

## How Work and Lifestyle Affect Joining Al-Khairat Insurance at PT Takaful Keluarga Makassar Branch

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### *Abstract*

*This research is motivated by work and lifestyles that involve quite high risks, for example work in factories, mines, electricians and others that need protection. Lifestyles that involve quite high risks include hobbies such as rock climbing, skydiving, diving and so on. Therefore, work and lifestyle have quite a big risk, so you ultimately need insurance as a form of self-protection. Therefore, researchers have the desire to explore more deeply the influence of work and lifestyle on the decision to become an Al-Khairat insurance participant. This type of research is quantitative research using a descriptive approach, data collection techniques using documentation and questionnaires distributed via Google Form which are filled in by Takaful Al-Khairat insurance customers in Banjarmasin. The sampling technique used by researchers is total sampling technique and the data analysis technique used is multiple linear regression analysis method and data testing using the help of IBM SPSS Statistics 25 For Windows software. The results of this research show that: Job Variable (X1) has a partial effect on Decision Making (Y) with a tcount value greater than ttable with a significance level greater than 0.05. The Lifestyle variable (X2) has a partial effect on Decision Making (Y) with a t value greater than t table with a significance level smaller than 0.05. The variables Job (X1) and Lifestyle (X2) simultaneously influence Decision Making (Y) to become a participant in Al-Khairat Insurance at PT Takaful Keluarga Makassar Branch in Banjarmasin with Fcount and Ftable values with sig values.  $0.000 < 0.05$*

**Keywords** – *Influence, Work, Lifestyle, Decision Making, Sharia Insurance*

## INTRODUCTION

Judging from the population of Indonesia, which is estimated to be around 277.7 million people, this is the largest population in Southeast Asia and makes Indonesia the largest Muslim country in the world. As a country where the majority of the population is Muslim, there are many insurance companies such as PT. Family Takaful Insurance is a life insurance company that has sharia-based insurance products. (Abdullah, A., 2011)

The development of sharia insurance in Indonesia, especially in South Kalimantan, is apparently in line with the growth and development of sharia insurance institutions in Indonesia. Based on data from the 2017 Sharia Financial Development Report in Indonesia released by the Financial Services Authority (OJK), the average growth of sharia insurance companies from 2014 to 2017 was 6.6%. Likewise, the average growth of sharia banking in the same year period was 0.5%. This data shows that the average growth of sharia insurance institutions in Indonesia is thirteen times faster than the growth of sharia banking institutions over the last four years. However, in 2017, the number of banking institutions (Gafur, A., & Syarqawie, F., 2020)

The form of this family takaful insurance product is, family takaful insurance with a savings element consisting of, education fund takaful (fulnadi), intellectual link takaful, hajj and umrah. Family takaful insurance without a savings element consists of personal accident insurance, individual health takaful and al-khairat takaful insurance.

Sharia insurance in Indonesia (201 companies) is still three times the number of sharia insurance institutions (63 companies). So, the respondents' wishes cannot be achieved without support from various parties, both sharia insurance practitioners, academics, government, educational institutions, or their environment.

Of the three types of non-savings products above, Al-Khairat products are products that are widely known by the public. The number of customers for Al-Khairat products from January – August 2023 is 34 people from Takaful Al-Khairat Makassar Branch in Banjarmasin.

In QS Al-Maidah / 5:2, Allah has said to always help in doing good, such as the principles of sharia insurance:

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ ۖ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ  
وَاتَّقُوا اللَّهَ ۚ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

*And help each other in doing good deeds and piety, and do not help in committing sins and transgressions. And fear Allah, indeed Allah is very severe in punishment.*

The verse above explains to help each other in doing good deeds, do what Allah has commanded, and be pious, be afraid of what He has forbidden, and do not help in committing sins, committing immorality and enmity, because this violates Allah's laws. Fear Allah, fear Allah by carrying out His commands and abandoning His prohibitions, because indeed Allah is very severe in punishment for those who disobey Him. (Ministry of Religion, R.I. : 2022). Therefore, helping in positive ways is very important.

There are many factors that can influence the decisions taken by consumers. According to Kotler, factors that influence decision making include cultural factors which include culture, subculture and social class, social factors which include reference groups, family, role and status, personal factors which include age, life cycle stage, job title, economic conditions, lifestyle, self-concentration and personality, as well as psychological factors which include motivation, achievement, learning, beliefs and attitudes. (Kotler, P., 2003: 98) This theory is widely used in considering consumer decision making factors which are then used in thesis research.

Lifestyle and work are very influential things in a person's decision to buy insurance products. So that it influences the success and development of an insurance company, including the Family Takaful Insurance company in Sam Ratulangi, Makassar. In this research, the factors that influence decision making are included in personal factors which include work and lifestyle.

Based on the problems above, researchers are interested in examining the influence of work and lifestyle on purchasing Al Khairat Insurance Products at Family Takaful companies. So the researcher took the title, "The Influence Of Job And Lifestyle On Decision Making To Become An Al Khairat Insurance Participant At Pt Takaful Keluarga Makassar Branch In Banjarmasin"

## RESEARCH METHODS

This type of research is field research. This research uses a quantitative approach to determine whether there is a significant positive influence from the independent variables (X) work and lifestyle, on the dependent variable (Y) purchasing decisions for Al-Khairat Insurance at PT. Makassar Branch Family Takaful in Banjarmasin. The location of this research is the city of Banjarmasin, South Kalimantan. The population in this research is customers of Al-Khairat products at PT Takaful Keluarga Makassar Branch in Banjarmasin. The population of Al-Khairat Insurance at PT Takaful Keluarga Makassar Branch in Banjarmasin in January - August 2023 is 34 customers. With a population of only 34 people, it was decided to examine all members of the population at once as sample members, which is called a census study (Dantes & Nyoman, 2012: 4). The data required in this research comes from respondents obtained through distributing questionnaires to customers of the Makassar Branch of Takaful Al-Khairat Insurance in Banjarmasin. Meanwhile, the data source is based on distributing questionnaires to samples that have been determined in this study to examine whether there is a significant positive influence from the independent variables (X) of work and lifestyle on the dependent variable (Y) of decision making to become a participant in Al-Khairat Insurance at PT Takaful. Makassar branch family. The data collection techniques used in this research are questionnaires and documentation. Options for reporting descriptive statistics and the results of the hypothesis test.

## RESULTS

**Table 1 Gender**

| No.           | Gender | Frequency | Percentage  |
|---------------|--------|-----------|-------------|
| 1             | Men    | 11        | 32,4%       |
| 2             | Women  | 23        | 67,6%       |
| <b>Amount</b> |        | <b>34</b> | <b>100%</b> |

Based on the table above, it can be seen that the number of respondents who filled in the questionnaire data was 11 men with a percentage of 32.4%, and 23 women with a percentage of 67.6%.

**Table 2 Respondent's Age**

| No.           | Umur          | Frequency | Percentage  |
|---------------|---------------|-----------|-------------|
| 1             | < 20 Years    | 1         | 2,9%        |
| 2             | 21 – 30 Years | 16        | 47,1%       |
| 3             | 31 – 40 Years | 9         | 26,5%       |
| 4             | 41 – 50 Years | 5         | 14,7%       |
| 5             | 51 – 60 Years | 3         | 8,8%        |
| <b>Amount</b> |               | <b>34</b> | <b>100%</b> |

Based on the table above, it can be seen that the number of respondents who filled in the questionnaire data aged <20 years was one person with a percentage of 2.9%, aged 21-30 years was 16 people with a percentage of 47.1%, aged 31-40 years was nine. people with a percentage of 26.5%, five people aged 41-50 years with a percentage of 14.7%, three people aged 51-60 years with a percentage of 8.8%,

**Table 3 Respondent's Occupation**

| NO | Occupation        | Frequency | Percentage |
|----|-------------------|-----------|------------|
| 1  | PNS               | 3         | 8,8%       |
| 2  | BUMN Employee     | 0         | 0          |
| 3  | Private employees | 11        | 32,4%      |
| 4  | Entrepreneurs     | 3         | 8,8%       |
| 5  | Students          | 8         | 23,5%      |
| 6  | Others            | 9         | 26,5%      |

|               |           |             |
|---------------|-----------|-------------|
| <b>Amount</b> | <b>34</b> | <b>100%</b> |
|---------------|-----------|-------------|

Based on the table above, it can be seen that the number of respondents who filled in the questionnaire data: three civil servants with a percentage of 8.8%, 11 private employees with a percentage of 32.4%, three entrepreneurs with a percentage of 8.8%, students / students were eight people with a percentage of 23.5%, others were nine people with a percentage of 26.5%.

**Table 4 Job Validity Test Results**

| <b>Variable</b>  | <b>rCount<br/>(Person Correlation)</b> | <b>rTable<br/>N=34 a = 5%</b> | <b>Information</b> |
|------------------|----------------------------------------|-------------------------------|--------------------|
| X <sub>1.1</sub> | 0,846                                  | 0,349                         | Valid              |
| X <sub>1.2</sub> | 0,836                                  | 0,349                         | Valid              |
| X <sub>1.3</sub> | 0,512                                  | 0,349                         | Valid              |
| X <sub>1.4</sub> | 0,471                                  | 0,349                         | Valid              |
| X <sub>1.5</sub> | 0,892                                  | 0,349                         | Valid              |
| X <sub>1.6</sub> | 0,860                                  | 0,349                         | Valid              |

Based on the table above, it can be seen that all items from the questionnaire are related to the variable (X1), namely work, which is declared valid because rcount has a value greater than rtable.

**Table 5 Lifestyle Validity Test Results**

| <b>Variable</b>  | <b>rCount<br/>(Person<br/>Correlation)</b> | <b>rTable<br/>N=34 a =<br/>5%</b> | <b>Information</b> |
|------------------|--------------------------------------------|-----------------------------------|--------------------|
| X <sub>2.1</sub> | 0,780                                      | 0,349                             | Valid              |

|                   |       |       |       |
|-------------------|-------|-------|-------|
| X <sub>2.2</sub>  | 0,711 | 0,349 | Valid |
| X <sub>2.3</sub>  | 0,662 | 0,349 | Valid |
| X <sub>2.4</sub>  | 0,340 | 0,349 | Valid |
| X <sub>2.5</sub>  | 0,511 | 0,349 | Valid |
| X <sub>2.6</sub>  | 0,546 | 0,349 | Valid |
| X <sub>2.7</sub>  | 0,733 | 0,349 | Valid |
| X <sub>2.8</sub>  | 0,666 | 0,349 | Valid |
| X <sub>2.9</sub>  | 0,753 | 0,349 | Valid |
| X <sub>2.10</sub> | 0,753 | 0,349 | Valid |
| X <sub>2.11</sub> | 0,712 | 0,349 | Valid |

Based on the table above, it can be seen that all items from the questionnaire are related to the variable (X<sub>2</sub>), namely lifestyle, which is declared valid because rcount has a value greater than rtable.

**Table 6 Decision Making Validity Test Results**

| <b>Variable</b> | <b>rCount<br/>(Person<br/>Correlation)</b> | <b>rTable<br/>N=34 a =<br/>5%</b> | <b>Information</b> |
|-----------------|--------------------------------------------|-----------------------------------|--------------------|
| Y1              | 0,699                                      | 0,349                             | Valid              |
| Y2              | 0,674                                      | 0,349                             | Valid              |
| Y3              | 0,759                                      | 0,349                             | Valid              |
| Y4              | 0,705                                      | 0,349                             | Valid              |

|    |       |       |       |
|----|-------|-------|-------|
| Y5 | 0,829 | 0,349 | Valid |
| Y6 | 0,760 | 0,349 | Valid |

Based on the table above, it can be seen that all items from the questionnaire are related to the variable (Y), namely decision making, which is declared valid because rcount has a value greater than rtable.

**Table 7 Reliability Test Results**

| <b>Variable</b>     | <b><i>Cronbocach's Alpha</i></b> | <b>Reliability Standards</b> | <b>N of Items</b> | <b>Information</b> |
|---------------------|----------------------------------|------------------------------|-------------------|--------------------|
| Occupation (X1)     | 0,838                            | 0,60                         | 6                 | Reliable           |
| Life Style (X2)     | 0,855                            | 0,60                         | 11                | Reliable           |
| Decision Making (Y) | 0,826                            | 0,60                         | 6                 | Reliable           |

Based on the results of the reliability test above, it shows that each Cronbach's Alpha value for each variable is greater than the r table, namely 0.60. This shows that overall the question items are reliable because the Cronbech alpha value is >0.60.

**Table 8 Normality Test Results**

|                                   |                         |
|-----------------------------------|-------------------------|
| One-Sample Kolmogrov Smirnov Test | Unstandardized Residual |
| N                                 | 34                      |



|                       |                     |
|-----------------------|---------------------|
| Asymp Sig. (2-tailed) | .200 <sup>c,d</sup> |
|-----------------------|---------------------|

Based on the table above, it shows the Asymp value. Sig. is greater than 0.05, then it can be concluded that the residuals are normally distributed. From the results above, it can be seen that the results of the Kolmogrov Smirov method are 0.200.

**Table 9 Multicollinearity Test Results**

| Model | Tolerance | VIF   |
|-------|-----------|-------|
| X1    | ,873      | 1,145 |
| X2    | ,872      | 1,145 |

Based on the results of the multicollinearity test in the table above, variable X1 (occupation) obtained a VIF value of 1.145 and a tolerance value of 0.873, and variable X2 (lifestyle) obtained a VIF value of 1.145 and a tolerance value of 0.872. The two variables have a tolerance value > 0.10 and a VIF value < 10. So, it can be concluded in this research that there is no multicollinearity between variables.

**Table 10 Multiple Linear Regression Test Results**

| Model      | Unstandardized Coefficients |            |
|------------|-----------------------------|------------|
|            | B                           | Std. Error |
| (Constant) | -2,109                      | 3,815      |
| X1         | ,379                        | 0,95       |
| X2         | ,370                        | 0,95       |

Based on the table above, the results of multiple linear regression in this study used the Standardized Coefficient. The multiple linear regression equation above can be explained as follows:

- a. The constant value obtained is -2.109, indicating that if there is no change in the value of the work variable (X1) and lifestyle (X2), decision making (Y) will remain at -2.109.

- b. The regression coefficient value for the job variable (X1) is 0.379, meaning that the job variable (X1) has a positive effect on decision making and the positive sign indicates a unidirectional relationship. This means that for every increase in the work variable (X1) by one unit, decision making (Y) will increase by 0.379 with the assumption that the other independent variables from the regression model remain constant.
- c. The value of the regression coefficient for the lifestyle variable (X2) is 0.370, meaning that the lifestyle variable (X2) has a positive effect on decision making and the positive sign indicates a unidirectional relationship. This means that for every increase in the lifestyle variable (X2) by one unit, decision making (Y) will increase by 0.370 with the assumption that the other independent variables from the regression model remain constant.

**Table 11 R<sup>2</sup> Test Results**

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | ,797 <sup>a</sup> | ,635     | ,611              | 1,909                      |

In the table above, the results of the coefficient of determination test show that the R value is 0.797, so it can be concluded that the level of significance of the relationship is categorized as having a fairly strong relationship. The R Square value obtained is 0.635, which means that the model can explain both job variables (X1) and lifestyle (X2). ) can explain 63.5% of decision making while the remaining 36.5% is influenced by other variables not included in this study.

**Table 12 T Test Results**

| Model      | t <sub>count</sub> | t <sub>table</sub> | Sig. |
|------------|--------------------|--------------------|------|
| (Constant) | -553               | 2,040              | ,584 |
| X1         | 3,985              | 2,040              | ,000 |
| X2         | 4,344              | 2,040              | ,000 |

a. Job Variable t test (X1)

The sig value of X1 is  $0.000 < 0.05$ , meaning it is significant, while the results of the t test can be seen that the calculated t value of variable The calculated t value  $>$  t table means  $H_0$  is rejected (accepts  $H_a$ ). It can be concluded that job variables partially influence decision making.

b. Lifestyle Variable t Test (X2)

The sig value of The calculated t value  $>$  t table means  $H_0$  is rejected (accepts  $H_a$ ). It can be concluded that lifestyle variables partially influence decision making.

**Table 13 F Test Results**

| <b>Model</b> | <b>F<sub>count</sub></b> | <b>F<sub>table</sub></b> | <b>Sig.</b> |
|--------------|--------------------------|--------------------------|-------------|
| Regression   | 26,954                   | 2,901                    | .000b       |

Based on the table above, it shows the results of the f test, namely:

- a. The calculated F value is 26.954 and F table is 2.901 (F table value k; n-k, = 2; 34-2 = 3; 32), so calculated  $F > F$  table is  $26.954 > 2.901$ , meaning variables X1 and X2 together has an influence on the decision to become a participant in Al-Khairat Insurance at PT Takaful Keluarga Makassar branch in Banjarmasin.
- b. Sig value. has a value of  $0.000 < 0.05$ , meaning that variables XI and X2 are sig. has an influence on the decision to become an Al-Khairat insurance participant at PT Takaful Keluarga Makassar branch in Banjarmasin.

## **DISCUSSIONS**

### **1. Partial Influence of the Job Variable (X1) on the Decision to Become an Al-Khairat Insurance Participant at PT Takaful Keluarga Makassar Branch in Banjarmasin**

Based on the results of hypothesis testing for the Job Variable (X1) on the Decision to Become a Participant in Al-Khairat Insurance at PT Takaful Keluarga Makassar Branch in Banjarmasin, which has been carried out, shows significant results. The sig value of X1 is  $0.000 < 0.05$ , while the results of the t test can be seen that the t value of variable The calculated t value  $>$  t table means  $H_0$  is rejected (accepts  $H_a$ ).

However, it can be concluded that the job variable partially influences decision making.

Thus, it can be concluded that the job variable with several indicators is one of the factors that influences a person's decision to make a purchase. This shows that this research is in accordance with the theory put forward by Ginzberg (Munandir, 1996:92) stating that "job selection is a decision-making process that lasts a lifetime for those who seek satisfaction from their work. This situation requires them to repeatedly reassess, with the aim of being able to better match career goals that are constantly changing with the realities of the world of work."

Work is a task that resembles an obligation carried out by an individual when needed. On the other hand, the meaning of work for a Muslim is a serious effort, by mobilizing all his assets, thoughts and dhikr to actualize or reveal his meaning as a servant of Allah who must subdue the world and position himself as part of the best society (khairu ummah).

The results of this research are in line with research conducted by (Nindy Qory Anaswati, 2020). In her research, the results obtained were that work had a positive and significant effect on purchasing decisions. However, there are differences in the research (Dicky Dermawan, 2020). The results obtained were that work had a negative and insignificant effect on purchasing decisions.

## **2. Partial Influence of Lifestyle Variables (X2) on Decision Making to Become an Al-Khairat Insurance Participant at PT Takaful Keluarga Makassar Branch in Banjarmasin.**

Based on the results of hypothesis testing for the lifestyle variable (X2) on the decision to become an Al-Khairat insurance participant at PT Takaful Keluarga Ccbang Makassar in Banjarmasin, which has been carried out, it shows significant results because the sig value of X2 is  $0.000 < 0.05$ , while the results of the t test can be It is known that the calculated t value of the variable X2 is  $4.344 > 2.040$  t table. The calculated t value  $>$  t table means H0 is rejected (accepts Ha). It can be concluded that lifestyle variables partially influence decision making. These results prove that lifestyle variables are one of the factors that influence a person's decision to make a purchase.

The results of this research are in accordance with research conducted by Krishnan (2011), which concluded that lifestyle has a positive and significant influence on consumer purchasing decisions. Likewise, Wijayanti's (2012) research concluded that lifestyle influences Blackberry cellphone purchasing behavior. Thus, it can be concluded that the lifestyle variables with several indicators are in accordance with the activities, interests and opinions of the community to become Al-Khairat Insurance participants so that they influence decision making. This shows that this research is in accordance with the theory put forward by (Sutisna, 2001) which states that lifestyle is a person's lifestyle which is identified by the part people spend their time (activities), what they consider important in their environment (interests) and what what they think about themselves and the world around them.

*From a quote according to Moven & Minor(1998) an individual's way of life should be seen from the day to day behavior in individual's exercises and the way he spends time with his family, friends, and local environment.*

### **3. Simultaneous Influence of Job Variables (X1), Lifestyle Variables (X2) on Decision Making to Become an Al-Khairat Insurance Participant at PT Takaful Keluarga Makassar Branch in Banjarmasin.**

Based on the results of simultaneous hypothesis testing (F Test) work variables (X1) and lifestyle variables (X2) on the decision to become an Al-Khairat insurance participant at PT Takaful Keluarga Makassar branch in Banjarmasin, which has been carried out, shows the calculated F value = 26.954 is greater than F table 2.901, meaning that the lifestyle variable (X1) and work variable (X1) together have an influence on the decision to become a participant in Al-Khairat Insurance at PT Takaful Keluarga Makassar branch in Banjarmasin. With a sig value. 0.000 means the work variable (X1) and lifestyle variable (X2) are sig. has an influence on the decision to become a participant in Al-Khairat Insurance at PT Takaful Keluarga Makassar branch in Banjarmasin.

## CONCLUSION

From the data from research and discussion regarding the influence of work and lifestyle on decision making to become an Al-Khairat insurance participant at PT Takaful Keluarga Makassar Branch in Banjarmasin, the author can conclude as follows:

1. The work variable (X1) partially influences decision making (Y) with a t value of 3.985 which is greater than t table 2.040 with a significance level of 0.000 which is smaller than 0.05. The lifestyle variable (X2) partially influences decision making (Y) with a tcount value of 4.344 which is greater than ttable 2.040 with a significance level of 0.000 which is smaller than 0.05
2. Job variables (X1) and lifestyle (X2) simultaneously influence decision making (Y) to become a participant in Al-Khairat Insurance at PT Takaful Keluarga Makassar Branch in Banjarmasin with an Fcount value of 26.954 and a Ftable of 2.901 with a sig value.  $0.000 < 0.05$

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