

THE EFFECT OF PRODUCT QUALITY, SUITABILITY, PROMOTION, AND RELIGIOSITY AS MODERATING VARIABLES ON PUBLIC INTEREST IN USING SHARIA LIFE INSURANCE IN SOUTH JAKARTA.



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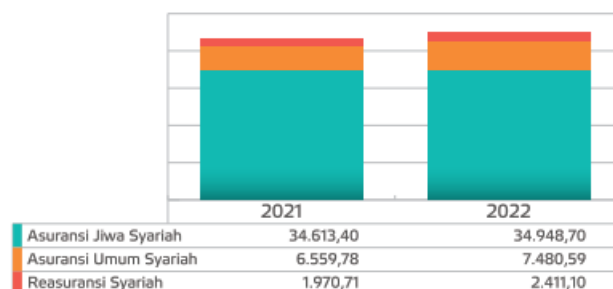
Abstract

This study examines the influence of product quality, suitability, and promotion on public interest in using Sharia life insurance in South Jakarta, with religiosity as a moderating variable. Employing a quantitative approach, data were collected from 104 respondents through an online questionnaire and analyzed using Structural Equation Modelling-Partial Least Squares (SEM-PLS). The results indicate that promotion is the most dominant factor influencing public interest and religiosity, emphasizing the need for effective promotional strategies. Product quality and suitability also positively impact public interest, while religiosity does not significantly moderate these relationships. Instead, religiosity plays an indirect and contextual role, depending on its interaction with other variables. The validity and reliability tests confirm the robustness of the measurement model, ensuring the credibility of findings. However, the insignificant effect of religiosity on public interest suggests the need for further exploration of its moderating role. This study highlights the crucial role of promotion in driving public interest, while religiosity requires deeper examination in future research.

Keywords: Product Quality, Suitability, Promotion, Religiosity, Public Interest, Sharia Life Insurance

INTRODUCTION

The insurance industry has grown rapidly in various countries, including in Muslim-majority countries such as Indonesia. Sharia-based non-bank financial institutions have begun to emerge, although public literacy on sharia insurance is still low (Pramudya & Rahmi, 2022).



Based on data from the Non-Bank Sharia Financial Industry (Statistik IKNB, 2023), Islamic insurance in Indonesia has experienced significant growth, especially in the life insurance, general insurance, and Islamic reinsurance sectors. In 2021, Islamic life insurance was recorded at IDR 34,613.40 billion, general insurance IDR 6,559.78 billion, and reinsurance IDR 1,970.71 billion. This figure increased in 2022 to IDR 34,948.70 billion, IDR 7,480.59 billion, and IDR 2,411.10 billion, respectively (Statistik IKNB, 2023)

Despite showing a positive trend, the market share of sharia life insurance is still far behind conventional insurance. In 2022, conventional life insurance controlled 90% of gross premiums, while Islamic life insurance only 10% (OJK, 2022). The main causes are low Sharia financial literacy, a lack of understanding of the differences between Sharia and conventional insurance, and limited Sharia products to meet market needs. In addition, minimal promotional strategies make Sharia products less widely known.

Public interest in insurance is strongly influenced by perceptions of product quality. Islamic insurance is often considered less competitive due to limited product options and more complex fund management than conventional insurance. In addition, Islamic insurance has not fully met the needs of certain market segments, such as the upper middle class who are looking for investment benefits. Intensive and educational promotions are needed to increase the attractiveness of Islamic insurance (Hilal & Shofiyana, 2019)

In DKI Jakarta, the contribution of Islamic life insurance reached IDR 15,976.25 billion with claims amounting to IDR 11,383.63 billion in 2022 (Statistik IKNB, 2023). Public interest in sharia insurance in Jakarta tends to be higher among those who understand the principles of welfare in Islamic teachings, such as *mudharabah*, *tabarru*, and *ta'awun*, and avoid usury, *maysir*, and *gharar* (Nasution, 2015). However, the lack of Islamic financial literacy and knowledge of product benefits is a major obstacle (Asy-syariah & Nasution, 2023).

Religiosity is an important factor in determining a person's attitude and behavior, including knowledge, habits, and religious beliefs (Aristyanto & Pranata Putra, 2021). In the context of Islamic insurance, the principle of *ta'awun* or mutual assistance can increase public trust and interest (Maisaroh, 2017). Product quality is also a major determinant. Products that meet the standards of function and comfort will be more remembered and in demand by the public (Min et al., 2022). In addition, effective promotional strategies such as education, discounts, and gifts can increase consumer interest (Irfan et al., 2020).

Previous research shows mixed results regarding the effect of product quality, suitability, and promotion on public interest. Some studies mention religiosity as an amplifying factor (Agustin & Hakim, 2022); (Mubin, 2019), while others conclude otherwise (Zakiyatunnaja & Pratama, 2022); (Pramudya & Rahmi, 2022). Given the inconsistency of research results and the limited studies that highlight the moderating role of religiosity, this study aims to analyze the effect of product quality, suitability, promotion, and religiosity on public interest in using Islamic life insurance in South Jakarta. An in-depth understanding of the needs and lifestyles of the younger generation in this area can be the key to increasing the penetration of Islamic insurance (Purwaningsih et al., 2021).

This research focuses on examining the factors that influence public interest in using Sharia life insurance, particularly in South Jakarta. The study explores the impact of product quality, suitability, and promotion on public interest, while also investigating the role of religiosity as a moderating factor in these relationships.

Specifically, the research aims to determine how product quality affects public interest in sharia life insurance and whether suitability and promotion significantly influence people's decisions to choose sharia life insurance products. Additionally, the study seeks to

analyze whether religiosity strengthens the relationship between product quality, suitability, and promotion in shaping public interest in Sharia life insurance in South Jakarta.

REVIEW OF LITERATURE

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) attitudes towards the action, subjective norms, and perceived behavioral control are all factors that can help predict intention to behave. Intensity as a component of motivation, along with ability, i.e., behavioral control, will influence how a person actually behaves (Ajzen, 1991).

Product Quality

According (Kotler, Philip dan Gary, 2001) argues that Product Quality is a comprehensive characteristic that determines the ability of a product to provide performance in accordance with its function. According (Herlambang, 2002) Product quality is obtained in five dimensions: 1) features. 2) reliability. 3) suitability. 4) responsiveness. 5) customer understanding.

Compatibility

According to (Slamet & Thara, 2020), Compatibility or suitability refers to the level at which an innovation is considered capable of functioning and adapting to existing systems, including values, experiences, and consumer needs. whereas according to (Agarwal & Prasad, 1997), Compatibility or suitability is a fundamental factor in the early stages of adopting a new product or service.

Promotion

According to (Kotler & Keller, 2016), the promotion mix is a combination of the most effective strategies that include various promotional elements chosen to achieve company targets. Meanwhile, according to (Syafri, & Fadli, 2021), good promotion must prioritize transparency, honesty, and trust. Promotion must also follow rules that do not harm consumers, such as by providing clear and non-misleading information.

Religiosity

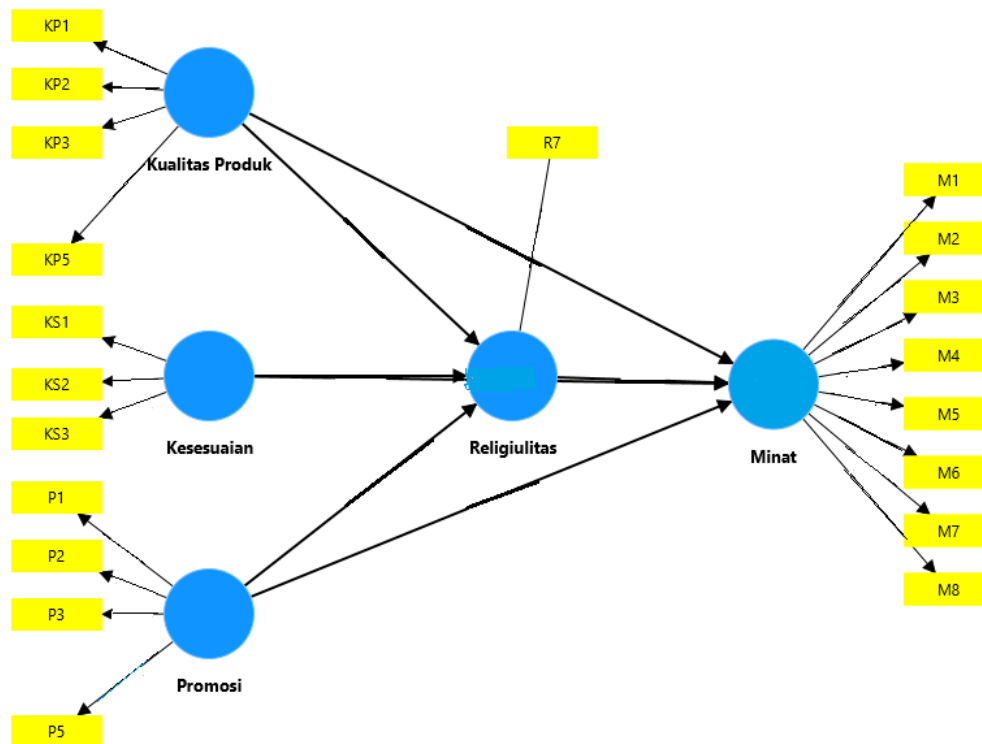
Religiosity is a picture of an individual that is reflected through beliefs, ethics, and Islamic laws that a person follows (Pramudya & Rahmi, 2022). Religiosity according to

(Anggraini & Aziza, 2022), is a system that combines beliefs, ways of life, ritual ceremonies, and inner sensitivity that plays a role in giving meaning to human life and pushing them towards great or sacred values.

Interest

According to (Min et al., 2022), Customer interest is something that is closely related to a customer's plan to buy a particular product, and also how many product components will be needed in a certain period. Meanwhile, according to (Dama, 2016), interest is an important component of consumer behavior. Interest can be interpreted as part of consumer attitudes that reflect the tendency of individuals to make purchasing decisions that are ultimately realized in real actions.

Research Framework



Research Hypothesis

H1: The Effect of Product Quality on Religiosity

In research, Fitriana (2014) states that product quality has a significant and positive effect on religiosity.

H1: There is a positive and significant influence between Product Quality and Religiosity

H2: The Effect of Suitability to Religiosity

In research (Khan et al., 2020) stated that suitability has a positive and significant effect on religiosity. Positive and significant on religiosity.

H2: There is a positive and significant influence between Conformity and Religiosity

H3: The Effect of Promotion on Religiosity

In research (Rahmawati, 2019) states that promotion has a significant and positive effect on religiosity. Significantly and positively on religiosity.

H3: There is a positive and significant influence between Promotion and Religiosity

H4: Effect of Religiosity on community interest

Religiosity works in five aspects of religion: mandatory worship, practices, feelings, and actions that are consciously and seriously following the teachings of their religion (Ancok & Nashori, 1994). In research (Ismanto, 2016), (Cahyopy, 2023), and (Irfan et al., 2020) state that religiosity has a positive and significant effect on interest in Islamic insurance.

H4: Religiosity has a positive and significant effect between religiosity and interest in Sharia insurance.

H5: The Effect of Product Quality on Interest Moderated by Religiosity

In research (Agustin & Hakim, 2022) stated that there is a positive and significant influence of product quality on interest, moderated by religiosity.

H5: There is a positive and significant influence between Product Quality and Interest, moderated by Religiosity

H6: The Effect of Suitability on Interest Moderated by Religiosity

In research (Ullah, n.d.) stated that there is a positive and significant effect on suitability and interest moderated by religiosity.

H6: There is a positive and significant influence between suitability and interest, moderated by religiosity.

H7: The Effect of Promotion on Interest Moderated by Religiosity

In research (Mubin, 2019) stated that there is a positive and significant influence on promotion and interest moderated by religiosity.

H7: There is a positive and significant influence between Promotion and Interest, moderated by Religiosity.

RESEARCH METHOD

This research falls into the category of quantitative research with descriptive design, which utilizes numerical primary data and statistical analysis techniques. Quantitative research aims to apply and develop mathematical models, hypotheses, and theories. The data used in this research is primary data obtained through distributing questionnaires online, using a Likert scale with a value range of 1 to 5, where the scale reflects the respondent's level of agreement, ranging from "strongly disagree" to "strongly agree". This study involved 104 respondents whose data will be processed further. The selection of respondents was carried out using a non-probability sampling technique through a purposive sampling method, based on certain criteria, namely Indonesian citizens who have KTP and are domiciled in the Special Capital Region of Jakarta. Data analysis uses the structural Equation Modeling method based on Partial Least Squares (SEM-PLS), which is effective in multicollinearity. Measurement validity testing is done through the convergent test (Outer Loading >0.60 and AVE >0.50) and a discriminant Alpha to ensure consistency. The measurement model applied includes the validity and reliability of reflective indicators on latent constructs.

RESULTS AND DISCUSSION

Respondent Demographics

This study involved 104 respondents who met the research criteria. The study involved female respondents (51%) and males only (49%), and aged 21-30 years (90,2%) aged 31-40 years (9,6%). In terms of profession, students (51,9%), private employees (20,2%), self-employed (1%), civil servants (14,7%), and others (19,2%). Respondents' monthly income was of interest to those earning below Rp. 3 million (62.5%), followed by Rp. 3 million-Rp. 5 million (18,3%), and more than Rp. 5 million (19,2%). Respondents' domicile is spread across various sub-districts in South Jakarta, Cilandak (14,4%), Jagakarsa (37,5%), Kebayoran Baru (2,8%), Kebayoran Lama (10,5%), Mampang Prapatan (1,9%), Pancoran (1,9%), Pasar Minggu (16,3%), Pesanggrahan (2,8%), Setiabudi (0,9%), Tebet (8,6%), and more (1,9%).

Criteria	Category	Percentage (%)
Gender	Male	49

	Female	51
Age	21–30 age	90,4
	31–40 age	9,6
Profesi	Private employe	20,2
	Self-employed	1
	Civil servant	7,7
	TNI/Polri	0
	Student	51,9
	more	19,2
Monthly Income	< Rp 3 million	62,5
	Rp 3 million–Rp 5 million	18,3
	> Rp 5 million	19,2
Domicile	Cilandak	14,4
	Jagarkasa	37,5
	Kebayoran Baru	2,8
	Kebayoran Lama	10,5
	Mampang Prapatan	1,9
	Pancoran	1,9
	Pasar Minggu	16,3
	Pesanggrahan	2,8
	Setiabudi	0,9
	Tebet	8,6
	more	1,9

Measurement Model Results

Validity and Reliability Test

The validity test is carried out to measure the extent to which the research instrument can measure what should be measured. All indicators in this study have an outer loading value $> 0,7$ after the screening stage, which shows their validity. The AVE (Average Variance Extracted) test also shows that all variables have an $AVE \geq 0,5$, with the highest value in the Suitability (0.787) and Product Quality (0.746) indicators, which indicates that these indicators are effective in interpreting variables. Reliability tests through Cronbach's Alpha and Composite Reliability (CR) show that all variables have good consistency with Cronbach's Alpha $> 0,7$ and CR $> 0,8$.

Variable	Indicator	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability (CR)
Product Quality	Quality P1	0.835	0.746	0.887	0.922
	Quality P2	0.878			
	Quality P3	0.890			
	Quality P5	0.852			

Suitability	Suitability S1	0.871	0.787	0.866	0.917
	Suitability S2	0.906			
	Suitability S3	0.884			
Promotion	Promotion P1	0.819	0.671	0.836	0.891
	Promotion P2	0.849			
	Promotion P3	0.814			
	Promotion P5	0.793			
Religiosity	Religiosity R7	1.000	0.510	0.615	0.759
Interest	Interest I1	0.826	0.693	0.936	0.947
	Interest I2	0.815			
	Interest I3	0.876			
	Interest I4	0.913			
	Interest I5	0.867			
	Interest I6	0.737			
	Interest I7	0.831			
	Interest I8	0.782			

All outer loading values ≥ 0.7 , AVE ≥ 0.5 , Cronbach's Alpha > 0.7 , and CR > 0.8 indicate the constructs in this study are valid and reliable.

Discriminant Validity Test

Testing discriminatory validity can be done using the Fornell-Larcker Criterion and the Heterotrait-Monotrait Ratio (HTMT). The AVE value of each construct is greater than the correlation between other constructs, and can show that discriminant validity is met. In addition, all HTMT values are < 0.90 , ensuring that each latent variable is conceptually distinct.

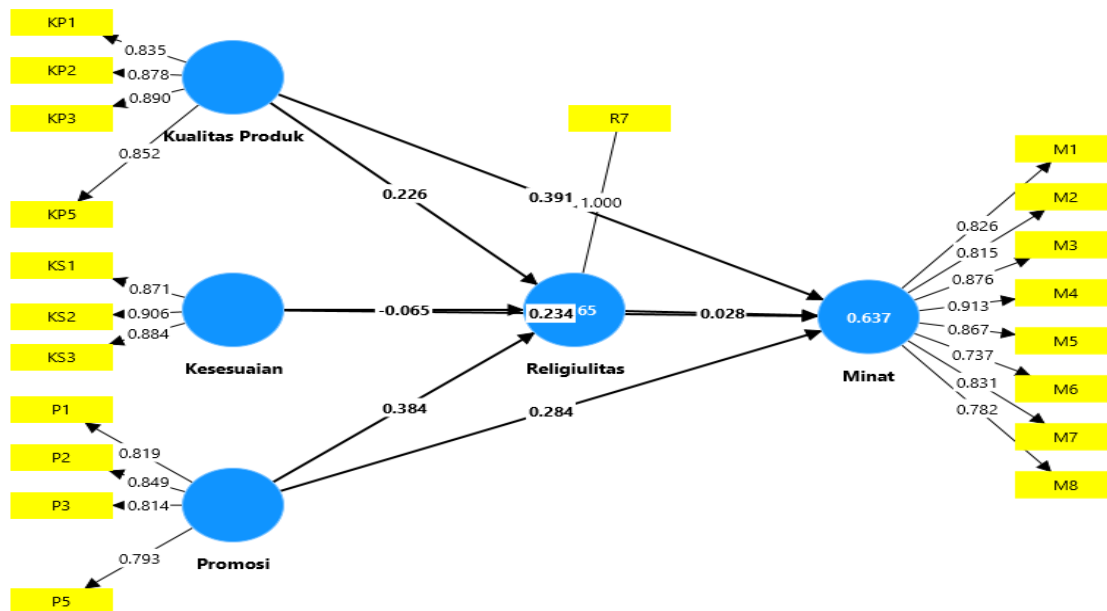
Construct	Suitability	Product Quality	Interest	Promotion	Religiosity
Suitability	0.887				
Product Quality	0.629	0.864			
Interest	0.645	0.727	0.833		
Promotion	0.555	0.622	0.670	0.819	
Religiosity	0.290	0.424	0.400	0.489	1.000
HTMT ($\leq 0,90$)	0.714	0.444	0.788	0.716	0.414

The results indicate that discrimination validity has been met, as indicated by the HTMT value which is below 0,90 for all latent variables.

In addition, validity and reliability tests confirmed that the research constructs have adequate validity and reliability. Convergent validity is assured with an outer loading value of more than $AVE \geq 0.5$, and $CR \geq 0.8$. Meanwhile, the Fornell-Larcker and HTMT tests confirmed discriminant validity, showing that each latent variable has a clear conceptual distinction.

Inner Model (Structural Model)

The inner model test is a process of evaluating the relationship between latent variables in a research model. Which aims to determine the relationship between constructs or the influence between research variables as hypothesized.



Based on the structural model that has been presented, product quality has a positive influence on religiosity with a coefficient value of $\beta = 0.226$. The same is true for promotion, which shows a positive influence on religiosity with a coefficient of $\beta = 0.384$. However, suitability has a negative impact on religiosity. At the 5% significance level ($p < 0.05$), the t-statistic value must be greater than or equal to 1.96. if this criterion is met, the the effect can be categorized as significant.

R-Square

The R-square test reflects the proportion of variability in the dependent variable that can be explained by the independent variables in the model. The higher the R^2 value, the greater the proportion of the dependent variable that can be explained by the independent variables used in this study.

	R-square	R-square adjusted
Interest	0.637	0.622
Religiosity	0.265	0.243

The R-square coefficient illustrates the predictive ability of the model, where the interest variable can be explained by 63,7% by Product Quality, Suitability, and Promotion which is influenced by the moderating factor of Religiosity variable itself is influenced by these variables with a contribution of 26.5%.

F-Square

The F-square test is used to measure how much each independent variable contributes to the dependent variable in the structural model.

	f-square
Suitability → Interest	0.084
Suitability → Religiosity	0.003
Product Quality → Interest	0.202
Product Quality → Religiosity	0.035
Promotion → Interest	0.113
Promotion → Religiosity	0.114
Religiosity → Interest	0.002

From the data above, the F-square shows that the greatest influence comes from Product Quality on Interest (F=0.202), showing a fairly significant effect, while the effect of Religiosity on Interest is relatively small (F=0.002).

Multicollinearities Test

This test is conducted to ensure that each independent variable has a unique contribution to the model. If the independent variables have a high correlation, it can distort the regression estimation results, which potentially results in less accurate interpretation and a VIF value <5.

	VIF

Suitability → Interest	1.790
Suitability → Religiosity	1.784
Product Quality → Interest	2.084
Product Quality → Religiosity	2.015
Promotion → Interest	1.958
Promotion → Religiosity	1.757
Religiosity → Interest	1.360

All variables are below VIF <5, which indicates there is no multicollinearity problem.

Hypothesis Test

Relationship Between Variables	Original Sample (O)	T-Statistics	P-Values	Conclusion
Suitability → Interest	0.234	2.435	0.015	Significant
Suitability → Religiosity	-0.065	0.533	0.594	Not Significant
Product Quality → Interest	0.391	3.661	0.000	Significant
Product Quality → Religiosity	0.226	1.604	0.109	Not Significant
Promotion → Interest	0.284	2.274	0.023	Significant
Promotion → Religiosity	0.384	3.188	0.001	Significant
Religiosity → Interest	0.028	0.362	0.718	Not Significant

Summary of Findings, (1). Suitability has a positive effect on public interest, but has no significant effect on Religiosity. (2). Product Quality has a positive and significant effect on public interest, but has no significant effect on Religiosity. (3). Promotion is the most dominant variable, has a positive and significant effect on public interest and Religiosity. (4). Religiosity has no significant effect on public interest.

The above results show that promotion is a factor that strongly influences Religiosity and community interest, while Religiosity is not proven to influence community interest directly. Meanwhile, Product Quality does not contribute to increasing Religiosity, but has a direct effect on interest.

The Effect of Product Quality on Religiosity

Test Result: Product Quality does not have a significant effect on Religiosity. The hypothesis is rejected. Although in previous research (Fitriana, 2014) showed a positive

influence, the results of this study did not find a significant relationship between Product Quality and Religiosity.

The Effect of Suitability on Religiosity

Test Results: Suitability does not have a significant effect on Religiosity. The hypothesis is rejected. Although previous research (Khan et al., 2020) showed a positive and significant effect, the results of this study did not indicate a significant relationship between Suitability and Religiosity.

The Effect of Promotion on Religiosity

The Results, Promotion has a positive and significant effect on Religiosity. Hypothesis accepted. These results support research (Rahmawati, 2019), which states that promotion can increase Religiosity.

The Effect of Religiosity on Interest

Test Results: Religiosity does not have a significant effect on Interest. The hypothesis is rejected. Although research (Ismanto, 2016), (Cahyopy, 2023), (Irfan et al., 2020) shows a positive and significant effect, in this study, no significant relationship was found between Religiosity and Interest.

The Effect of Product Quality on Interest Moderated by Religiosity

Test Results, Product Quality has a positive and significant effect on Interest, but its effect on Religiosity is not significant. Partial Hypothesis accepted. Product Quality affects interest directly, but the moderating role of Religiosity has not been proven significant.

The Effect of Suitability on Interest Moderated by Religiosity

Test Results, Suitability has a positive and significant effect on Interest, but its effect on Religiosity is not significant. Partial Hypothesis accepted. Suitability affects Interest directly, but the moderating role of Religiosity has not been proven significant.

The Effect of Promotion on Interest Moderated by Religiosity

Test Results: Promotion has a positive and significant effect on Interest and Religiosity. Hypothesis accepted. These results support research (Mubin, 2019) which shows that Promotion is the main predictor of Interest, with Religiosity as a moderating variable.

The results indicate a positive and significant relationship on certain paths. However, there are some findings that do not match expectations, such as the relationship between

Religiosity and Interest, Product Quality to Religiosity, and Suitability to Religiosity, which does not show a significant relationship, even though it is hypothesized to have a positive relationship.

Most of the hypothesis test results support the framework used, with promotion as the variable that has a dominant influence on Interest. However, the moderating role of Religiosity needs to be reviewed, considering that the results show an insignificant relationship in several paths involving this variable. Overall, the framework remains relevant to the findings of this study, but further adjustments are needed, especially regarding the direct effect of Religiosity on Interest in subsequent studies.

CONCLUSION

This study aims to analyze the effect of Product Quality, Suitability, and Promotion on public interest in using Islamic life Insurance in South Jakarta, with Religiosity as a moderating variable. Based on the results of the analysis, this study found that promotion is the main factor affecting interest and religiosity, emphasizing the importance of an effective promotional strategy in increasing consumer interest in the product offered.

In addition, product quality and suitability also contribute positively to interest, although religiosity does not show a significant role as a moderating variable. Nonetheless, religiosity still has a more indirect and contextual influence, depending on its interaction with other variables.

The measurement model in this study proved to be valid and reliable, supporting the reliability of the research results. However, the insignificance of some relationship paths between variables indicates the need for further research to explore the role of religiosity, particularly in moderating the relationship between other variables and interest. Overall, this study confirms that promotion is a key predictor in increasing people's interest, while religiosity can be further on as a moderating factor in future research.

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