

The Effect of Promotion and Service Quality on Customer Interest in Choosing PT. Asuransi Takaful Keluarga Hanifa Agency Bekasi

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Received: 5 Juni 2022
Revised: 10 Juni 2022
Accepted: 13 Juni 2022

Abstract

This study examines the impact of promotion and service quality on customer interest, utilizing a quantitative approach. Data was collected through questionnaires distributed to 100 respondents, focusing on variables of promotion, service quality, and customer interest. The research employed validity and reliability tests, multiple linear regression analysis, partial (t) and simultaneous (F) tests, and the coefficient of determination (R-Square) to analyze the data. The results show that both promotion and service quality have a significant positive effect on customer interest, with an R-square value of 0.930, indicating that 93% of customer interest is influenced by these two variables. The study concludes that improving promotional strategies and service quality can significantly enhance customer interest, although further research is needed to explore other factors influencing customer behavior.

Keywords: promotion, service quality, customer interest, multiple linear regression, validity, reliability

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How to Cite: Wulandari, S., Aviantono, B., Freddy, D., & Noviarini, T. (2025). The Effect of Promotion and Service Quality on Customer Interest in Choosing PT. Asuransi Takaful Keluarga Hanifa Agency Bekasi. *International Journal of Education, Information Technology, and Others*, 8(1), 151-157. Retrieved from <https://jurnal.peneliti.net/index.php/IJEIT/article/view/11401>

INTRODUCTION

The application of Shari'ah principles in the global financial sector has undergone significant development since the 20th century, marked by the emergence of various Shari'ah-compliant financial institutions, both banking and non-banking, in response to the growing demand for services in line with Islamic law (Shari'ah). In Indonesia, the development of Shari'ah finance began in the late 1990s and early 2000s, covering sectors such as banking, capital markets, mutual funds, insurance, cooperatives, BMT, and other microfinance institutions (Alma, 2006). One of the key instruments of Shari'ah finance that plays an important role in national development is insurance. However, this sector now faces various challenges and intense competition, especially in Indonesia.

PT. Asuransi Takaful Keluarga, established in 1994, is the first Shari'ah-compliant insurance company in Indonesia. The company continuously strives to improve service quality and develop marketing strategies to retain and attract customers amid fierce competition from other financial institutions. In this context, effective promotion and good service quality are key factors in influencing customer decisions. The better the promotion and service quality provided, the more likely customers are to be attracted to use the insurance product. Therefore, the implementation of appropriate promotional strategies and quality service is essential for attracting customer interest (Tjiptono, 2008).

The phenomenon occurring at Asuransi Takaful Keluarga Hanifa Agency in Bekasi shows fluctuations in the number of customers each year. The data obtained indicates significant fluctuations in the number of customers from 2019 to 2023, driven by the lack of public awareness regarding Shari'ah insurance and the products offered. The decline in customer numbers in certain years reflects the challenges in increasing public interest in Shari'ah insurance (Kasino, 2019). Therefore, this study aims to analyze the factors influencing these fluctuations, focusing on the impact of promotion and service quality on customer interest.

Promotion is an essential element of marketing management that aims to reach the target market and sell products. According to Tjiptono (2008), promotion is a key factor for the success of a marketing program as it provides relevant information about the product and convinces customers or clients to choose the product offered. There are four indicators of promotion according to Weichard (2014), namely advertising, personal selling, publicity, and sales promotion. These four indicators play a significant role in attracting customer interest, whether through mass media, direct communication with agents or staff, or through attractive offers for prospective customers.

Service quality is also a crucial factor influencing customer satisfaction and their interest in the products offered. According to Kotler and Armstrong (2012), service quality includes all the characteristics of a product or service that support its ability to meet customer needs. High service quality is important for creating customer satisfaction, which in turn increases customer loyalty and interest in choosing the product. Additionally, the indicators of service quality that can influence customer decisions include tangibles, reliability, responsiveness, and assurance (Utami, 2019). These factors play a role in shaping a positive perception of the company.

Customer interest refers to an individual's tendency to choose or purchase a particular product based on feelings of pleasure or attraction to the product. Customer interest is influenced not only by need but also by the appeal of the product offered (Salleh & Wahab, 2004). Several indicators of customer interest according to Priansa (2017) include transactional interest, referential interest, preferential interest, and exploratory interest. By understanding these indicators, companies can design more effective marketing strategies to attract customer interest and increase their participation in the offered products.

The fluctuation in the number of customers at Asuransi Takaful Keluarga Hanifa Agency shows that the promotion and service quality applied by the company have not been fully effective in attracting public interest. Therefore, this study aims to analyze the impact of promotion and service quality on customer interest in choosing the Shari'ah insurance products offered by PT. Asuransi Takaful Keluarga Hanifa Agency. This research is expected to provide insights for the company to optimize marketing strategies and services in order to increase the number of customers and strengthen its position in Indonesia's Shari'ah insurance market (Aprilliana, 2022).

RESEARCH METHOD

The research method employed in this study is quantitative, which involves the use of measurements, calculations, formulas, and numerical data in the

planning, hypothesis development, data analysis techniques, and conclusion drawing stages (Moh Kasiram, 2009, in Waruwu, 2023). The purpose of this research is to assess the influence of promotion and service quality on the interest of customers in choosing PT. Asuransi Syari'ah Takaful Keluarga Hanifa Agency Bekasi. The respondents in this study consist of 100 customers of Takaful Hanifa Agency, and the sample selection is determined using the Slovin formula. The data analysis techniques include classical assumption tests and hypothesis testing, with the instrument used being a questionnaire containing statements directed at Takaful Hanifa Agency's customers. The data analysis technique used is multiple linear regression analysis.

The procedure for data collection involves distributing questionnaires to the selected respondents, explaining the purpose of the study to ensure the respondents understand, and giving them sufficient time to answer the questions truthfully and objectively. Data collection is done anonymously to maintain respondent confidentiality. The analysis technique used in this study is multiple linear regression, which measures the simultaneous influence of promotion and service quality on customer interest. Prior to conducting regression tests, classical assumption tests are performed to ensure the data meets the assumptions of normality, multicollinearity, heteroscedasticity, and autocorrelation. Hypothesis testing is then performed to evaluate the influence of each independent variable on the dependent variable (Priansa, 2017).

RESULTS AND DISCUSSION

Results

The objective of this research was to examine the influence of Promotion (X_1) and Service Quality (X_2) on customer interest (Y) in PT. Asuransi Syari'ah Takaful Keluarga Hanifa Agency Bekasi. Data was collected through a questionnaire survey involving 100 respondents, and analyzed using SPSS 25. The main findings from the analysis are summarized as follows:

Validity Test:

As per Ghozali (2009), the validity test is conducted to ensure that the instrument measures what it is intended to measure. The results from Table 2 indicate that all variables in the study (Promotion, Service Quality, and Interest) have **r-count** values greater than **r-table** (0.196), suggesting that the data is valid.

Table 1. Validity Test Results

Variabel	Item pernyataan	Corrected Pertanyaan Correlations	Item r tabel Total	Keterangan
Promotion (X_1)	Promotion 1	0.676	0.196	Valid
	Promotion 2	0.810	0.196	Valid
	Promotion 3	0.682	0.196	Valid
	Promotion 4	0.695	0.196	Valid
Service Quality (X_2)	Service Quality 1	0.583	0.196	Valid
	Service Quality 2	0.809	0.196	Valid
	Service Quality 3	0.845	0.196	Valid
	Service Quality 4	0.834	0.196	Valid
Interest (Y)	Interest 1	0.863	0.196	Valid
	Interest 2	0.523	0.196	Valid

Interest 3	0.865	0.196	Valid
Interest 4	0.665	0.196	Valid

2. Reliability Test:

The reliability test measures the consistency of the instrument used. Based on Table 3, the reliability coefficients (Cronbach's alpha) for all variables are greater than 0.60, indicating that the data is reliable.

Table 2. Reliability Test Results

Variabel	Reliabilitas Coefficient	Alph a	Keterangan
Promotion (X ₁)	0.685	Reliable (X ₁)	Promotion
Service Quality (X ₂)	0.768	Reliable	Service Quality (X ₂)
Interest (Y)	0.707	Reliable	Interest (Y)

3. Multiple Linear Regression Analysis:

The multiple linear regression results shown in Table 4 indicate that both Promotion and Service Quality have significant effects on customer interest. The regression equation is:

$$Y = 1,141 + 0,438X_1 + 0,501X_2 + e$$

This implies that increases in Promotion (X₁) and Service Quality (X₂) will lead to higher customer interest (Y). Both predictors have a positive impact on customer interest.

Table 3. Multiple Linear Regression Coefficients

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.141		2.469	15.000	(Constant)
Promotion	0.438	0.448	9.446	0.000	Promotion
Service Quality	0.501	0.562	11.858	0.000	Service Quality

4. T-Test (Partial Test):

The t-test results in Table 5 show that both Promotion and Service Quality have a significant effect on customer interest. The **t-count** values for both variables are greater than the **t-table** value (1.661), and the significance values are less than 0.05, confirming their partial significance.

Table 4. T-Test Results

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		

(Constant)	1.141		2.469	0.015	(Constant)
Promotion	0.438	0.448	9.446	0.000	Promotion
Service Quality	0.501	0.562	11.858	0.000	Service Quality

5. F-Test (Simultaneous Test):

The F-test in Table 6 shows that the **F-count** (643.244) is greater than the **F-table** value (3.09), and the significance value (0.000) indicates that Promotion and Service Quality together have a significant effect on customer interest.

Table 5. F-Test Results (ANOVA)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	282.862	2	141.431	643.244	.000 ^b
	Residual	21.328	97	.220		
	Total	304.190	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

6. Determination Test (R-Square):

The R-Square value from Table 7 is 0.930, indicating that 93% of the variation in customer interest is explained by Promotion and Service Quality. The remaining 7% is influenced by other factors not considered in this study.

Table 6. R-Square Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.964 ^a	.930	.928	.469

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Sumber: Data primer yang diolah SPSS

DISCUSSION

The results of this study provide valuable insights into the relationship between Promotion, Service Quality, and customer interest. The findings are consistent with existing literature that emphasizes the significant impact of promotional efforts and service quality on consumer behavior.

Promotion (X₁):

Promotion was found to have a positive and significant effect on customer interest. This aligns with the theories of Kotler & Armstrong (2012), who suggest that promotional activities can increase consumer awareness and influence their purchasing decisions. In this study, the t-test and multiple regression results confirmed that as Promotion increases, customer interest also rises.

Service Quality (X₂):

Service Quality also significantly influences customer interest. The findings are consistent with the SERVQUAL model (Parasuraman et al., 1988), which

identifies reliability, responsiveness, and assurance as key components of service quality that affect customer satisfaction and loyalty. The results show that high service quality increases customer interest, supporting the importance of service excellence in the competitive insurance industry.

Implications for Practice:

For PT. Asuransi Syari'ah Takaful Keluarga Hanifa Agency, these results suggest that both enhancing promotional activities and improving service quality will have a direct positive impact on customer interest. The company should focus on implementing more targeted promotional campaigns while ensuring consistent, high-quality service delivery.

Limitations and Suggestions for Future Research:

One limitation of this study is the use of a single agency as the sample, which may limit the generalizability of the findings. Future studies could expand the sample size to include multiple agencies or regions to provide more comprehensive insights. Additionally, other factors, such as pricing strategies or brand reputation, could be explored to understand the full scope of influences on customer interest in the insurance sector.

CONCLUSION

In conclusion, this study demonstrates that promotion and service quality have a significant positive impact on customer interest at PT. Asuransi Syari'ah Takaful Keluarga Hanifa Agency Bekasi. The data analysis, including validity and reliability tests, confirmed the robustness of the findings. Both promotional efforts and service quality contribute significantly to customer engagement, with the regression model showing that these factors explain 93% of the variation in customer interest. This suggests that improvements in these areas are crucial for attracting and retaining customers.

Based on the findings, it is recommended that the agency focus on enhancing promotional strategies and continuously improving service quality to boost customer satisfaction and loyalty. For future research, expanding the sample size or exploring other variables such as customer trust or pricing could provide a broader understanding of the factors influencing customer interest in the insurance sector. This study offers valuable insights for both industry practitioners and academics aiming to explore customer behavior in service-based industries.

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