

# THE EFFECT OF THE LEVEL OF UNDERSTANDING AND THE ROLE OF THE AGENT IN RAISING THE INTEREST OF THE PUBLIC IN THE INSURANCE COMPANY PT. PANINDAI-ICHILIFE GA UNITY MEDAN

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## ABSTRACT

*This research aims to identify and analyze the influence of the level of understanding and the role of agents in increasing the interest of customers of PT. PaninDai-Ichilife Ga Unity Medan. Data collection methods through observations, interviews, documentation, questionnaires. This research uses double linear regression analysis techniques with quantitative data. The sample consisted of 60 respondents who were customers of P.T. PaninDai-IchiLife Ga Unity Medan. Test results t (partially), agent level understanding variable obtained  $t_{hitung} > t_{table}$  ( $2,105 > 2,002$ ) with a significance value  $> 0,1$  then  $H_0$  accepted and  $H_a$  rejected means the level of agent understanding partially influenced significantly on customer interests. Test result t (partly), agent role variable received  $t_{hitung} > t_{table}$  size ( $2,740 > 2,001$ ), with significance values  $> 0,5$  then  $H_0$  received and  $H_a$  denied. Whereas if the value of significance  $< 0,5$  then  $h_0$  denied and  $H_a$  received means the role of agent partially had a significant influence on the customer interest. Test results F (simultaneously), customer interest variable Obtained  $F > F$  Calculation Table ( $8,898 > 3,16$ ) showed that independent variables (level of understanding agent and agent role) significantly contributed significantly to customer dependent variable (responsible) then  $H_0$  and  $H_a$  accepted, meaning that there was an influence between both independent variable and variable dependent.*

*Keywords: Understanding level, Agent role, Customer interests, Insurance*

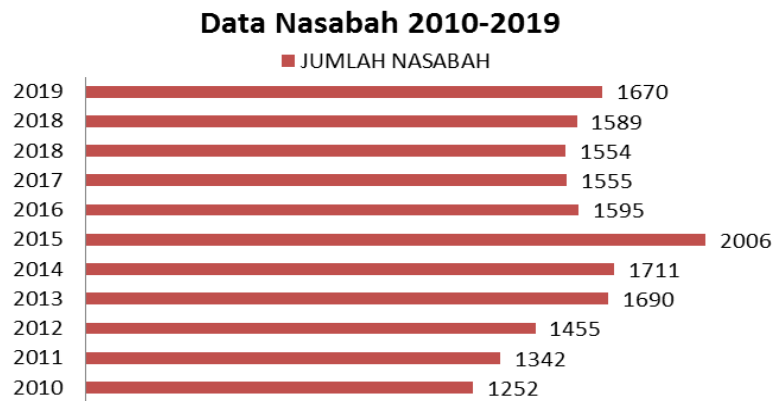
## I. INTRODUCTION

The role of insurance agents in marketing their products to prospective customers requires knowledge and understanding in the field of insurance. Even if an agent has an insurance license, he does not necessarily really understand the insurance because it will influence in attracting the interest of the customer. The insurance agent as the main liaison between the insurance company and the prospective client. The agent is very responsible to listen to the complaints of his clients, because from this agent the customer can know the kind of products and benefits of insurance taken by his customers, and the role of the agent can also influence the interests of the customers to trust his money in the insurance companies.

Dai-ichi Life is one of the largest life insurance companies in Japan with more than 110 years of experience in the life insurance industry with an international business network in various countries around the world. (every Juni 2015).

In this case, the agent must be fully aware of the insurance product and the timing of payment of insurance claims because it is very influential to the customer's confidence related to the insurance so that the customer can trust the insurance company.

**Picture of Customer Data Year 2010-2020 PT. Panin Dai-Ichilife GA UNITY Medan**



Source: <https://ads.panindai-ichilife.co.id>

Based on the graph above, it is explained that the interest of the customer of P. PaninDai-Ichilife fluctuates every year due to public awareness of the importance of a protection. It is also influenced by the role and understanding of the agent when explaining the benefits of insurance products for the survival of his customers, so the customer entrusts his protection for PT. Panin Dai-Ichilife because of Dai-ichi Life.

**Table of Data Claims Year 2019-2020 at PT. PaninDai-Ichilife GA Unity Medan**

Policy Number	Policy Holder Name	Insured Name	Claim Type	Date Received	Date of Death
2016006197	Ruliani Zagoto	Yuritina Wau	Death	4-Jun-20	3-May-20
2016010322	Yanima Ndruru	Ramisia Giawa	Death	24-Aug-20	27-Mar-20
2016011153	Faudunitehe Buulolo	Huafina Ndruru	Death	10-Mar-20	23-Jan-20
2016011706	Yuniar Bate`E	Yuniar Bate`e	Death	19-Jan-21	25-Nov-20
2016011790	Rezekieli Harefa	Rezekieli Harefa	Death	21-Jul-20	21-Jun-20
2017001330	Cerita Hati Luahambowo	Bazialui Luahambowo	Death	3-Jul-20	13-Apr-20

Source : <https://ads.panindai-ichilife.co.id>

The case of payment of claims in the company PaninDai-Ichilife Ga Unity Medan, for example, the client Robertus Laia who acts as the owner of the insurance policy filed a death

claim to be held to the police acknowledged that the claims he filed from 2019 to the present also have not been paid by the insurance company. However, the provisions in force specify that for death claims will be paid +/- within 60 days of the time of submission of such claims. However, the client has so far not received a bail or a corresponding bail in the benefits available to the police.

Based on the above background, the author is interested in conducting research entitled “Influence of Level of Understanding and Role of Agent to Increase Customer Interest in Insurance Company PT. PaninDai-IchiLife Ga Unity Medan”.

## II. LITERATURE REVIEW

Rina Antasari (2020:172), Insurance itself is a form of liability in which there are several parties in an insurance agreement namely the Insurer and the insured party. The liability itself is defined as a mutual agreement between the insurer with the coverage of the liability, in which the insurer undertakes to compensate for the loss and / or to pay the amount of money (sanction) specified at the time of the event, while the insurance coverage (insured) is bound to pay premiums.

Types of Hery Insurance (2011:187), types of insurance, namely:

1. Functional row
  - a. General Insurance, providing services to cover a risk of loss, loss of benefit and liability to a third party from an uncertain event
  - b. Life Insurance (Life Insurance), relating to the loss of life or death of a person liable
  - c. Reinsurance (Reinsurance), providing insurance services in the case of reinsurance against the risk faced by the loss insurance company
2. Insurance owned by the government
  - a. insurance whose shares are owned mostly or even 100% by the Indonesian government.
  - b. Insurance belongs to the national private sector, this insurance owns its shares (in full) by the national privately owned so that the investor who owns the most shares will have the most votes in the RUPS.
  - c. Insurances belonging to the mixture, insurance in which the shares belong by a mixture between national private shares and foreign parties.

### A. Customer readability

Pramono (2012:136), Customer purchase interest is the stage in which a customer forms their choice between several brands incorporated in the choice device, then eventually make a purchase on a preferred alternative or the process through which the customer goes through to buy a good or service based on various considerations.

### Indicator OF Customer readability

Lucas & Britt (2012: 125), four factors that influence customer interest in purchasing, namely:

1. Attention (Attention), the presence of great attention from the consumer to the product.
2. Interest (Interest), there is a concentration of attention and a feeling of satisfaction of a customer to the marketed product, the services of the insurance company.
3. Desire (Desire), a desire to have a product marketed with the benefits of the product
4. Conviction (Conviction), a sense of individual confidence in the quality, merit, and profit of insurance companies.

### Agent's Level of Understanding

According to Agent Benyamin S. Bloom in Sudijono (2011: 50), understanding is the ability of a person to understand or understand something after something is known and remembered that expects the testee (respondent) to be able to understand the meaning or concepts, situations, and facts he knows.

Indicator of Understanding of Agents of Bank Muamalat Indonesia (2009), some of the understanding and ethics that should be observed by agents, namely:

- a. Experience, the more often an agent meets a client with a different character, then the agent knows and understands how to treat a client for a particular character.
- b. Intelligence, covers general knowledge and product mastery, product excellence, product benefits and product value.
- c. Communication Skill, the way to communicate agents with customers, which is very decisive in creating survival with customers.
- d. Energy, a marketing agent in meeting his customers must be enthusiastic, so that his opponent will bring the aura of spirit of an agent.
- e. Personality, covers the attitude or personality and appearance of an agent when meeting a prospective client or client. Appearance is a very important factor because before an agent communicates then people will judge us from appearance.

### The role of the insurance

The role of the insurance agent has also been explained in article 1 paragraph (28) of the Law No.40 of 2014 on insurance enterprises, of course in this digital age the role of insurance agent will change either its functions or its position “insurance agency is a person who works alone or works on an enterprise, who acts for and on behalf of an insurance company or a sharia insurance company and meets the requirements to represent the Insurance Company or Sharia Insurance to market insurance products or sharia insurance products”.

## Agent Duties and Obligations

The role of the insurance agent in carrying out its duties and responsibilities, namely:

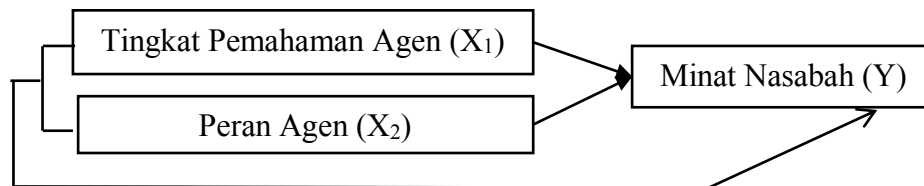
1. As a bridge of access to public information about sharia insurance The key to the growth of insurance in Indonesia is the society that has not 'touched' insurance and also the development of the middle class who are productive consumers of insurance products. (Setiawan, 2013, page 104).
2. As a bridge of public information on sharia insurance The strategy in marketing insurance products is varied, from that done in groups to that done by individuals. In the marketing of insurance product, marketing strategies with promotional aspects have more priority than other marketing aspects (Medyawati, 2013, p. 57).
3. Providing solutions and services to prospective participants in choosing insurance products with the assistance of insurance agency marketers who are expected to have expertise or to be marketing agents who are experts, insurance companies will be more confident in running their activities. This is demonstrated by how an agent in providing solutions and services to potential participants (Rachmansyah, 2010, hal. 143).

## The role indicator of Agent

Nawawi (2013: 204) in MSDM includes:

1. *Communication*, always contacting the prospective customer before making a visit.
2. *Personality*, covers the attitude or personality and appearance of a gen when meeting the potential customer or customer.
3. *On Time*, awareness about the meaning and use of time, the agent always dates on time in visiting the potential client.
4. *Customer Relation*, ining relationship with the customer.
5. *Good Listener*, responds to objections and complaints of the customer well.

Picture of the theoretical framework



## Hypothesis

Sugiyono (2014: 132), the hypothesis is a temporary answer to the formula of the research problem, is said to be temporary because the answers given are newly based on the theory.

$H_0$  : The level of understanding does not influence the interests of the customer of the insurance company.

$H_1$ : The role of the agent is not influenced by the interest of the insurer.

$H_0$  : the role of an agent is influential on the customer's interests. Panin Dai-Ichilife Ga Unity Medan.

H<sub>2</sub>: The role of an agent influences the interests of the insurance company PT. PaninDai-Ichilife Ga Unity Medan

H<sub>0</sub>: The level of understanding and the role of the agent has no influence on the interest of the customer of insurance PT. PaninDai-Ichilife Ga Unity Medan.

H<sub>3</sub>: The level of understanding and the role of the agent influence the interest of the customer of insurance PT. PaninDai-Ichilife Ga Unity Medan.

### III. RESEARCH AND METHODOLOGY

The research was conducted at P.T. Panin Dai-IchiLife GA UNITY Branang Medan, Jalan Teuku Amir Hamzah No. 27 a/b Kel. Sei Agul Kec. West Medan, Kota Medan.

Arikunto (2013:173), the population is the whole of the research subject. So what is meant by the population of individuals who have the same nature even if the presentation of the common is small, or in other words the whole individual who will be the object of research. Sugiyono (2014:149), the sample is part of the number and characteristics that the population possesses. Based on a population of 70 first-time visitors in 2020, the samples are as many as the total population. The determination of the number of samples is based on the Slovene formula:

$$n = N : (1 + N.e^2) = 70 : (1 + 70 \times 0,05^2) \Rightarrow 70 : 1,175 \Rightarrow 59,574 \Rightarrow 60$$

The 60 respondents are customers of P.T. PaninDai-IchiLife Ga Unity Medan.

Data collection methods: observations, interviews, documentation studies, questionnaires.

Data analysis techniques: validity test, reality test, classical assumption test (normality test, multicollinearity test), hypothesis test (regresi linear berganda, uji t, uji F, uji determinasi).

Variabel	Definisi Operasional	Indikator	Skala
Customer readability (Y)	a tendency to dwell in a certain field, and to be happy in it. Kotler and Armstrong (2011:135).	1. Ketetarikan 2. Keyakinan 3. Kepercayaan 4. Keinginan	Likert
Agent's Level of Understanding (X1)	Responsible, self-reliant, creative, optimistic, honest, and patient are the core capital in improving agency understanding in increasing insurance product sales.. (Benyamin.S.Bloom at Sudijono, 2011:50)	1. <i>Experience</i> 2. <i>Intelligence</i> 3. <i>Communication Skill</i> 4. <i>Energyc</i>	Likert
The role of the Agent (X2)	Role is a presence within determining a process of survival.	1. <i>Communication</i> 2. <i>On Time</i> 3. <i>Good Listener</i> 4. <i>Personality</i>	Likert

Operational Definition Table

**Table Characteristics of Respondent**

No	Demographic Factors		Jumlah	Persentase
1	Male gender	Men	21	35 %
		Woman	39	65 %
		<b>total</b>	<b>60</b>	<b>100 %</b>
2	Age	20-30 Years	24	40 %
		31-40 Years	18	30 %
		41-50 Years	12	20 %
		>50 Years	6	10 %
		<b>total</b>	<b>60</b>	<b>100 %</b>
3	Job	Civil servant jobs	6	10 %
		Private employees	21	35 %
		Businessman	30	50 %
		Student	3	5 %
		<b>total</b>	<b>60</b>	<b>100 %</b>

Source : Data is processed (2021)

#### IV. RESULT AND DISCUSSION

**Tabel Hasil Uji Validitas Peran Agen ( $X_2$ )**

No	Item	$r_{hitung}$	$r_{tabel}$	Ket
1	Mengetahui tindakan dalam menjaga hubungan	0,256	0,216	Valid
2	Menjelaskan jenis transaksi yang akan digunakan	0,267		Valid
3	Agen harus selalu berpakaian rapi dan sopan	0,297		Valid
4	Kepribadian agen membangun hubungan baik nasabah	0,258		Valid
5	Agen menghubungi calon nasabah sebelum kunjungan	0,312		Valid
6	Menjaga komunikasi yang baik dengan nasabah	0,309		Valid
7	Berse semangat untuk memotivasi para nasabah	0,289		Valid
8	Menjelaskan produk dengan berse semangat	0,213		Tidak Valid

Source: Processed data (2021)

Based on the table above, the highest Corrected Item-Total Correlation ( $r_{count}$ ) value in statement 8 is 1, the results of the analysis of  $r_{count} 1 > r_{tabel} 0.216$ .

**Table of Customer Interest Validity Test Results (Y)**

No	Item	$r_{hitung}$	$r_{tabel}$	Ket
1	Customers feel happy about the product	0.169	0,216	Tidak Valid
2	Insurance company services attract customer interest	0,205		Tidak Valid
3	There is a feeling of confidence in the company's superiority	0,330		Valid
4	Customers are sure to invest their funds	0,255		Valid
5	There is an urge to want to own a product	0,318		Valid

6	Insurance companies as the best choice for customers	0,270		Valid
7	Customers suggest to their relatives	0,279		Valid
8	Interested in offering insurance for families	0,254		Valid

Source: Processed data (2021)

Based on the table above, the highest Corrected Item-Total Correlation (rcount) value in statement 5 is 0.318, where the analysis result of  $r_{count} 1 > r_{table} 0.216$  is due to encouragement from the agent so that customers feel interested in the explanation regarding the insurance products sold by the marketing agent. . The lowest value in statement 1 is 0.169 where the analysis results are  $r_{count} 0.169 > r_{table} 0.216$ , there is a lack of focus on customer interest in insurance because the agent does not pay enough attention to his service to customers.

#### Reliability Test Results Table

Variabel	Cronbach's Alpha	Batas Kritis	Keterangan
Level of Understanding (X1)	0,738	0,60	Reliabel
Role of Agent (X2)	0,616	0,60	Reliabel
Customer Interest (Y)	0,654	0,60	Reliabel

Source: Processed data (2021)

Based on the table above, it shows that all variables have a Cronbach Alpha value of  $>0.60$ , so it can be concluded that all questionnaire statements on Level of Understanding, Role of Agent and Customer Interest are declared reliable, which means the questionnaire is suitable for use as a measuring tool.

#### Histogram image of data normality test

Based on the image on the side, it is known that the distributed variable shows normal results, because the data resembles a bell which shows the results of a statistical test and does not violate assumptions, which means it shows valid results.

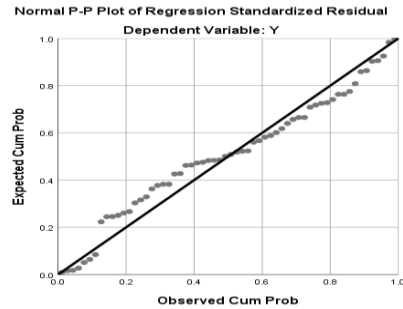
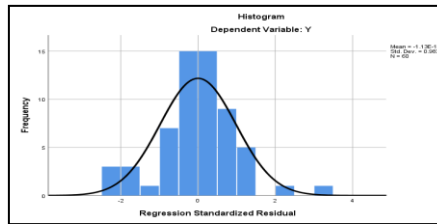
Source: Processed Data (2021)

#### Image of Normality Test Plot

Based on the picture on the side, the P-Plot can be seen that the distributed variables show normal results, because the data does not deviate to the left and right and follows the data along the diagonal line, which means the data is normally distributed.

Source: Processed Data (2021)





**Tabel Uji Kolmogorov-Smirnov Test**

Based on the table beside, it explains that:

Asymp.sig value. (2-tailed) is 0.081, this means the value is significant at 5% (0.05). So the variables are normally distributed.

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		60
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.35355495
Most Extreme Differences	Absolute	.108
	Positive	.087
	Negative	-.108
Test Statistic		.108
Asymp. Sig. (2-tailed)		.081 <sup>c</sup>
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Data (2021)

**F Test (Uji Signifikasi Simultan)**

Testing was carried out using the F-test with a test level of = 5% (0.05) degrees of freedom. The decision making criteria are:

- a. accepted if <
- b. accepted if >

Value is obtained by:

$$F_{tabel} = F (K;n-k) = F (2;60-2) = F (2;58) = 3,16$$

**Tabel Hasil Uji Simultan (F-Test)**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	102.036	2	51.018	8.898	.000 <sup>b</sup>
	Residual	326.814	57	5.734		
	Total	428.850	59			
a. Dependent Variable: Minat Nasabah (Y)						
b. Predictors: (Constant), Peran Agen (X2), Tingkat Pemahaman (X1)						
Sumber : Data Diolah (2021)						

In the table above regarding simultaneous testing of the Level of Understanding and Agent Role variables, the Fcount value is 8.898 > Ftable 3.16 with a significant value of 0.000 < 0.05 so that the Fcount > Ftable or significant value < alpha is obtained. From these results it can be concluded that the level of understanding and role of the agent simultaneously (simultaneously) has a positive and significant effect on customer interest in the insurance company PT. PaninDai-IchiLife Ga Unity Medan.

**Tabel Hasil Uji Parsial (T-test)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.167	2.557		2.154	.010
	X1	.298	.143	.240	2.105	.023
	X2	.262	.121	.295	2.740	.005
a. Dependent Variable: Minat Nasabah (Y)						
Sumber : Data Diolah (2021)						

Based on the table above, the results of partial hypothesis testing prove whether each independent variable (Level of Understanding and Role of Agent) has an effect on Customer Interest or not by comparing tcount with ttable. The decision making criteria are H0 accepted if tcount < ttable at  $\alpha$  5%, otherwise Ha is accepted if tcount > ttable at  $\alpha$  5%. The formula for finding ttable is:

$$t_{\text{tabel}} = t(\alpha/2 ; n - k - 1) = t(0,05/2; 60 - 2 - 1) = t(0,025 : 57) = 2,002$$

1. The results of the partial test (t-test) obtained a value if tcount Level of Understanding was 2.105 > ttable 2.002 with a significance value of 0.023 >  $\alpha$  0.05, then Ha was accepted because tcount > ttable. Thus, it can be concluded that partially the level of understanding has a significant and influential effect on customer interest in the insurance company PT. PaninDai-IchiLife GA Unity.

2. The results of the partial test (t-test) obtained a value if tcount of the agent's role was 2.740 > ttable 2.002 with a significance value of 0.005 >  $\alpha$  0.05, then Ho was accepted because tcount > ttable. Thus, it can be concluded that partially the agent's role has a significant and influential effect on customer interest in the insurance company PT. PaninDai-IchiLife GA Unity Medan.

**Tabel Hasil Uji Koefisien Determinasi ( $R^2$ )**

<b>Model Summary<sup>b</sup></b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.528 <sup>a</sup>	.283	.241	3.09435
a. Predictors: (Constant), Peran Agen (X2), Tingkat Pemahaman (X1)				
b. Dependent Variable: Minat Nasabah (Y)				
Sumber : Data Diolah (2021)				

Based on the table above, the results of the coefficient of determination can be seen that:

1. R shows a simple correlation, namely the level of understanding and role of agents towards customer interests is 0.528 or 52.8%. This means the relationship is close, the bigger R means the relationship is closer.
2. R Square ( ) or R square shows that the coefficient of determination is 0.283 or 28.3%. The level of understanding and role of the agent can explain the customer interest variable, while the remaining 71.7% is explained by other variables not examined by this research.
3. For independent variable data, it is better to use adjusted, namely 0.241 or 24.1% of the variable: Level of Understanding and Agent's Role can explain the Customer Interest variable, while the remaining 75.9% is influenced by variables outside the research.
4. Standard Error of the Estimated is the error in the size of the prediction. Standard Error of the Estimated can also be called standard deviation. In this case, the value is 3.29465 %. The smaller the standard deviation means the better the model.

**Interpretation Table of Correlation Coefficient r**

<b>Coefficient Interval</b>	<b>Relationship Level</b>
0,000 – 0,199	Very Low
0,200 – 0,399	Low
0,400 – 0,599	Fairly Strong
0,600 – 0,799	Strong
0,800 – 1,000	Very Strong

Based on the table above, it shows that the contribution of the variables Level of Understanding and the Role of the Agent influences Customer Interest, where an r correlation of 0.528 is obtained in the interval 0.400 – 0.599, so it can be concluded that the variables Level of Understanding and the Role of the Agent have a fairly strong relationship with Customer Interest.

#### **The Influence of the Level of Understanding in Increasing Customer Interest**

The results of the t test (partially), the agent's level of understanding variable obtained  $t_{count} > t_{table}$  ( $2.105 > 2.002$ ) with a significance value  $> 0.1$ , then  $H_0$  is accepted and  $H_a$  is rejected, meaning that the agent's level of understanding partially has a significant effect on customer interest. Based on the research results, the level of understanding has a positive and significant effect on customer interest of 2.105, several respondents stated that the level of

understanding carried out by PT. PaninDai-IchiLife Ga Unity Medan is very useful for customers. In its efforts to provide added value for customers.

### **The Influence of the Agent's Role in Increasing Customer Interest**

From the results of the t test (partially), the agent role variable obtained  $t_{count} > t_{table}$  of  $(2.740 > 2.002)$  with a significance value  $> 0.5$ , so  $H_0$  is accepted and  $H_a$  is rejected. Meanwhile, if the significance value is  $< 0.5$  then  $H_0$  is rejected and  $H_a$  is accepted, meaning that the agent's role partially has a significant effect on customer interest. Based on the research results, the role of the agent has a positive and significant effect on customer interest by 2,740, so many respondents stated that the role of the agent has become better so that it can influence potential customers to trust the PT Insurance company. PaninDai-IchiLife Ga Unity Medan.

### **The Influence of the Level of Understanding and the Role of Agents in Increasing Customer Interest**

The results of the F test (simultaneously), the customer interest variable obtained  $F_{count} > F_{table}$   $(8.898 > 3.16)$  shows that the independent variable (the level of agent understanding and the agent's role) significantly makes a big contribution to the dependent variable (customer interest). So it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, which means there is a simultaneous influence between the independent variables on the dependent variable.

Basically, every increase in customer interest will be responded to positively by company management, so that various efforts are designed by the company to make this happen. Achieving an optimal agent role shows a good level of understanding of an insurance company. As has been explained, one of the efforts that can be made to increase optimal customer interest is the level of understanding of the agents regarding the insurance service products being marketed.

## **V. CONCLUSION**

1. The results of the t test (partially), the agent's level of understanding variable obtained  $t_{count} > t_{table}$   $(2.105 > 2.002)$  with a significance value  $> 0.1$ , then  $H_0$  is accepted and  $H_a$  is rejected, meaning that the agent's partial level of understanding has a significant effect on customer interest.
2. The results of the t test (partially), the agent role variable obtained  $t_{count} > t_{table}$  of  $(2.740 > 2.002)$  with a significance value  $> 0.5$ , so  $H_0$  is accepted and  $H_a$  is rejected. Meanwhile, if the significance value is  $< 0.5$  then  $H_0$  is rejected and  $H_a$  is accepted, meaning that the agent's role partially has a significant effect on customer interest.
3. The results of the F test (simultaneously), the customer interest variable obtained  $F_{count} > F_{table}$   $(8.898 > 3.16)$  shows that the independent variable (the level of agent understanding and the agent's role) significantly makes a large contribution to the dependent variable (customer interest). So it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted, which means there is a simultaneous influence between the independent variables on the dependent variable.

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