



# Analysis of Customer's Trust and Motivation on Insurance Service Purchase Decisions In PT. Panin Dai-Ichi Life Medan

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## ARTICLE INFO

## ABSTRACT

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This study aims to determine the effect of trust and motivation on purchase decision of PT. Panin Dai-Ichi Life. This type of research is explanatory research. The population in this study were all customers of PT. Panin Dai-Ichi Life Palang Merah during the 2020 period, totaling 244 customers. The technique of determining the sample is by using the Slovin formula with a standard error of 5% so that 152 samples are obtained. In the study which will be distributed with questionnaires measured by a Likert scale. The data analysis used multiple linear regression analysis and the coefficient of determination as well as simultaneous test and partial test. The results showed that trust and motivation partially or simultaneously have a positive and significant effect on purchase decision of PT. Panin Dai-Ichi Life. Based on the results of this study, the implications for management are to further improve trust and motivation.

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## 1. Introduction

The rapid development of the business world today makes competition increasingly fierce and unavoidable (competing with each other for customers) so that it requires every company to be more sensitive, critical, and reactive to various changes in the business environment. Companies must work hard to make various strategic policies in marketing the products and or services they offer to customers. Every company must strive to produce goods and services that customers want at reasonable or affordable prices of course. Understanding the desires of customers in each market is very important because the survival of the company as an organization that seeks to meet the needs and desires of its customers is very dependent on it. Competition between companies is a common thing in the business world. Each company strives to be at the forefront of a business field in its own way. Since the needs and desires of customers are always changing and even tend to increase from time to time, companies need to prepare well the strategies that will be used to attract customers' attention in using their products.

PT. Panin Dai-Ichi Life is a life insurance company that has served the Indonesian people for more than 40 years and is part of the Panin Group which is engaged in the financial services industry. Panin Dai-Ichi Life itself is one of the largest insurance companies originating from Japan and has a very long experience in its field so that in continuing to develop its services, the company continues to open various branches throughout the world and one in Indonesia and various regions in it. like Medan. The problem experienced by the company today is that there are fewer and fewer customers who want to use the services or make purchases of the company's products where this is judged because the customer's trust is still low on the insurance because there are still many insurances that have long been known by name and make customers prefer the ones that have been used. certain or has been known to him longer. Some customers also do not want to make purchases on insurance products and are also assessed because they are not interested in making purchases because according to him it is better for the money to be used for other needs. Not a few consumers who often say that their parents do not use insurance and are still healthy until now.



Based on the background of the problem that the researcher has described above, it makes researchers interested in researching with the title "Analysis of Customer Trust and Motivation on Purchase Decisions for Insurance Services at PT. Panin Dai-Ichi Life Medan.

According to Rizal (2020: 70), trust is a willingness to rely on the ability, integrity, and motivation of other parties to act in order to satisfy one's needs and interests as mutually agreed upon, implicitly or explicitly. According to Rizal (2020:70), efforts to build customer trust consist of 3 indicators, namely as follows:

- a. Harmony  
There is a harmonious relationship by understanding the roles of both the company and the customer.
- b. Acceptance  
There is a mutually accepting relationship based on the clarity of the intentions and actions taken by each party.
- c. Participation Simplicity  
Ease of being able to communicate with each other by eliminating bureaucratic and administrative boundaries.

According to Setiadi (2019: 25), motivation is a driving force that creates a person's enthusiasm so that they want to work together, work effectively, and be integrated with all their efforts to achieve satisfaction. According to Setiadi (2019: 28), in order for motivation to run smoothly, there must be clear indicators, namely:

- a. Purpose
- b. Knowing the interests
- b. Effective communication
- c. Goal integration
- d. Facilities

According to Firmansyah (2018:27), Purchasing Decisions are problem-solving activities carried out by individuals in selecting appropriate behavioral alternatives from two or more behavioral alternatives and are considered the most appropriate action in buying by first going through the stages of the decision-making process. According to Firmansyah (2018: 27), thus a customer in making a buying decision there are several measurements, namely:

- a. Problem Recognition (Problem Recognition)
- b. Information Finder (Information Search)
- c. Alternative Evaluation
- d. Decision to choose (Purchase Decision)
- e. Post-Purchase Behavior

## **2. Method**

### **2.1 Location and Time**

The research was conducted at PT. Panin Dai-Ichi Life whose address is at Jalan Red Cross No. 8-9, Medan. The research time is planned from October 2021 to January 2022.

### **2.2 Population and Sample**

The population in this study were all customers of PT. Panin Dai-Ichi Life Red Cross during the 2020 period, totaling 244 customers. The technique of determining the sample is by using the Slovin formula with a standard error of 5% so that 152 samples are obtained.

### **2.3 Data Collection Method**

Collecting data through a questionnaire is done by asking questions to parties related to the problem. To assess respondents' responses, the author uses the Likert scale which uses several question items to measure individual behavior by responding to 5 choice points on each question item.

### **2.4 Validity and Reliability Test**

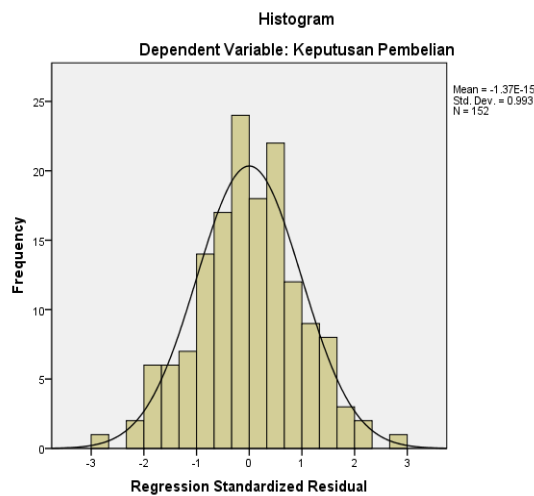
The data obtained needs to be tested for its accuracy and reliability so that the results of data processing can be more precise and accurate. Therefore, it is necessary to know how high the validity and reliability of the measuring instrument (instrument) used. Based on the research, each variable of the questionnaire item that was tested for validity, all the questionnaires had met the valid criteria and were eligible to be used as a

questionnaire in further research. While in reliability test, all variable questionnaire item is reliable and can be used as research instrument.

### 3. Result and Analysis

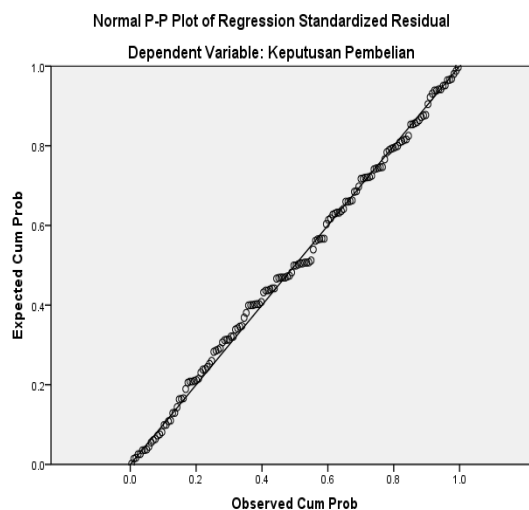
#### 3.1 Normality Test

The residual normality test is used to test whether the residual value resulting from the regression is normally distributed or not. A good regression model is to have residuals that are normally distributed. There is some method to do the normality test such as histogram graphic, normal probability plot of regression graphic and one sample Kolmogorov Smirnov statistic.



**Fig 1.** Histogram Graphic

Based on the picture above, it can be seen that the line forming a bell, not going left or right. This shows that the data is normally distributed and meets the assumptions of normality.



**Fig 2.** Normal Probability Plot of Regression Graphic

Based on the picture above, it shows that the data (dots) spreads around the diagonal line and follows the diagonal line. So from this figure it is concluded that the regression model residuals are normally distributed.

**Table 1**  
One-Sample Kolmogorov Smirnov Test

		Unstandardized Residual
N		152
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.43303896
Most Extreme Differences	Absolute	.043
	Positive	.040
	Negative	-.043
Kolmogorov-Smirnov Z		.532
Asymp. Sig. (2-tailed)		.939

a. Test distribution is Normal.

b. Calculated from data.

Source: Research Result, 2021

Based on the table, the Kolmogorov-Smirnov normality test prove that the significant value is greater than 0.05, namely 0.345, it can be concluded that the data is classified as normally distributed.

### 3.2 Multicollinearity Test

Multicollinearity is a condition in the regression model where there is a perfect or near perfect correlation between independent variables where a good regression model should not have a perfect or nearly perfect correlation between the independent variables.

The commonly used test method is to look at the Tolerance and Variance Inflation Factor (VIF) values in the regression model where the VIF value is less than 10 and has a Tolerance value of more than 0.1.

**Table 2**  
Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Trust	.999	1.001
Motivation	.999	1.001

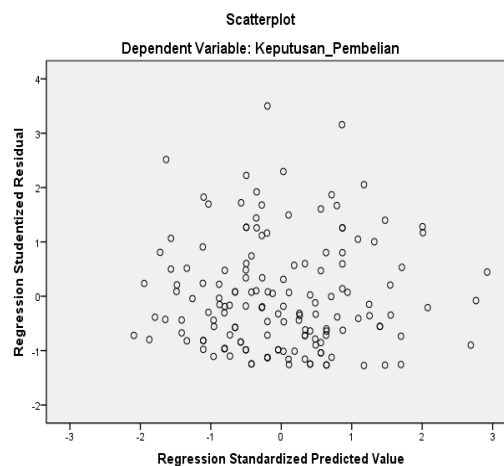
a. Dependent Variable: Purchase decision

Source: Research Result, 2021

Based on the table above show that all the variables have a tolerance value more than 0.1 and VIF value less than 10 which can be concluded that there is no problem found in multicollinearity test.

### 3.3 Heteroscedasticity Test

Heteroscedasticity is a condition where in the regression model there is an inequality of variants from the residuals from one observation to another where a good regression model does not occur heteroscedasticity.



**Fig 3.** Scatterplot Graphic

Based on the scatterplot graph presented, it can be seen that the dots spread randomly and do not form a clear pattern and are spread either above or below zero on the Y axis. This means that there is no heteroscedasticity in the regression model, so the regression model can be used to predict purchase decision based on the input of the independent variable.

### 3.4 Multiple Linear Regression Analysis

Multiple regression analysis is an analysis to determine whether there is a significant influence between two or more independent variables on one independent variable.

**Table 3**  
Multiple Linear Regression Analysis Test  
Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	9.535	2.800		3.405	.001		
	Trust	.584	.088	.432	6.640	.000	.999	1.001
	Motivation	.399	.063	.415	6.376	.000	.999	1.001

a. Dependent Variable: Purchase decision

Source: Research Result, 2021

$$Purchase\ Decision = 9,535 + 0,584\ Trust + 0,399\ Motivation + e \tag{1}$$

Based on the above equation, then: Constant (a) = 9.535. This means that if the independent variable, namely trust and motivation is 0, then the purchase decision at PT. Panin Dai-Ichi Life is 9.535. Where if there is an improvement in trust, there will be an increase in purchase decision by 0.584. Likewise with work motivation where if there is an improvement in the motivation, the purchase decision will increase by 0.399.

### 3.5 Coefficient Determination

Analysis of determination or also called R Square symbolized by R<sup>2</sup> is used to determine the magnitude of the influence of the independent variable (X) together on the dependent variable (Y) where the smaller the coefficient of determination, this means the effect of the independent variable (X) on the dependent variable (Y) is getting weaker. Conversely, if the coefficient of determination is closer to number 1, then the effect of the independent variable on the dependent variable is getting stronger. Thus, if coefficient determination is 0, this indicates that there is no percentage contribution of influence given by the independent variable to the dependent variable. However, if the coefficient of determination is 1, then there is a contribution that the independent variable gives to the dependent variable is perfect.

**Table 4**  
Coefficient Determination Test  
Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.608 <sup>a</sup>	.370	.361	2.449

a. Predictors: (Constant), Motivation, Trust

b. Dependent Variable: Purchase decision

Source: Research Result, 2021

Based on the table above, the value of the R Square coefficient of determination is 0.370. This shows that the variable ability of trust and motivation explains the effect on purchase decision at PT. Panin Dai-Ichi Life by 37%. While the remaining 63% is the influence of other independent variables not examined in this study such as service quality, prices and others.

### 3.6 Simultaneous Hypothesis Test (F Test)

F test or regression coefficient test is used to determine whether simultaneously the independent variable has a significant effect on the dependent variable. In this case, to find out whether simultaneously the independent variable has a significant effect on the dependent variable or not. The test uses a significance level of 5%. The criteria for evaluating the hypothesis in this F test are:

H<sub>0</sub> Accepted if: F<sub>count</sub> < F<sub>table</sub>,

H<sub>a</sub> Accepted if: F<sub>count</sub> > F<sub>table</sub>



**Table 5**  
ANOVA Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	523.964	2	261.982	43.670	.000 <sup>a</sup>
	Residual	893.871	149	5.999		
	Total	1417.836	151			

a. Predictors: (Constant), Motivation, Trust

b. Dependent Variable: Purchase decision

Source: Research Result, 2021

Based on the table above, it is found that the value of  $F_{table}$  (3.06) and significant  $\alpha = 5\%$  (0.05), namely  $F_{count}$  (43.670) and sig.a (0.000a). This indicates that the results of the study accept  $H_a$  and reject  $H_0$ . Comparison between  $F_{count}$  and  $F_{table}$  can prove that simultaneously trust and motivation have a significant effect on purchase decision at PT. Panin Dai-Ichi Life.

### 3.7 Partially Hypothesis Test (t Test)

The t test or partial regression coefficient test is used to determine whether partially the independent variable has a significant effect on the dependent variable or not. In this case, to find out whether partially the independent variable has a significant effect on the dependent variable or not. The test uses a significance level of 0.05 and a two-sided test. The criteria for evaluating the hypothesis in this t test are:

$H_0$  Accepted if:  $t_{count} < t_{table}$

$H_a$  Accepted if:  $t_{count} > t_{table}$

**Table 6**  
Coefficient Test

Model		t	Sig.
1	(Constant)	3.405	.001
	Trust	6.640	.000
	Motivation	6.376	.000

a. Dependent Variable: Purchase decision

Source: Research Result, 2021

Based on the table above, it can be concluded that trust and motivation partially have a positive and significant effect on purchase decision at PT. Panin Dai-Ichi Life which can be seen at the  $t_{count}$  is greater than  $t_{table}$  (1.976) and the significant is less than 0,05.

## 4. Conclusion

The conclusions that researchers can draw from the results of this study are as follows:

- The results of the partial test calculation obtained that work discipline has a positive and significant influence on purchase decision at PT. Panin Dai-Ichi Life can be seen from the  $t_{count}$  value of  $6.640 > t_{table}$  of 1.976 and a significant value of  $0.000 < 0.05$ .
- The results of the partial test calculation obtained that motivation has a negative and significant influence on purchase decision at PT. Panin Dai-Ichi Life can be seen from the  $t_{count}$  value of  $6.376 > t_{table}$  of 1.976 and a significant value of  $0.00 < 0.05$ .
- The results of the test calculation together obtained that trust and motivation have a positive and significant influence on purchase decision with the value of  $F_{table}$  (3.06) and significant  $\alpha = 5\%$  (0.05), namely  $F_{count}$  (43.670) and sig.a (0.000a). This indicates that the results of the study accept  $H_a$  and reject  $H_0$ . Comparison between  $F_{count}$  and  $F_{table}$  can prove that simultaneously trust and motivation have a significant effect on purchase decision at PT. Panin Dai-Ichi Life.
- The value of the R Square coefficient of determination is 0.370. This shows that the variable ability of trust and motivation explains the effect on purchase decision at PT. Panin Dai-Ichi Life by 37%. While the remaining 63% is the influence of other independent variables not examined in this study such as service quality, prices and others.

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