisfaction and security, customer confidence in transparency so that insurance maintains agreements between customers and insurance agents, as well as the willingness of sharia life insurance customers to depend on insurance agents to face risks or negative consequences that might occur in the future.

Insurance agents who are able or successful in creating customer trust in agents or companies certainly have a high level of competence as well as being professional in informing and providing services needed by customers so as to generate a sense of trust and customer loyalty to continue to be customers and insurance of PT Prudential Life Assurance Branch of Binjai as well loyal to carry out its obligations to pay insurance premiums. Customers who trust are of course due to the results of assessments or evaluations of customers who are honest and professional at work so this research is important for insurance companies in creating and maintaining customer loyalty and trying to rebuild customer loyalty which tends to decrease as a result of insurance agents or insurance companies, namely PT Prudential Life Assurance Binjai Branch.

## **REVIEW OF LITERATURE**

### **Sharia Insurance**

The definition of Sharia Insurance according to DSN-MUI Fatwa No.21/DSN-MUI/X/2001 is an attempt to protect and help each other among a number of people/parties through investment in the form of assets and/or *tabarru* which provides a return pattern to deal with certain risks through a contract (agreement) that is in accordance with sharia.

### **Agent Competence, Trust, and Customer Loyalty**

Competence is the ability needed to do work that is based on knowledge, skills, and work attitude. Trust is a feeling that someone has towards a company that is entrusted to

use a product or service. Customer loyalty is a situation where the customer has a positive decision about a product or service, holds a commitment to the product or service, and intends to continue using it in the future (Kurniawan, Febrian, & Wibisono, 2022). This study has three variables with two independent variables and one dependent variable. The independent variable is the competency of the agent and trust while the dependent variable is the customer loyalty of sharia life insurance.

Customer loyalty (Y) in this study are customers who repurchase insurance products or more than once, customers recommend colleagues or people around them to buy sharia life insurance products at PT Prudential Life Assurance Binjai Branch, customers have no intention of moving or switching to other insurance products as well as customers who always talk about positive things related to the life insurance products, they bought at PT Prudential Life Assurance Binjai Branch.

Then the Agent Competency (X1) referred to in this study is the agent's loyalty in working long enough for satisfactory agent work, transparency shown by the insurance agent, discipline shown from the punctuality of appointments, agent creativity in attracting customer attention, cooperative nature from an agent, a leadership spirit that is able to guide customers well, a good personality, a high level of initiative when life insurance customers face problems, is adept at answering various customer questions properly and is able to be responsible for handling all kinds of problems and problems from insurance customers Sharia soul at PT Prudential Life Assurance Binjai Branch.

And finally, Trust (X2), what is meant by this research is a form of trust in Sharia life insurance customers, customers' assessment of what they get from insurance agents in the form of satisfaction and security, customer confidence in transparency so that insurance maintains agreements between customers and insurance agents. as well as the willingness of sharia life insurance customers to depend on insurance agents to face risks or negative consequences that might occur in the future.

## **RESEARCH METHOD**

This study applies a quantitative descriptive method. This method is a method whose goal is to apply data processing according to statistical rules that appear or are

interpreted in the form of numbers obtained from the field (Purba, E., Purba, B., Syafii, A., Khairad, F., Damanik, D., Siagian, V., ... & Ernanda, 2021). The research data was obtained from primary sources, which were obtained directly by researchers from the first source (research sample) by distributing questionnaires. The objects in this study are customers of PT Prudential Life Assurance Binjai Branch.

According to Sugiyono (2018), the population is a generalization area composed of objects or subjects that have certain characteristics determined by researchers to study and draw conclusions. The population in this study are customers of PT Prudential Life Assurance Binjai Branch. The total population in this study was 80 customers. The sampling technique is a saturated sample because the population is under 100 people (Sugiarti, 2018) so the entire population is used as the research sample, namely 80 customers.

## **RESULTS AND DISCUSSION**

### **Description of Respondents**

#### **Description of Respondents by Gender**

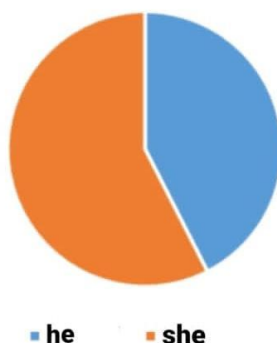
The description of the respondent that was first calculated was the gender of the respondent. Respondent data related to gender is shown in table 3 below:

**Table 1**  
**Respondents by Gender**

<b>Gender</b>	<b>Number of People</b>
Man	34
Woman	46

From the table above it can be seen that the results of the analysis illustrate that the total number of female respondents is more than that of males. The results of the analysis are clearer visually as seen in the diagram below:

### Number Of People



**Figure 1**  
**Number of People**

From the diagram above it appears that out of a total of 80 respondents who were sampled, 46 of them were female or equal to 58% of the total sample. Furthermore, there were 34 people from the sample including male gender or equivalent to 43%. From this statement it can be concluded that Sharia life insurance customers at PT Prudential Life Assurance Branch of Binjai are dominant in the business of female sex rather than male.

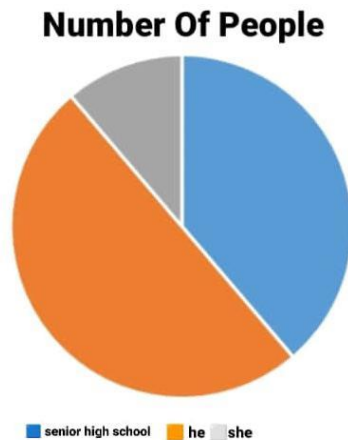
### Description of Respondents Based on Last Education

The description of the next respondent to be observed is the last education. Respondent data related to recent education is shown in table 4 as follows:

**Table 2**  
**Respondents Based on Last Education**

Level of Education	Number of People
Senior High School	31
S-1	40
S-2	9

From the table above, the observation results show that the proportion of respondents with bachelor's degrees is greater than those with master's and high school graduates. The results of the analysis related to the respondent's last education can also be seen more clearly in the pie chart below:



**Figure 2**  
**Number of People**

From the diagram above it can be seen that out of a total of 80 respondents who were sampled, 31 customers graduated from high school or equivalent to 39%, 40 graduated from S1 or equivalent to 50% and the remaining 9 graduated from Masters Degree or equivalent to 11%. Therefore, it can be concluded that the dominant customer graduated from S1.

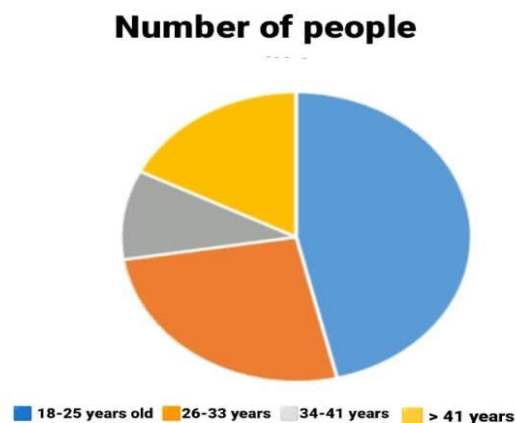
### **Description of Respondents by Age**

The description of the respondent that was first calculated was the age of the respondent. Respondent data related to age is shown in table 5 below:

**Table 3**  
**Respondents by Age**

<b>Age</b>	<b>Number of People</b>
18-25 years	37
26-33 years	21
34-41 years	8
>41 years	14

Based on the table above, the results of the analysis show that the number of respondents aged 18-25 years is more dominant than respondents aged over 25 years and above 33 years. The results of the analysis related to the age of the respondents can also be seen more clearly in the pie chart below:



**Figure 3**  
**Number of People**

From the diagram above it appears that out of a total of 80 respondents who were sampled, there were 37 people aged 18-25 years or the equivalent of 46%, 21 people aged 26-33 years or the equivalent of 26%, 14 people aged >41 years or equivalent to 18%, and 8 people aged <34-41 years or equivalent to 10%.

### **Questionnaire Instrument Test**

The questionnaire instrument test consists of a validity test and a reliability test. Testing the validity of the instrument was used to determine the feasibility of the questionnaire as a data collection instrument in this study. The total statement items in this questionnaire were 31 items. Trials of data collection instruments were conducted on 80 respondents. Each - each statement in each variable is said to be valid if the value of the corrected item total correlation is greater than the value of r table ( $r_{count} > r_{table}$ ). The significance level set in this study is 5% using the formula  $df = n - 2$  then  $df = 80 - 2 = 78$ , then the r table value is 0.220. To make it easier for the reader to understand the purpose of the validity test results table which will be described, the authors provide a code for each variable in this study.

**Table 6**  
**Validity Test Results**

Items	R Count	R Table	Information
X1-1	0.308	0.220	Valid
X1-2	0.346		
X1-3	0.508		
X1-4	0.285		
X1-5	0.498		
X1-6	0.323		
X1-7	0.414		
X1-8	0.281		
X1-9	0.420		
X1-10	0.290		
X1-11	0.422		
X2-1	0.268		
X2-2	0.291		
X2-3	0.392		
X2-4	0.337		
X2-5	0.222		
X2-6	0.409		
X2-7	0.256		
X2-8	0.223		
X2-9	0.246		
X2-10	0.335		
Y-1	0.345		
Y-2	0.227		
Y-3	0.325		
Y-4	0.341		
Y-5	0.287		
Y-6	0.331		
Y-7	0.245		
Y-8	0.344		
Y-9	0.422		
Y-10	0.224		

Source: Version 24 SPSS output

Instrument reliability testing was carried out by utilizing the Cronbach's alpha statistical test on SPSS software version 24. Each variable in the questionnaire will be declared reliable if the Cronbach's alpha value is more than 0.220. Based on the results of the instrument reliability test, the following results were obtained:

**Table 7**  
**Reliability Test Results**

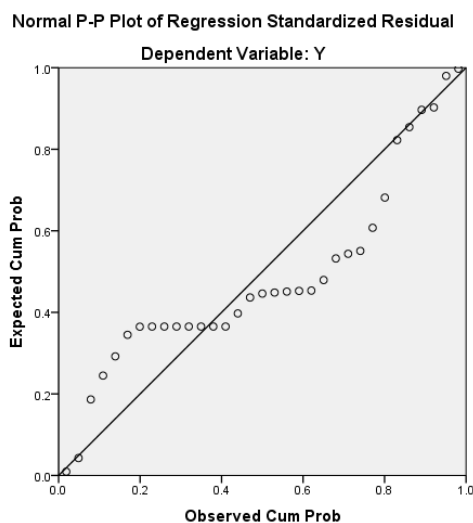
Cronbach's Alpha	N of Items
0.611	31

Source: Version 24 SPSS output

## Classical Assumption Test

### Normality Test

To find out whether the data and model applied are normally distributed or not, it can be observed by analyzing the p-plot graph of the variables. To use the normality test, an analysis tool is needed, namely the SPSS 24.0 program.



**Figure 4**  
**Normality Test**

In the picture above it appears that the points are distributed around the diagonal line and follow the diagonal line, so it can be concluded that the data obtained is normally distributed.

### Multicollinearity Test

The multicollinearity test was applied to observe whether in the regression model there is a correlation between the two x or independent variables in the study. This is because according to the criteria of a good regression model, when the independent

variables have no correlation with each other, the benchmark tolerance value is greater than 0.1 and VIF is less than 10. According to the processed data obtained from SPSS 24 results, it can be seen in table following.

Coefficients <sup>a</sup>										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	31.948	12.603		2.535	.013					
AGENT_COMPETENCE	.950	.250	.490	3.798	.000	.317	.397	.397	.656	1.524
TRUST	-.699	.305	-.296	2.295	.024	-.009	-.253	-.240	.656	1.524

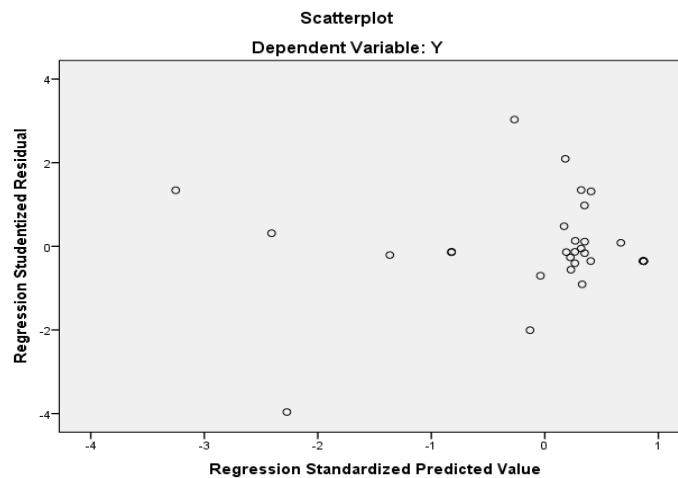
a. Dependent Variable: CUSTOMER\_LOYALTY

**Figure 5**  
**Multicollinearity Test**

From the table above it can be seen that the tolerance values for X1 and X2 are  $0.656 > 0.1$  and  $0.656 > 0.1$  and the VIF value is  $1.524 < 10$ . This interpretation means that the variables X1 and X2 are not related to each other.

**Heteroscedasticity Test**

Heteroscedasticity describes the variation of the residuals between observations. To estimate whether there is heteroscedasticity is to measure the scatter plot between ZPRED and SRESID. If the points in the scatter plot do not create a special pattern and the distribution is below and above the number 0 on the y axis, then heteroscretion is not detected in the regression model.



**Figure 6**  
**Heteroscedasticity Test**

The picture above illustrates that the points in the scatter plot do not create a special pattern and are distributed above and below the number 0 on the y axis so that the conclusion is that heteroscedasticity is not detected in the regression mode.

**Multiple Linear Regression Analysis**

Multiple linear regression analysis was applied to obtain information regarding the influence of the independent variables and the dependent variable. This analysis model is used to determine the influence of agent competence and trust on customer loyalty. Based on the calculations, the results of multiple linear regression with the help of the SPSS 24.0 program are obtained, as follows:

Coefficients <sup>a</sup>										
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	31.948	12.603		2.535	.013					
AGENT_COMPETENCE	.950	.250	.490	3.798	.000	.317	.397	.397	.656	1.524
TRUST	-.699	.305	-.296	2.295	.024	-.009	-.253	-.240	.656	1.524

a. Dependent Variable: CUSTOMER\_LOYALTY

**Figure 7**  
**Multiple Linear Regression Analysis**

From the results of data processing in the table above, the multiple linear regression equation model in this study is as follows:

$$Y = a + b1X1 + b2X2 + e$$

$$Y = 31.948 + 0.950 X1 - 0.669 X2 + e$$

A constant value of 31,948 states that if agent competence and trust are assumed to be zero then customer loyalty is 31,948. The agent competency regression coefficient (b1) is 0.950, indicating that every 1% addition or increase in agent competence will increase customer loyalty by 0.950. On the other hand, if each agent's competency value decreases by 1%, customer loyalty will decrease by 0.950 assuming the other independent variables have a fixed value. Furthermore, the trust regression coefficient (b2) of -0.669 states that every 1% addition or increase in trust will increase customer loyalty by -0.669. On the other hand, if each trust value decreases by 1%, customer loyalty will decrease by -0.669 assuming the other independent variables have a fixed value.

## Hypothesis Testing

### Partial Test (t test)

Partial hypothesis testing (t-test) was conducted to determine the effect of agent competence and trust on customer loyalty partially. With the criteria if  $t_{count} > t_{table}$  with sig level  $< 0.05$  then the hypothesis is accepted, and vice versa if  $t_{count} < t_{table}$  with sig level  $> 0.05$  then the hypothesis is rejected. Determination of t table is through the formula  $df = n - k$  where  $n = 80$  and  $k = 3$ , so that  $df = 80 - 3 = 77$  at a significant level of  $\alpha = 5\%$ . From this calculation, the t table is 2.723. The results of the t test analysis with the SPSS 24.0 program obtained the results in the following table:

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	31.948	12.603		2.535	.013					
AGENT_COMPETENCE	.950	.250	.490	3.798	.000	.317	.397	.397	.656	1.524
TRUST	-.699	.305	-.296	-2.295	.024	-.009	-.253	-.240	.656	1.524

a. Dependent Variable: CUSTOMER\_LOYALTY

**Figure 8**  
**Partial Test (t test)**

According to the results obtained from the processed data above, it can be observed that the results of the t-test on the agent competence variable obtained a calculated T value of 3.798 and a Sig value of 0.000. So, it is interpreted that  $t_{count} > t_{table}$  ( $3.798 > 1.29$ ) and sig ( $0.000 > 0.05$ ) so that the first hypothesis is accepted which means that agent competence has a significant positive effect on consumer loyalty. Then the results of processing the T test for the second variable obtained a t count of -2.295 and a Sig value of 0.024. It is interpreted that  $t_{count} < t_{table}$  ( $-2.295 < 1.29$ ) and sig value ( $0.024 < 0.05$ ). Therefore, it can be concluded that the second hypothesis is rejected the trust variable has a negative and significant effect on consumer loyalty of PT Prudential Life Assurance Binjai Branch.

### Simultaneous Test (Test F)

Simultaneous f-test or hypothesis testing is carried out to observe the simultaneous effect of agent competence and trust variables on consumer loyalty. This hypothesis test is made by making a comparison between the calculated F values and F tables with the F

calculated criteria being greater than F tables and the sig value <0.05. To get the F table value, the formula used is df (1) and df (2) with the provisions df (1) = K-1 and df (2) = nk, so df (1) = 2 and df (2) = 80 – 3 = 77. From this calculation it can be seen that the Ftable in this study is 2.93. The results of the F test analysis with the SPSS 24.0 program obtained the results in the following table:

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	280.910	2	140.455	7.217	.001 <sup>b</sup>
	Residual	1498.640	77	19.463		
	Total	1779.550	79			

a. Dependent Variable: CUSTOMER\_LOYALTY

b. Predictors: (Constant), TRUST, AGENT\_COMPETENCE

**Figure 9**  
**Simultaneous Test (Test F)**

Based on the results obtained above, it is known that the results of the F test show an Fcount value of 7,217 with a significance value of 0.001. Thus, it means that Fcount>Ftable (7,217 >3.11) and the significance value at the level of  $\alpha = 5\%$  is 0.000 <0.05. This means that the fourth hypothesis is accepted, so it can be concluded that there is a simultaneous influence between agent competence and trust on customer loyalty.

### Coefficient of Determination (R<sup>2</sup>)

The coefficient of determination is used to determine the percentage of donation or contribution to the effect of the independent variables on agent competency and trust on customer loyalty.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.397 <sup>a</sup>	.158	.136	4.41167

a. Predictors: (Constant), TRUST, AGENT\_COMPETENCE

b. Dependent Variable: CUSTOMER\_LOYALTY

**Figure 10**  
**Coefficient of Determination (R<sup>2</sup>)**

Based on the results obtained above, it can be seen that the coefficient of determination (R<sup>2</sup>) is 0.158 or 15.8%. Thus, this value means that agent competence and reliability variables affect 15.8% of customer loyalty of sharia life insurance customers, while the remaining 84.2% is influenced by other variables not included in this study.

### **Effect of Agent Competence on Customer Loyalty**

Watson Wyatt in Fuad (2009) defines competence as a combination of knowledge, skills, and behavior (attitude). These skills, knowledge and behaviors can be observed and critically applied to the success of an organization and the work performance and personal contribution of employees to their organization.

According to Dessler (2017) competency is a personal characteristic that can be shown such as knowledge, skills and personal behavior such as leadership. Wibowo (2016) suggests that an ability to carry out or perform a job or task that is based on skills and knowledge and is supported by the work attitude demanded by the job. According to Edison, Anwar and Komariyah (2016) Competence is an individual's ability to carry out a job correctly and have advantages based on matters relating to knowledge, skills, and attitudes.

The first hypothesis shows that the agent competency variable obtains a calculated T value of 3.798 and a Sig value of 0.000. So, it is interpreted that  $t_{count} > t_{table}$  ( $3.798 > 1.29$ ) and  $sig (0.000 > 0.05)$  then the first hypothesis is accepted which means that agent competence has a significant positive effect on consumer loyalty. The results of this study are in line with those conducted by Akeda (2020) which shows that competence has a significant effect on consumer loyalty. An insurance agent must have the competence to manage work and plan a series of activities to achieve targets. Because competence is a basic thing that must be owned by someone in order to achieve organizational goals.

If the competence of the agent is higher, then the customer loyalty is also high. This statement is support for research results which illustrate that agent competence has a positive and significant effect on customer loyalty for life insurance PT Prudential Life assurance branch Binjai has an effect on agent competence on customer loyalty because the competence possessed by agents is related to their skills in selling and marketing activity. This expertise illustrates the existence of special skills that are not possessed by other workers, even though they are also available at Prudential companies which will support good relations with customers. In general, the competence of the dominant agent is aimed at providing solutions to customers as customer service.

The results of the research are in line and can be used as empirical evidence for the opinion expressed by (Susianta, 2021) which says that customers who receive services based on their expectations will apply this experience to continue business relations and motivate them to increase the intensity of communication or interaction related to business with the company those who have competent sales agents earlier. Or in other words that customers will be loyal to the company if they have highly competent agents.

### **The Effect of Trust on Customer Loyalty**

According to Sunarto (2003) customer trust is all knowledge possessed by customers and all conclusions made by customers about objects, attributes and benefits. Trust is the belief that one will find what one wants in an exchange partner. Trust involves a person's willingness to act in a certain way because of the belief that his partner will give him what he expects and a hope that is generally owned by someone that the words, promises or statements of other people can be trusted (Kusmayadi, 2007).

According to Priansa (2017), trust is a psychological area which is a concern to accept what is based on expectations of good behavior from others. Consumer trust or customer trust is the belief, trust and knowledge possessed by consumers about an object or product related to various attributes. and its benefits. Attributes are characteristics or features that an object may or may not have while benefits are positive results given to consumers.

According to Mowen and Minor (2012), consumer trust is all knowledge possessed by consumers and all conclusions made by consumers about objects, attributes and benefits. Objects can be products, people, companies and everything where a person has beliefs and attitudes. According to Kotler and Keller (2012) trust is the willingness of the company to rely on business partners. Trust depends on a number of interpersonal and inter-organizational factors, such as corporate competence, integrity, honesty and kindness.

The second hypothesis shows that the trust variable obtains a t count of -2.295 and a Sig value of 0.024. So, it is interpreted that the value of  $t_{count} < t_{table}$  ( $-2.295 < 1.29$ ) and sig value ( $0.024 < 0.05$ ) it can be concluded that the second hypothesis is rejected. The results of this analysis are in line with research conducted by Nurjanah (2019) which shows that

customer trust has a significant effect on customer loyalty. This is indicated by the level of a very strong relationship between customer trust and consumer loyalty.

The scope of consumer trust in a brand is interpreted as a customer who is willing to trust and rely on a brand in a risky situation because there are expectations that give negative results. According to (Razak, A., Baheri, J., & Ramadhan, 2018) customer trust in the company above is associated with the customer's willingness to accept risks in the hope that customers will get value that matches or exceeds their expectations.

The core that makes customers believe in a particular company or brand is the reliability of promises made to customers, these promises are able to be implemented and all company personnel are committed to fulfilling these promises, for a particular company or brand. However, it is possible for customers to turn to Sharia life insurance companies in other companies. This is due to many factors, such as the strength of another company's marketing strategy which is more tempting than PT Prudential Life Assurance Binjai Branch.

### **The Effect of Agent Competence and Trust on Customer Loyalty**

According to Oliver (2014) in Jeremia and Djurwati (2019, p. 833) customer loyalty is a commitment that is firmly held by customers to buy or promote a product in the form of goods or services consistently, this causes repeated purchases of the same brand, even though the customer is influenced situational or marketing from competitors to replace other brands.

Customer loyalty is a deeply held commitment to buy or re-patronize a preferred product or service in the future, even though situational influences and marketing efforts have the potential to cause customers to switch (Kotler & Keller, 2016, p. 138). This is because with a loyal attitude to the company, consumers will choose to use the company's products or services repeatedly and are not influenced by the marketing strategies of other companies.

The results of the agent competency regression coefficient (b1) of 0.950 state that every 1% addition or increase in agent competency will increase customer loyalty by 0.950. On the other hand, if each agent's competency value decreases by 1%, customer loyalty will decrease by 0.950 assuming the other independent variables have a fixed value.

The results of the trust regression coefficient (b2) of -0.669 indicate that every 1% addition or increase in trust will increase customer loyalty by -0.669. On the other hand, if each trust value decreases by 1%, customer loyalty will decrease by -0.669 assuming the other independent variables have a fixed value.

The results of the F test show an Fcount value of 7,217 with a significance value of 0.001. Thus, it means that  $F_{count} > F_{table}$  ( $7.217 > 3.11$ ) and the significance value at the level of  $\alpha = 5\%$  is  $0.000 < 0.05$ . This means that the fourth hypothesis is accepted, so it can be concluded that there is a simultaneous influence between agent competence and trust on customer loyalty.

The coefficient of determination (R2) is 0.158 or 15.8%. Thus, this value means that agent competence and reliability variables affect 15.8% of customer loyalty of sharia life insurance customers, while the remaining 84.2% is influenced by other variables not included in this study.

## CONCLUSION

Based on the results of research and discussion regarding agent competency and trust in sharia life insurance customer loyalty (a study at PT Prudential Life Assurance Binjai branch), it can be concluded that agent competency and trust variables partially affect customer loyalty in sharia life insurance.

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