

# Analysis of The Influence of Services and Procedures of Claim Submission on The Interest of Participants in Islamic Insurance (Case Study in General *Takaful* for Motor Vehicle Insurance Jakarta 2019)

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## Abstract

*The financial industry as the financial support of the state is not only support with the banking industry but also support non-banks industry, one of them is insurance. Islamic insurance is a risk management effort that will occur in the future that applies the concept of Islam in its operations. Accidents and natural disasters can occur at any time, especially when living in a country like Indonesia, people try to minimize financial losses caused by disasters that it can be save with insurance. An understanding of the participants about Polis in Islamic Insurance become a reason of the researcher to analyze the influence of the participant in Islamic Insurance. This research was carried out to determine the influence of services and procedures of claim submission towards participants' interest in Islamic insurance. The method used by researchers was a quantitative descriptive method by looking for significance between variables using a simple formula of multiple correlation, with data collecting techniques those are observation, interview, questionnaire and documentation. With sampling techniques of the population amount 61 respondent with purposive sampling. Based on the results of the analysis and discussion, it can be concluded that Service ( $X_1$ ) and the Claim Submission Procedure ( $X_2$ ) affected customer interest in Sharia Insurance ( $Y$ ). The  $F_{counting}$  and  $F_{table}$  tests showed that the results were significant, that the  $F_{counting}$  value was greater than  $F_{table}$  ( $35.11 > 3.16$ ), while the coefficient of determination was indicated by the  $R^2$  value of 0.5476 or 54.76% affecting the interest of customers in Islamic insurance, while 45.24% was influenced by other variables unobserved.*

**Keywords:** Islamic Insurance, Services, Claim, Multiple Correlation.

## Introduction

The financial industry as financial support of the state not only support on the banking industry but also support in non-bank industry. One of them is insurance. Islamic insurance market is regarded as one of the services of the fastest growing of industries.<sup>1</sup> *Takaful* is a risk mitigation efforts that will occur in the future to apply the concept of Islam in its operations. So it will be free of the elements of *riba*, *gharar*, gambling, as well as elements that are prohibited by Islamic law. Risk can be defined as the potential occurrence of an event that could cause harm. One possibility would occur undesirable outcomes that can cause harm if not anticipated and managed properly.<sup>2</sup> Natural disasters can happen at any time, especially if people live in a country like Indonesia, sought to minimize the financial losses caused by disasters can be reached with insurance. Uncertainty is closely related to the future outcome of any investment or business, where it needs decisions that are highly projective of each investment and businesses.<sup>3</sup>

National Development Planning Minister or Head of Bappenas, Prof. Bambang Brojonegoro, Pp. D. deliver onhis speaking Islamic Economic Society (MES) on July 06, 2018, as the country with the largest population in ASEAN Indonesia has a high growth middle class who also accompanied by increased productivity of its inhabitants. This growth is also accompanied by the need for services beyond banking in particular services to protect their property.<sup>4</sup> *Takaful* has an important role in national economic development among others to increase financing support the development of the Islamic financial sector, improve financial access of society to Islamic insurance industry thus increasing the inclusiveness and realize the provision of long-term funds in large quantities, with *takaful* life will be more planned and this is one of the way to contribute for national economic development.<sup>5</sup>

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<sup>1</sup>Abdul Azeez and Abdullahi Yusuf Saliu Ishola, "Insurable Interest in Takaful: A Theoretical Contrivance for Islamic Insurers," *International Journal of Economics and Financial*, Vol. 6 No. 3, 2016, 109-115.

<sup>2</sup>Rachmadi Usman, *Aspek Hukum Perbankan Syariah di Indonesia* (Jakarta: Sinar Grafika, 2012).

<sup>3</sup>Novi Puspitasari, *Manajemen Asuransi Syariah* (Yogyakarta: UII Press, 2015), 12.

<sup>4</sup><http://www.ekonomisyariap.org/6746/kontribusi-asuransi-syariah-terhadap-pembangunan-ekonomi-nasional/>, Accessed on 14 October 2018.

<sup>5</sup><http://www.ekonomisyariap.org/6746/kontribusi-asuransi-syariah-terhadap-pembangunan-ekonomi-nasional/>, Accessed on 14 October 2018.

*Takaful* contain values help each other, mutual risk, honesty, the principle of fair, transparent and sincere in which these values are universal values that are not only a blessing that monopolized one party alone, but can be a blessing all mankind. In a review of *fiqh*, Islamic insurance also meet compliance with Islamic law so that it can be used by all levels of Indonesian society (not just Muslims). It has been established in the DSN Fatwa MUI No. 21/DSN-MUI/X/2001. Having this *fatwa* then there is no doubt about the existence of Islamic insurance.<sup>6</sup>

The difficulty of managing insurance claims often makes polisholders angry. Not a few makes it one reason people are reluctant to buy insurance polis.<sup>7</sup> Even though the government provides a mediation body to report any difficulties in arranging insurance claims but does not work easily. On consumer media sites, there are many complaints from life, family or public insurance policyholders stating that managing the disbursement of claim funds they need is very difficult. Polisholders write on the site to get answers from insurance companies.

The majority of Indonesia's population, especially Jakarta, become a common place with population density and also vehicles used. As the center of the Indonesian government, many luxury vehicles from the middle class were found, even though thousands and even millions of cars filled the streets in Jakarta, even traffic jams and accidents had become common place to be found throughout the city of Jakarta.

It is undeniable that there are many offers for motorized vehicle owners to insure their vehicles. Because the level of traffic accidents is too high, and many people submits the claims without understanding the contents of the polis over the assumption that an accident is calamity. So the claims are redeemed easily.

Based on the issue, researcher is interested in conducting a research on titled Analysis of The Influence of Services and Procedures of Claim Submission on The Interest of Participants in Islamic Insurance (Case Study in General *Takaful* for Motor Insurance Jakarta 2019).

This type of research used by researchers is a correlational study, the research done to find the relationship or the influence

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<sup>6</sup>[Http://www.ekonomisyariap.org/6750/urgensi-asuransi-syariah-dalam-kehidupan/](http://www.ekonomisyariap.org/6750/urgensi-asuransi-syariah-dalam-kehidupan/). Accessed on October 14, 2018.

<sup>7</sup><https://www.merdeka.com/uang/klaim-asuransi-sulit-cair-ini-jalan-keluarnya.html>, Accessed on April 25, 2019.

of one or more independent variables with one or more dependent variables.<sup>8</sup>

This design research used field quantitative research method. Quantitative research is empirical research data in the form of number. Used to examine the population or a particular sample, data collection using research instruments, particular sample, data collection using research instruments (primary and secondary), quantitative data analysis or statistics, with the aim to describe and test the hypothesis that has been set. In this study using multiple correlation. Multiple correlation is a correlation consists of two independent variables ( $X_1, X_2$ ) and one dependent variable ( $Y$ ). The research was conducted in Jakarta Graha Kospin General *Takaful* Services 3<sup>rd</sup> Floor, Jl Jendral Gatot Subroto, Kav. 1 South Jakarta, 12870. The number of samples is determined by the researchers of 61 respondents who use the insurance for motor insurance.

### The Definition, Object, and Analysis of The Influence

*Takaful* is a mutual assistance efforts among a number of people/parties through investment in assets or funds *tabarru* are on the pattern of returns at particular risk through contract in accordance with *sharia*. The basic foundation *takaful* is the source of law-making practice of *takaful*. Because from the beginning interpreted as a form of Islamic insurance and insurance businesses that are based on the values that exist in Islam, the Qur'an and the Sunnah of the Prophet, the foundation used in this case is not much different from the methodology used by the majority of experts Islamic law. Islamic insurance is a group of people who help each other, mutual guarantee, and work together to spend *tabarru* as a charity fund that is used to help if one of the affected areas.<sup>9</sup> *Takaful* with this definition in accordance with the words of Allah:<sup>10</sup>

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

<sup>8</sup>Suryani and Hendryadi, *Metode Riset Kuantitatif* (Jakarta: Kencana Prenadamedia Group, 2013), 119.

<sup>9</sup>Abdullah Amrin, *Asuransi Syariah, Keberadaan dan Kelebihannya di tengah Asuransi Konvensional* (Jakarta: PT. Gramedia, 2006), 11.

<sup>10</sup>Al-Qur'an Surah Al-Maidah Verse: 1.

Islamic insurance based on the concept of mutual help in goodness and piety, making all participants in a large family to protect each other and bear the financial risk which occurred between them. *Takaful* concept which is the basis of Islamic insurance, established on three basic principles, namely mutual responsibility, work together and help each other, protect each other.<sup>11</sup>

The Insurance Bureau has been divided into 13 (thirteen) branches (products/class of business) which include property insurance, motor vehicle insurance, insurance for sea freight (marine cargo), marine hull, aircraft frame insurance (aviation), engineering, personal and health accident insurance, credit and surety insurance, satellite insurance, energy-onshore, energy-offshore, as well as various other insurance branches that are categorized in others insurance branches.<sup>12</sup>

*Sharia* insurance in Indonesia set in some DSN-MUI *fatwa*, among others DSN MUI No. 21/DSN-MUI/X/2001 on General Guidelines for *Takaful*. DSN-MUI Fatwa No. 51/DSN-MUI/III/2006 concerning the Agreement *Tabarru'* on Insurance and Reinsurance *Sharia*, and DSN MUI Fatwa No. 81/DSN-MUI/III/2011 Refund *Tabarru'* for Insurance participants who quit before period ended treaty.<sup>13</sup>

The process of relationship between participants and companies in the *sharia* insurance mechanism is "*Sharing of Risk*" which means to bear each other. There is no transfer of risk from participants to the company, because in practice contributions paid by participants do not occur "*Transfer of Fund*," the ownership status is still attached to the participants as *Shahib al-Mall*.<sup>14</sup>

Insurance participants are bound by a contract (agreement) to help each other, through *sharia* instruments called *tabarru'* funds or benevolent funds. Each contributes a contribution, the amount of which borrows the death table (Morality Tables) for Life Insurance, and for loss insurance calculates based on loss statistics, such as probability theory or tendency theory.<sup>15</sup>

<sup>11</sup>Muhammad Syakir Sula, *Asuransi Syariah (Life and General): Konsep dan Sistem Operasional* (Jakarta: Gema Insani, 2004), 294.

<sup>12</sup>Djoko Prakoso and I Ketut Murtika, *Hukum Asuransi Indonesia* (Jakarta: PT Asdi Maha Satya, 2000), 56.

<sup>13</sup>Muhammad Syakir Sula, *Asuransi Syariah (Life and General)*... 257.

<sup>14</sup>*Ibid*, 303.

<sup>15</sup>Abbas Salim, *Asuransi dana Manajemen Resiko* (Jakarta: Grafindo Persada, 2000), 153-154.

In the Services raises customer satisfaction is a situation in which the needs, desires, and expectations of customers are met in a product that is consumed. Factors that influence the perceptions and expectations of customers is the need and desire, past experience, the experience of peers, and communication through advertising.<sup>16</sup>

A quality of service is a mismatch between the expectations or desires of consumers with consumer perception. Dimensions of service quality there are five elements that determine the quality of services, namely: “*tangible, responsiveness, reliability, assurance, and empathy.*”

In the concept of *takaful* we found a claim submission. Insurance claims are claims for compensation submitted by the insured to the insurer or insurers, every contribution payment upfront will be divided into two, into the account of the Polisholder and the other participants incorporated into a special account that is intended as *tabarru'* or donations to help another brother.<sup>17</sup> Insurance agreement which runs sometimes insureds experiencing difficulties in fulfilling its obligations, partly due to economic factors or other factors, such as death.

Motor vehicle become liability insurance for many people choose to protect, due to sudden natural disasters or accidents. The following procedure for submission of claims for motor vehicles in the General *Takaful* Jakarta:<sup>18</sup>

1. In the event of an accident or theft that addresses the criteria of the insurance Polis and is not a fraud.
2. Report to the General *Takaful* via telephone or email, no later than 5 days after the incident.
3. Filling the loss report and sign.
4. Completing the claim documents.
5. Surveyors will document the damage or location.
6. Issuance of Work Order or publishing agreement.
7. Vehicle repair workshop partners with tau receive compensation claims.

The research about “*Analysis of The Influence of Services and Procedures for Claim Submission on The Interest of Participants in Islamic*

<sup>16</sup>Nasution, *Manajemen Mutu Terpadu* (Jakarta: Ghalia Indonesia, 2001), 60.

<sup>17</sup>Gemala Dewi, *Aspek-Aspek Hukum dalam Perbankan dan Perasuransian Syariah di Indonesia*, Vol. 4 (Jakarta: Kencana, 2005), 95.

<sup>18</sup>Polis of Motor Insurance, General *Takaful*.

*Insurance, Case Study in General Takaful for Motor Insurance Jakarta 2019*” was done by the questionnaire distribution which has already tested with as simple formulas of Multiple Correlation.

The description of the research result would be started by identifying respondent characteristics based on demography factors, questionnaire distribution, the next step was filtering the data based on sample characteristic that has already decided by tabulation. Then, analyzing the data by a simple formulas of multiple correlation. With a *google form* was collecting amount 61 questionnaire from the General *Takaful* participant for Motor Insurance. The following are the respondent characteristics based on gender, age, and job with the questionnaire that distributed by the researcher, as follow:

1. Table of Respondent Characteristics

Respondent Characteristics			
Characteristics	Category	Frequency	Percentage (%)
Gender	Male	31	51%
	Female	30	49%
Age	< 20	1	2%
	21 - 30	23	38%
	31 - 40	27	44%
	41 - 50	9	15%
	> 50	1	2%
Job	Student / College Student	2	3%
	Private Employee	20	33%
	Government Employee	5	8%
	Entrepreneur	13	21%
	State Owned Corporation	10	16%
	Hygienist (Doctor, Dentist, etc)	3	5%
	Others	8	13%

Source: Primery Data which managed by the researcher (attachment)

**a. The Respondents Characteristic Based on Gender**

According to the table above, it can be shown that 61 repondents in this research, there were 31 male (51%), while the last 30 female (49%). This data were shown that male repondents were more than female repondents.

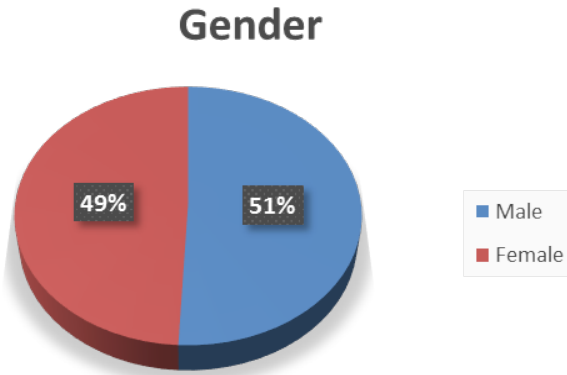


Diagram Respondent Characteristic Based on Gender

**b. The Respondents Characteristic Based on Age**

According to the table above, it was shown that from 61 respondents comprised to a people (2%) it was under 20 years old, 23 people (38%) were 20-30 years old, 27 people (44%) were 31-40, and 9 people (15%) were 41-50 years old while the last 1 people (2%) was more than 50 years old. From the table above, it was known that the most dominant repondents were 31-40 years old as many as 27 people (44 %).

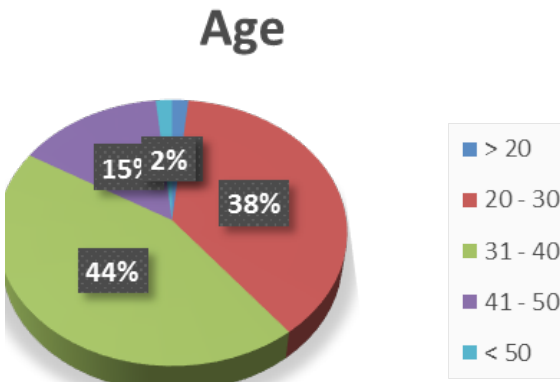


Diagram Respondent Characteristic Based on Gender



c. The Respondents Characteristic Based on Job

Based on the table above, it can be known that from 61 respondents comprised to 2 people (3%) were college students, 20 people (33%) were Private Employee, 5 people (8%) were Government Employee, 13 people (21%) were Entrepreneur, 10 people (16%) were working in State Owned Corporation, 3 people (5%) were Hygienist (Doctor, Dentist, Midwife, etc.), and the last 8 people (13%) were others. From the result above, it can be shown that based on job, the most dominant respondents were Private Employee as many as 20 people (33%).

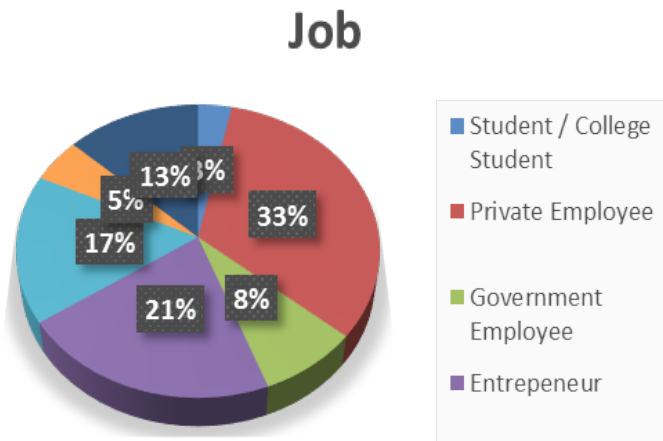


Diagram Respondent Characteristic Based on Job

2. Description of Variables

- a. First variable, Service of General Takaful ( $X_1$ )
- b. Second variable, Procedures of Claim Submission ( $X_2$ )
- c. Third Variable, Interest of Participants in Sharia Insurance ( $Y$ )
- d. Sample quantity, 61 respondents
- e. Error level ( $\alpha$ ) = 0,05

**Table 4**  
**Data Variables ( $X_1$ ), ( $X_2$ ) and ( $Y$ )**

No	$X_1$	$X_2$	$Y$	$X_1^2$	$X_2^2$	$Y^2$	$X_1Y$	$X_2Y$	$X_1 X_2$
1	20	21	22	400	441	484	440	462	420
2	20	20	19	400	400	361	380	380	400
3	16	17	24	256	289	576	384	408	272
4	19	19	22	361	361	484	418	418	361
5	24	20	21	576	400	441	504	420	480
6	20	20	20	400	400	400	400	400	400
7	20	18	19	400	324	361	380	342	360
8	25	25	24	625	625	576	600	600	625
9	20	20	19	400	400	361	380	380	400
10	23	20	20	529	400	400	460	400	460
11	25	25	25	625	625	625	625	625	625
12	15	15	15	225	225	225	225	225	225
13	21	20	20	441	400	400	420	400	420
14	17	19	19	289	361	361	323	361	323
15	20	20	20	400	400	400	400	400	400
16	25	25	25	625	625	625	625	625	625
17	20	19	20	400	361	400	400	380	380
18	22	21	24	484	441	576	528	504	462
19	20	20	20	400	400	400	400	400	400
20	20	20	21	400	400	441	420	420	400
21	20	20	20	400	400	400	400	400	400
22	21	21	22	441	441	484	462	462	441
23	20	20	20	400	400	400	400	400	400
24	20	20	20	400	400	400	400	400	400
25	21	20	21	441	400	441	441	420	420
26	20	20	20	400	400	400	400	400	400
27	23	24	21	529	576	441	483	504	552
28	20	20	20	400	400	400	400	400	400
29	20	20	20	400	400	400	400	400	400
30	21	20	20	441	400	400	420	400	420

No	$X_1$	$X_2$	Y	$X_1^2$	$X_2^2$	$Y^2$	$X_1Y$	$X_2Y$	$X_1 X_2$
31	20	20	18	400	400	324	360	360	400
32	20	20	20	400	400	400	400	400	400
33	20	20	20	400	400	400	400	400	400
34	24	20	20	576	400	400	480	400	480
35	25	25	25	625	625	625	625	625	625
36	22	20	20	484	400	400	440	400	440
37	20	20	20	400	400	400	400	400	400
38	20	20	20	400	400	400	400	400	400
39	20	20	20	400	400	400	400	400	400
40	22	23	23	484	529	529	506	529	506
41	20	20	20	400	400	400	400	400	400
42	20	20	20	400	400	400	400	400	400
43	18	21	23	324	441	529	414	483	378
44	20	20	20	400	400	400	400	400	400
45	20	20	20	400	400	400	400	400	400
46	20	20	20	400	400	400	400	400	400
47	23	20	20	529	400	400	460	400	460
48	20	20	20	400	400	400	400	400	400
49	20	18	16	400	324	256	320	288	360
50	19	20	19	361	400	361	361	380	380
51	21	20	20	441	400	400	420	400	420
52	20	20	20	400	400	400	400	400	400
53	20	20	20	400	400	400	400	400	400
54	20	20	20	400	400	400	400	400	400
55	20	20	20	400	400	400	400	400	400
56	20	20	20	400	400	400	400	400	400
57	21	21	20	441	441	400	420	420	441
58	20	20	20	400	400	400	400	400	400
59	20	20	20	400	400	400	400	400	400
60	21	20	20	441	400	400	420	400	420
61	24	22	22	576	484	484	528	484	528

## 3. Determine (H) in a Sentence

$H_1$ : It has a significant correlation between Services with Procedures of Claim Submission on the interest of the participants of Motor Insurance in General *Takaful*.

$H_0$ : It has a significant correlation between Services with Procedures of Claim Submission on the interest of the participants of Motor Insurance in General *Takaful*.

## 4. Determine (H) in a Statistic

$$H_1 = R \neq 0$$

$$H_0 = R = 0$$

## 5. Auxiliary Table for Calculating The Multiple Correlation

a. **The Correlation between  $X_1$  with Y****Auxiliary Table between  $X_1$  with Y**

Statistical Symbol	Statistical Result
$n$	61
$\sum X_1$	1258
$\sum Y$	1249
$\sum X_1^2$	26170
$\sum Y^2$	25771
$\sum X_1 Y$	25872

$$r_{X_1 Y} = \frac{n(\sum X_1 Y) - (\sum X_1) \cdot (\sum Y)}{\sqrt{\{n \cdot \sum X_1^2 - (\sum X_1)^2\} \cdot \{n \cdot \sum Y^2 - (\sum Y)^2\}}}$$

$$r_{X_1 Y} = \frac{61(25872) - (1258) \cdot (1249)}{\sqrt{\{61 \cdot 26170 - (1258)^2\} \cdot \{61 \cdot 25771 - (1249)^2\}}}$$

$$r_{X_1 Y} r_{X_1 Y} = 0,539$$

**b. The Correlation between  $X_2$  with Y**  
**Auxiliary Table between  $X_2$  with Y**

Statistical Symbol	Statistical Result
$N$	61
$\sum X_2$	1239
$\sum Y$	1249
$\sum X_2^2$	25339
$\sum Y^2$	25771
$\sum X_2 Y$	25505

$$r_{X_2 Y} = \frac{n(\sum X_2 Y) - (\sum X_2) \cdot (\sum Y)}{\sqrt{\{n \cdot \sum X_2^2 - (\sum X_2)^2\} \cdot \{n \cdot \sum Y^2 - (\sum Y)^2\}}}$$

$$r_{X_2 Y} = \frac{61(25505) - (1239) \cdot (1249)}{\sqrt{\{61 \cdot 25339 - (1239)^2\} \cdot \{61 \cdot 25771 - (1249)^2\}}}$$

$$r_{X_2 Y} r_{X_2 Y} = 0,736$$

**c. The Correlation Between  $X_1$  with  $X_2$**   
**Auxiliary Table between  $X_1$  with  $X_2$**

Statistical Symbol	Statistical Result
$n$	61
$\sum X_1$	1258

$\sum X_2$	1239
$\sum X_1^2$	26170
$\sum X_2^2$	25339
$\sum X_1 X_2$	25709

$$r_{X_1 X_2} = \frac{n(\sum X_1 X_2) - (\sum X_1) \cdot (\sum X_2)}{\sqrt{\{n \cdot \sum X_1^2 - (\sum X_1)^2\} \cdot \{n \cdot \sum X_2^2 - (\sum X_2)^2\}}}$$

$$r_{X_1 X_2} = \frac{61(25709) - (1258) \cdot (1239)}{\sqrt{\{61 \cdot 26170 - (1258)^2\} \cdot \{61 \cdot 25339 - (1239)^2\}}}$$

$$r_{X_1 X_2} = 0,794$$

d. The Formula of Multiple Correlation Analysis ( R )

$$R_{X_1 X_2 Y} = \sqrt{\frac{r^2 X_1 Y + r^2 X_2 Y - 2 \cdot r_{X_1 Y} \cdot r_{X_2 Y} \cdot r_{X_1 X_2}}{1 - r^2 X_1 X_2}}$$

$$R_{X_1 X_2 Y} = \sqrt{\frac{0,539^2 + 0,736^2 - 2 \cdot 0,539 \cdot 0,736 \cdot 0,794}{1 - (0,794)^2}}$$

$$R_{X_1 X_2 Y} = \sqrt{\frac{0,83 - 0,63}{0,37}}$$

$$R_{X_1 X_2 Y} = \sqrt{\frac{0,20}{0,37}}$$

$$R_{X_1 X_2 Y} = \sqrt{0,55} R_{X_1 X_2 Y} = \sqrt{0,55} = 0,74 \approx 1$$

From the results of these calculations it can be said that there was a relation (correlation) between services ( $X_1$ ) and the procedure of claim submission ( $X_2$ ) to the customer interest in *Sharia* Insurance ( $Y$ ), especially in this study at General *Takaful* Jakarta. The correlation between service ( $X_1$ ) and the procedures of claim submission ( $X_2$ ) to the customer interest in *Sharia* Insurance ( $Y$ ) conducted at General *Takaful* was strongly echoed, based on the calculation results the amount of  $R$  is  $0.74 \approx 1$ .

Whereas to determine the size of the contribution of variables  $X_1$  and  $X_2$  to the variable ( $Y$ ) or we call it determinant coefficient =  $R^2 \times 100\%$  or  $(0.742 \times 100\% = 54.76)$ .

This result shows that around 54.76% of the variable interest in *Sharia* Insurance participants ( $Y$ ) was explained by a combination of services ( $X_1$ ) and the procedures of claim submission ( $X_2$ ). The remaining 45.24% was explained by other unobserved independent variables. Furthermore, to determine the significance of multiple correlations ( $R$ ), the following  $F$  test was calculated:

$$F_{hitung} = \frac{\frac{R^2}{k}}{\frac{(1-R^2)}{(n-k-1)}} = \frac{\frac{0,74^2}{2}}{\frac{(1-0,74^2)}{(61-2-1)}} = \frac{0,2738}{0,0078}$$

$$\frac{\frac{R^2}{k}}{(1-R^2)} = \frac{\frac{0,74^2}{2}}{(1-0,74^2)} = \frac{0,2738}{0,0078} = 35,11$$

**e. The Test of Significance with  $F_{counting}$  Formulas**

Rule of significance test was, If  $F_{counting} > F_{table}$ , then it was significant. Value of  $F_{table}$  with  $\alpha + 0.05$  tested for both. Look for a simple table in the Microsoft Excel worksheet using the formula = F.INV.RT (p; DF1; DF2). DF 1 was an independent variable, while DF 2 was the number of samples calculated by the number of independent variables and less the 1.

DF was the degree of freedom. The denominator was DF 1 and the Numerator was DF 2. Every F test always has two values of DF.<sup>19</sup>

$$\begin{aligned}
 F_{tabel} &= F(1 - \alpha) [(db = k), (db = n - k - 1)] \\
 &= F(1 - \alpha) [(db = 2), (db = 61 - 2 - 1)] \\
 &= F(1 - 0,05) [2, 58] \\
 &= F(0,95) [2, 58] \\
 &= F.INV.RT(p;DF1;DF2) \text{ (work in Excel)} \\
 &= 3,16
 \end{aligned}$$

$F_{tabel}$  3,16 is the closer or the most estimating calculation.

After the calculation, it turns out that  $F_{counting} > F_{table}$ , that is  $35.11 > 3.16$  so that  $H_0$  was rejected. It can be seen that there was a significant relation between service ( $X_1$ ) and the procedure of claim submission ( $X_2$ ) to the interest of participant in *Sharia* Insurance ( $Y$ ) case study at General *Takaful* Jakarta.

High-quality services greatly influence whether an institution is accepted or not by the customer, and the concept of Islamic work is considered as one type of worship. The Prophet said: "From Aisha RA, say the Prophet Muhammad: "Allah 'azza wa jalla like it if one of you does *itqan* charity."<sup>20</sup> The word *itqan* means preparing and giving something in terms of knowledge and art to give the best results or do everything with high quality.

The facts that collected by respondents on the questionnaire that has been shared, that General *Takaful* conducts activities in general, especially in service, is very concerned about the existence of variables, namely *Reliability*, the ability of officers to provide services accurately, reliably and without being picky. Sympathetic attitude and appropriate performance expectations. *Assurance* proves that the knowledge and honesty possessed fosters trust by the participants. Next is the *Tangible* that the physical evidence with the modesty of the clothes used, the proper place and adequate equipment. *Emphaty*, which is giving more attention to participants who

<sup>19</sup><https://www.statistik.com/2012/07/f-tabel-dalam-excel.html>, Accessed April 25, 2019.

<sup>20</sup>Hadith History of Imam at-Tabrani, *al-mu'jam al-Awsat*, Numb. 897, and Imam Baihaqi, *Sya'bu al-Iman*, Numb. 5312.



feels they have a problem or a quick response to those who want to submit a claim. Activities carried out by General *Takaful* does not contradiction with *Sharia*, because in Islam, the five variables must be contained in a service.

## Conclusion

The research result about partial relation among the independent variable and dependent variable can be concluded that services variable had an enough affect toward the participants interest to *Sharia* Insurance as many as 0,539. Procedures of Claim submission variable had a great influence toward the customer's interest to sharia insurance as many as 0,736. And, the correlation of both variable had a great influence toward the customer's interest to *Sharia* Insurance as many as 0,794. First hypothesis ( $H_1$ ) that there is a positive and significant relation between service and the interest of participant in Islamic Insurance General *Takaful* Jakarta 2019 is true. Second Hypothesis that there is a positive and significant relation between the procedure of Claim Submission with the interest of participants in Islamic Insurance General *Takaful* Jakarta 2019 is true. Third Hypothesis that there is a positive and significant relation between the service and the procedure of Claim submission with the Interest of Participant in Islamic Insurance General *Takaful* Jakarta 2019 is true.

High-quality services greatly influence whether an institution is accepted or not by the customer, and the concept of Islamic work is considered as one type of worship. As a benchmark Islam sees a service in several aspects. Some authors suggest this in the division, namely *Tangible, Responsiveness, Reliability, Assurance, and Emphaty*. And General *Takaful* was conducting all the five variables for all participants.

General *Takaful* does not conflict with Islamic law because the collected *tabarru'* funds are very safeguarded for mutual benefit to all participant who needs. *Tabarru'* which has been agreed from the beginning is the source of funds that will be lowered to whoever submits the claim, this is called benevolence funds for helping.

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