

The Influence of Emotional Marketing and Sharia Marketing on Consumer Decisions in Purchasing Waqf Policy Insurance Products (Case Study at PT Asuransi Syariah Keluarga Indonesia)

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Abstract. *The development of sharia economics and finance has experienced significant developments in recent years. This is marked by several main developments in the financial sector and sharia financial instruments, which are increasingly varied and diversifying to meet the diverse needs of the public or customers. One of the sharia financial institutions that is experiencing development is sharia insurance. The sharia insurance industry has become an integral part of modern society's lives. In the midst of the various choices of sharia insurance products, innovation in sharia insurance products combined with waqf instruments is one of the good things for the expansion of sharia financial instruments. Companies marketing waqf insurance policies face increasingly complex challenges to understand, reach, and win the hearts of consumers. The decision to purchase a waqf policy insurance product no longer only revolves around financial considerations but also includes emotional dimensions and deep religious values. This research aims to determine the influence of emotional marketing and sharia marketing on consumer decisions in purchasing policy waqf insurance products using the method used by researchers, namely associative research with a quantitative approach. This research used a sample of 40 respondents with 19 questionnaire statements. In this study, the model used uses a linear regression model involving more than one independent variable or predictor (multiple linear regression). This research shows that, partially or simultaneously, the emotional marketing and sharia marketing variables are stated to have a significant influence on consumer decisions in purchasing waqf insurance policies. This is obtained from the coefficient of determination value in the very strong category, which is between 0.80 and 1,000, with an adjusted R square result of 0.818, or around 81.8%, influencing consumer decisions and the remaining 18.2% being influenced by other variables outside of this research.*

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Keywords: *Emotional Marketing, Sharia Marketing, Consumer Decisions, Waqf Insurance Policies.*

Abstrak. *Perkembangan ekonomi dan keuangan syariah telah mengalami perkembangan yang signifikan dalam beberapa tahun terakhir, hal ini ditandai dengan beberapa perkembangan utama dalam sektor keuangan dan instrumen keuangan syariah yang semakin bervariasi serta mengalami diversifikasi untuk memenuhi kebutuhan yang beragam dari masyarakat atau nasabah. Salah satu lembaga keuangan syariah yang mengalami perkembangan adalah asuransi syariah. Industri asuransi syariah telah menjadi bagian integral dari kehidupan masyarakat modern. Di tengah beragamnya pilihan produk asuransi syariah, inovasi produk asuransi syariah yang dikombinasikan dengan instrumen wakaf menjadi salah satu hal baik bagi perluasan instrumen keuangan syariah. Perusahaan yang memasarkan asuransi wakaf polis menghadapi tantangan yang semakin kompleks untuk memahami, menjangkau, dan memenangkan hati konsumen. Keputusan membeli produk asuransi wakaf polis tidak lagi hanya berfokus pada pertimbangan finansial semata, tetapi juga mencakup dimensi emosional dan nilai-nilai keagamaan yang mendalam. Penelitian ini bertujuan untuk mengetahui pengaruh emotional marketing dan sharia marketing terhadap keputusan konsumen dalam membeli produk asuransi wakaf polis dengan metode yang digunakan peneliti yaitu penelitian asosiatif dengan pendekatan kuantitatif. Penelitian ini menggunakan sampel berjumlah 40 responden dengan 19 pernyataan kuesioner. Pada penelitian ini model yang dipakai menggunakan model regresi linear dengan melibatkan lebih dari satu variabel bebas atau predictor (Regresi Linear Berganda). Penelitian ini menunjukkan hasil bahwa secara parsial maupun simultan variabel emotional marketing dan sharia marketing dinyatakan memiliki pengaruh signifikan terhadap keputusan konsumen dalam membeli asuransi wakaf polis. Hal tersebut didapatkan dari nilai koefisien determinasi dengan kategori sangat kuat yang berada diantara range 0.80 - 1.000 dengan hasil Adjusted R Square sebesar 0.818 atau sekitar 81.8% mempengaruhi keputusan konsumen dan sisanya 18.2% dipengaruhi oleh variabel lain diluar penelitian ini.*

Kata Kunci: *Emotional Marketing, Sharia Marketing, Keputusan Konsumen, Asuransi Wakaf Polis.*

Introduction

A waqf insurance policy is an insurance policy owned by the policy holder and given to the waqf body or institution by the policy holder. In the DSN MUI fatwa no. 106/DSN-MUI/X/2016 concerning waqf insurance benefits and investment benefits in sharia life insurance, it is explained that waqf is holding assets that can be utilized and/or disposed of without losing the objects by not selling, giving away, and/or bequeathing them, and the results are channeled into something that is permissible for existing waqf beneficiaries. Meanwhile, the insurance benefits in the DSN MUI fatwa explain that the insurance benefits are a number of funds sourced from tabarru funds that are handed over to the party experiencing the disaster or the party appointed to accommodate them. Along the way, waqf insurance policies have had several challenges from the market side for sharia insurance companies, apart from the difficulty of marketing life insurance and the existence of waqf instruments, which has become a challenge for sharia insurance companies to further strengthen and increase customers' loyalty in Indonesia. waqf insurance product purchasing policy through an introduction process. to the public about sharia insurance policy waqf.

In January 2023, in the Non-Bank Financial Industry (IKNB) sector published by the Otoritas Jasa Keuangan, it was recorded that insurance sector premium income in January 2023 reached IDR 30.55 trillion, or 5.22 percent year over year (December 2022: 1.09 percent year over year). Likewise, general insurance and reinsurance premiums grew 19.80 percent year over year in January 2023 to reach IDR 14.53 trillion. However, life insurance premiums in 2023 will contract by 5.25 percent yoy, with a value of IDR 16.02 trillion (ojk.go.id).

Waqf policy products have special characteristics in terms of product packaging where there are waqf elements or instruments, which is a challenge for sharia insurance companies to work harder in explaining insurance and waqf itself to the public or potential customers so that the public or potential

customers can understand it. he. The customers have an interest in it. Waqf product policy There are several aspects that insurance companies need to pay attention to so that potential consumers are interested in policy waqf products, including aspects related to marketing where agents representing insurance companies in marketing products must be able to understand the characteristics or behavior of consumers themselves. and consumers are interested in waqf policy products and their sustainability impact after consumers buy these waqf policy products through emotional marketing and sharia marketing approaches. These two things need to be explored further by insurance companies through their marketing agents so that policy waqf products can be marketed on target and are beneficial to society. According to Susilo et al. (2015), emotional marketing is an effort made by companies to create sustainable relationships with customers so that customers feel appreciated and cared for.

Hasan (2009:145) stated 8 values related to the operation of emotional marketing, namely the first if the principles of emotional marketing lead to strategies that can hardly be imitated, so that they have a very strong competitive advantage. Second, the definition of emotional marketing includes efforts to make customers feel cared for; care is important for forming loyalty. Third, increasing customer loyalty is the most important way to create long-term profits, where loyalty will generate profits. Fourth, namely, being able to give customers what they need, Fifth, in a competitive market in terms of product or price, emotional relationships support an increase in the value of sales transactions. Sixth, emotional marketing helps businesses focus more on delivering the right emotional messages in the right place and at the right time to the right customers. Seventh, emotional marketing can form long-lasting relationships; it will make customers feel very valuable and cared for so that they will give loyalty to the product. Eighth, namely superior delivery value for customers, means more than just a profit for the right price; the overall value proposition combines rational and emotional components. From this

explanation, if we relate it to insurance waqf products, it can be concluded and measured that the extent of the influence of emotional marketing on customer loyalty in purchasing policy waqf products includes the level of satisfaction, level of loyalty, consumer interaction and involvement, customer recommendations, and the level of consumer participation in waqf activities.

Sharia marketing, or sharia marketing, is a form of marketing that is imbued with spiritual values in all processes and transactions until it reaches a level where all the main stakeholders in the business (customers, employees, shareholders, suppliers, distributors, and even competitors) can achieve happiness (Kartajaya, 2006). In the sharia marketing aspect, we can see the level of customer awareness and understanding of sharia principles by measuring the level of customer awareness and understanding of sharia principles implemented in insurance waqf policies. This can be done through surveys or measuring the level of customer participation in sharia-related educational programs.

By implementing the two aspects above (emotional marketing and sharia marketing), it is hoped that the marketing process for sharia insurance policy waqf products will be able to achieve targets, be on target, and have benefits for society. This hope certainly needs to be strengthened with a more detailed foundation and analysis of the influence of emotional marketing and sharia marketing on consumer behavior in purchasing waqf policy insurance products using a quantitative approach. In order to support the research and deepen the discussion, the author first conducted a review of previous research literature which has a good level of relevance to the topic in this research. Topics studied include research related to emotional marketing, sharia marketing and its influence on consumer decisions in purchasing sharia insurance policy waqf products. Below is some previous research that the author has tried to summarize, including research conducted by Dicky Fauzi Firdaus, Dewi Fitria Nurazizah (Firdaus and Nurazizah 2021). The purpose of this research is to determine the magnitude of the influence of emotional

marketing on customer loyalty, where the results of this research obtained the coefficient of determination which shows 28.3% of the influence of emotional marketing on customer loyalty. The remaining 71.7% is influenced by other variables not examined in this research. And obtained t count (5.955) > t table (1.987) meaning that there is an influence of emotional marketing on customer loyalty at Bank BJB Syariah Kuningan Branch Office. The differences and similarities with the research being conducted by researchers are in terms of the differences in the variable x used in research conducted by Dicky Fauzi Firdaus, Dewi Fitria Nurazizah (Firdaus and Nurazizah 2021) using 1 emotional marketing variable and the dependent variable is customer loyalty. Meanwhile, from the equation side, both use the emotional marketing variable as an independent variable.

Further research written by Khoirotun Nisa, Imam Sopingi (Nisa and Sopingi 2020) on the topic of the Influence of Service Quality, Emotional Marketing and Spiritual Marketing on Savings Customer Satisfaction resulted in the conclusion that Service Quality (X1) Emotional Marketing (X2), Spiritual Marketing (X3) together influence the dependent variable on Customer Satisfaction (Y). A Sig value of 0.000 indicates Service Quality (X1), Emotional Marketing (X2), Spiritual Marketing (X3), partially influence the dependent variable on Customer Satisfaction (Y). The coefficient of multiple determination (R-square) is 0.878 or 87.8%. This value shows that 87.8% of Customer Satisfaction (Y) is influenced by Service Quality (X1), Emotional marketing (X2), Spiritual Marketing (X3) and the remaining 12.2% is influenced by other variables outside the research. The differences and similarities with the research being conducted by researchers are that in terms of differences, the research uses 3 independent variables to find the influence on customer satisfaction, while the research being researched uses 2 independent variables to look for the influence of consumer decisions in purchasing products. The similarities lie in the same independent variables, namely emotional marketing and sharia marketing. Therefore, the researcher decided to conduct further

research with the title *The Influence of Emotional Marketing and Sharia Marketing on Consumer Decisions in Purchasing Waqf Policy Insurance Products (Case Study at PT Asuransi Syariah Keluarga Indonesia)*.

Literature Review

Consumer behavior can also be interpreted as behavior that shows the extent to which a product or service is used so that it can evaluate one product compared to another (Munawwaroh, 2017). Consumer behavior from an Islamic perspective is built on the basis of Islamic sharia. This difference concerns the basic principles of economic rationality, motives, and goals of consumption, as well as choice techniques and budget allocation for consumption (MB Hendrie Anto, 2003: 123). The purchasing decision process has five stages that buyers must go through to reach a purchasing decision (Kotler, 2009). The stages of purchasing decisions are described in a model as follows:

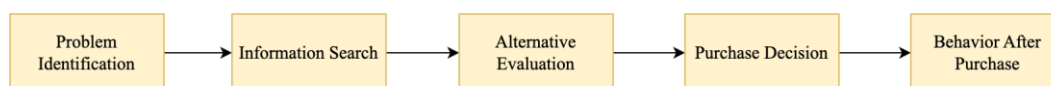


Figure 1. Five Stage Model of the Buying Process

Source: Kotler (2009)

Figure 1 explains the five-stage model in the purchasing process, starting from the processes of problem recognition, information search, alternative evaluation, purchasing decisions, and post-purchase behavior. Problem recognition is a buying process where the buyer recognizes a problem or need and realizes the difference between the actual situation and the desired situation. This need can be driven by stimuli from within the buyer or from outside. For example, a normal person's needs, namely thirst and hunger, will increase until they reach a threshold of stimulation and turn into a drive based on existing experience. Information search means that consumers may not actively try to find information related to their needs. The extent to which a

person searches for information depends on the strength and weakness of the urge, the amount of information they have, the ease of obtaining information, and the additional satisfaction obtained from information-seeking activities. Usually, the number of information-seeking activities increases when consumers move from decisions to situations of limited problem solving to maximum problem solving. Alternative evaluation is carried out to obtain information that prospective buyers are looking for to obtain a clearer picture of the alternatives they are facing and the attractiveness of each alternative. Manufacturers must try to understand how consumers recognize the information they obtain and arrive at certain attitudes regarding brand products and decisions to buy. In purchasing decisions, producers must understand that consumers have their own way of handling the information they obtain by limiting the alternatives that must be selected or evaluated to determine which product to buy. Post-purchase behavior: if the goods purchased do not provide the expected satisfaction, the buyer will change his attitude towards the brand of goods to a negative attitude, perhaps even rejecting it from the choice list. On the other hand, if consumers can be satisfied with the goods they buy, their desire to buy that brand of goods tends to become stronger. Manufacturers must reduce feelings of displeasure or negative feelings towards a product by helping consumers find information that justifies consumer choices through communication directed at people who have recently purchased the product (Kotler, 2009). This model assumes that consumers carry out five stages in making a purchase. However, the five stages above do not always occur, especially in purchases that do not require high involvement in the purchase. Consumers can go through several stages, and the order is not appropriate.

Emotional marketing is a marketing approach used by companies to create sustainable relationships with customers so that they feel valuable and cared for, which will ultimately make them loyal to the company (Susilo et al., 2015). Emotional marketing is how to win the competition by approaching

customers emotionally. This is done because competition is getting tougher and a rational approach is no longer enough (Kartajaya, 2012).

According to Hermawan Kartajaya (2006: 19), the concept of sharia marketing has four characteristics that can be used as indicators for sharia marketers: godliness (rabbaniyah), ethics (akhlaqiyah), elasticity (al-waqi'iyah), and humanity (al-insaniyyah). Belief in God (rabbaniyah) is one of the characteristics of sharia marketing that is not present in conventional marketing that is known so far, namely its religious character or nature (diniyyah). Because sharia business is a business of trust, a fair business, and a business that does not contain deceit in it.

The buyer's purchasing decisions are greatly influenced by the buyer's cultural, social, personal, and psychological factors. Most of these are factors that marketers cannot control but must really take into account (Munawwaroh, 2017).

Method

In this research, the method used by researchers is associative research with a quantitative approach. Quantitative research methods can be interpreted as research methods that are based on the philosophy of positivism because they are used to research certain populations or samples. This method is a scientific method because it meets scientific principles, namely concrete or empirical, objective, measurable, rational, and systematic. This method is also called the discovery method because, with it, various new sciences and technologies can be discovered and developed. This method is called a quantitative method because research data is in the form of numbers, and analysis uses statistics. (Sugiyono 2019). Meanwhile, associative research is research that asks about the relationship between two or more variables. In this research, the relationship between two or more variables is often referred to as the independent variable, the influencing variable, and the dependent variable as the dependent variable. Survey research measures the value of several

variables and tests several hypotheses about behavior, experience, and, in general, correlation research. (Sugiyono 2019). Therefore, this research intends to analyze the influence of emotional marketing and sharia marketing variables on consumer behavior when purchasing sharia insurance policy waqf products.

The research will start in April 2023, and the location of this research will be PT Asuransi Syariah Keluarga Indonesia, which is located at Jl. RE. Martadinata No. 2C Bogor City, West Java 16129, Indonesia. Population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2011). The population used as the object of this research consists of 40 waqf insurance policy data points.

The sampling technique used in this research was a saturated sampling technique. According to Sugiyono (2014:118), the saturated sampling technique is a sample determination technique when all members of the population are used as samples. Therefore, the author chose the sample using a saturated sampling technique because the population size was relatively small. So the sample used in this research was 40 waqf insurance policy data.

The data collection technique in this research uses primary and secondary data. The primary data studied came from the method of distributing questionnaires to customers of PT Asuransi Syariah Keluarga Indonesia, which presented a list of questions or statements required in the research to be responded to by selected respondents, so that a basic research instrument was obtained in the form of a questionnaire with closed characteristics and included certain limitations for the respondents to be answered by selecting several alternative answer choices provided (Utami, 2020). Meanwhile, secondary data in this research is in the form of literature sourced from library studies, print media, and digital media, containing themes that are relevant to this research so that they can become supporting data in the research. The data analysis technique used in this research is multiple linear

regression analysis with basic assumption tests (normality test), classical assumption tests (multicollinearity test and heteroscedasticity test), and hypothesis testing, which is applied in three stages, namely the partial test (t-test), simultaneous test (F-test), and determination test (R2).

The variables that will be examined in this research are emotional marketing as a variable (X1), Sharia marketing as a variable (X2), and consumer decisions as a variable (Y). In this research, the influence of the independent variable on the dependent variable will be examined. The following is an overview of the framework of thinking in this research.

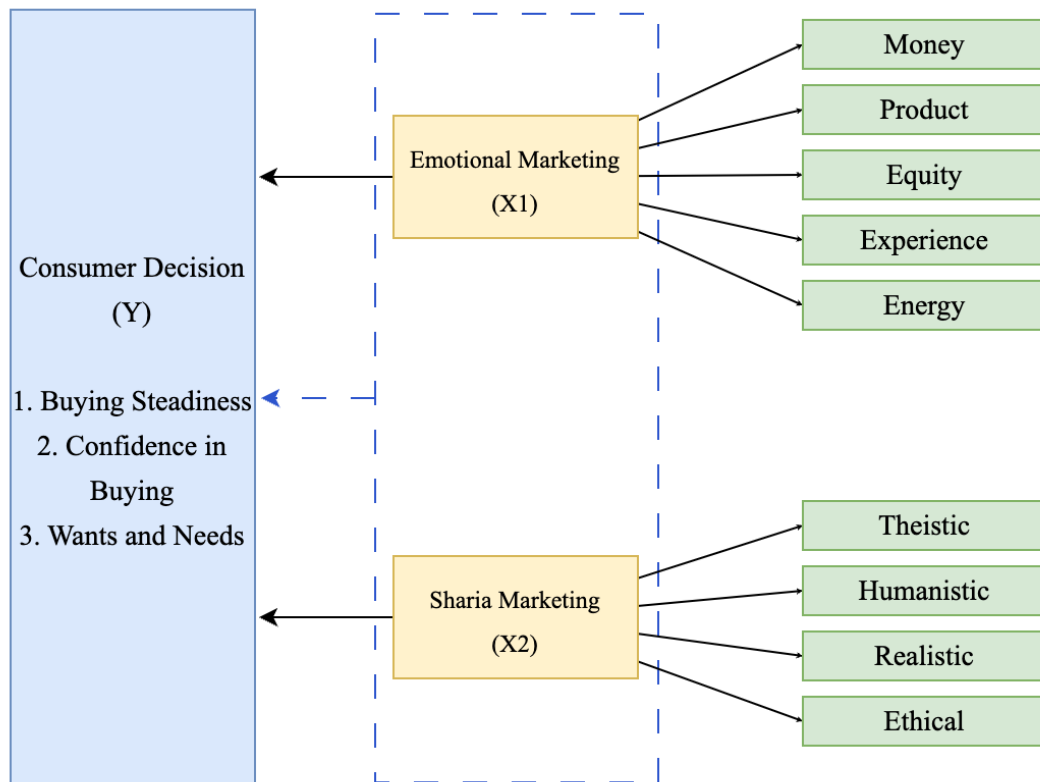


Figure 2. Thinking Framework

Information:

Black Arrow: Effect separately (partial)

Blue Arrow: Influence together (simultaneous)

Based on an examination of previous research and a review of the theory that has been described, the research hypothesis is formulated as follows:

1. The relationship between emotional marketing and consumer decisions in purchasing Waqf products
H0: There is no significant influence of emotional marketing on consumer decisions in purchasing Waqf products.
H1: There is a significant influence of emotional marketing on consumer decisions in purchasing waqf products.
2. The relationship between sharia marketing and consumer decisions in purchasing waqf products
H0: There is no significant influence of sharia marketing on consumer decisions in purchasing waqf products.
H1: There is a significant influence of sharia marketing on consumer decisions in purchasing waqf products.
3. The relationship between emotional marketing and sharia marketing affects consumer decisions in purchasing waqf products.
H0: There is no significant influence between emotional marketing and sharia marketing on consumer decisions in purchasing policy waqf products.
H1: There is a significant influence between emotional marketing and sharia marketing on consumer decisions in purchasing policy waqf products.

Results and Discussion

In the era of increasingly rapid globalization, the insurance industry has become an integral part of modern society's life. In the midst of a wide choice of insurance products, companies that market waqf insurance policies face increasingly complex challenges to understand, reach, and win the hearts of consumers. The decision to purchase a waqf policy insurance product no longer only revolves around financial considerations but also includes emotional dimensions and deep religious values. This research aims to determine the influence of emotional marketing and sharia marketing on consumer decisions

in purchasing policy waqf insurance products using the method used by researchers, namely associative research with a quantitative approach. The data obtained came from distributing questionnaires to respondents for waqf insurance policy products. The data in this research comes from primary data obtained through distributing questionnaires to 40 respondents consisting of customers or consumers of Waqf Policy Insurance products at PT Asuransi Syariah Keluarga Indonesia in accordance with the required criteria, namely having previously registered in the Waqf Policy Insurance program and understanding and understanding what is insurance, both conventional insurance and sharia insurance. The results of this research obtained a recapitulation of data from each answer to the questionnaire statement for each variable which is described in each point below:

Description of Respondent Questionnaire Data (Emotional Marketing)

The results of data recapitulation from each answer to the emotional marketing variable questionnaire statement can be explained in table 1.

Table 1. Description of Respondent Questionnaire Data (Emotional Marketing)

Items	Answer Score										Count	
	Strongly agree (5)		Agree (4)		Neutral (3)		Don't agree (2)		Strongly Disagree (1)		Score	
	F	%	F	%	F	%	F	%	F	%	F	%
X1_1	5	12.50%	14	35%	16	40%	5	12.50%	0	0%	40	100%
X1_2	2	5%	19	47.50%	15	37.50%	2	5%	2	5%	40	100%
X1_3	5	12.50%	14	35%	19	47.50%	2	5%	0	0%	40	100%
X1_4	5	12.50%	15	37.50%	19	47.50%	0	0%	1	2.50%	40	100%
X1_5	7	17.50%	12	30%	19	47.50%	0	0%	2	5%	40	100%
X1_6	5	12.50%	11	27.50%	22	55%	1	2.50%	1	2.50%	40	100%
X1_7	10	25%	13	32.50%	14	35%	2	5%	1	2.50%	40	100%
X1_8	9	22.50%	15	37.50%	16	40%	0	0%	0	0%	40	100%
X1_9	13	32.50%	10	25%	14	35%	2	5%	1	2.50%	40	100%
Jumlah	61	152.50%	123	308%	154	385%	14	35.00%	8	20%	360	

Information :

- X1_1: Contribution offered in the Muawanah Ikhtiar insurance product Affordable waqf with competitive contribution rates.
- X1_2: The product offered has benefits that are in accordance with participant needs.
- X1_3: The products offered have a very broad impact support the waqf program.
- X1_4: The product offered has appropriate and good benefits, doesn't it? only for participants but for the welfare of the people through waqf instruments.
- X1_5: Delivery and exposure of the product is in line with expectations participants and can be easily understood by participants.
- X1_6: Management and contracts are in accordance with sharia principles.
- X1_7: The quality of service and communication provided by the company is appropriate with participant expectations.
- X1_8: The products offered can be easily accessed both for information and the service.
- X1_9: Participants can easily register as insurance participants muawanah ikhtiar waqf.

Based on table 1, the total score obtained from each questionnaire statement consists of the total number of those who said they strongly agree with the emotional marketing indicator, namely 61. Then those who said they agreed were 123. Then those who said they were neutral were 154 and those who said they disagreed were 14 and those who said they strongly disagree totaling 8 with the percentage breakdown as follows:

$$\begin{aligned} \text{Strongly Agree} &= (61/360) \times 100\% \\ &= 17\% \end{aligned}$$

$$\begin{aligned} \text{Agree} &= (123/360) \times 100\% \\ &= 34\% \end{aligned}$$

Neutral = $(154/360) \times 100\%$
 = 43%

Disagree = $(14/360) \times 100\%$
 = 4%

Strongly Disagree = $(8/360) \times 100\%$
 = 2%

Thus, the results of the respondent questionnaire for emotional marketing indicators with the highest percentage were neutral statements with a percentage value of 43%, then 43% agreed, 17% strongly agreed, 4% disagreed and 2% strongly disagreed.

Description of Respondent Questionnaire Data (Sharia Marketing)

The results of data recapitulation from each answer to the sharia marketing variable questionnaire statement can be explained in table 2.

Table 2. Description of Respondent Questionnaire Data (Sharia Marketing)

Items	Answer Score										Count	
	Strongly agree (5)		Agree (4)		Neutral (3)		Don't agree (2)		Strongly Disagree (1)		Score	
	F	%	F	%	F	%	F	%	F	%	F	%
X2_1	12	30%	13	32.50%	13	32.50%	1	2.50%	1	2.50%	40	100%
X2_2	19	47.50%	13	32.50%	7	17.50%	1	2.50%	0	0%	40	100%
X2_3	7	17.50%	14	35%	18	45%	1	2.50%	0	0%	40	100%
X2_4	12	30%	17	42.50%	10	25%	0	0%	1	2.50%	40	100%
X2_5	6	15%	16	40%	16	40%	1	2.50%	1	2.50%	40	100%
Jumlah	56	140%	73	182.50%	64	160%	4	10%	3	7.50%	200	

Information :

X2_1 : The marketer or agent explains clearly and in accordance with sharia principles in the process of conveying it.

X2_2: Marketers or agents deliver products without any elements fraud or lack of clarity regarding the products offered.

X2_3 : The policy waqf program has a positive impact on all elements public.

X2_4: Marketers explain products according to conditions and reality contained in the product specifications without any gharar elements in it delivery.

X2_5: Marketers market products in a good way prioritize service quality to participants according to behavior and good attitudes in Islam.

Based on table 2, the total score obtained from each questionnaire statement consists of the total number of those who said they strongly agree with the sharia marketing indicators, namely 56. Then those who said they agreed were 73. Then those who said they were neutral were 64 and those who said they disagreed were 14 and those who said they strongly Disagree is 3 with the percentage breakdown as follows:

$$\begin{aligned} \text{Strongly Agree} &= (56/200) \times 100\% \\ &= 28\% \end{aligned}$$

$$\begin{aligned} \text{Agree} &= (73/200) \times 100\% \\ &= 36.50\% \end{aligned}$$

$$\begin{aligned} \text{Neutral} &= (64/200) \times 100\% \\ &= 32\% \end{aligned}$$

$$\begin{aligned} \text{Disagree} &= (14/200) \times 100\% \\ &= 2\% \end{aligned}$$

$$\begin{aligned} \text{Strongly Disagree} &= (3/200) \times 100\% \\ &= 1.50\% \end{aligned}$$

Thus, the results of the respondent questionnaire for sharia marketing indicators with the highest percentage were in the agree statement with a percentage value of 36.50%, then in the neutral statement 32%, strongly agree 28%, disagree 2% and strongly disagree 1.50%.

Description of Respondent Questionnaire Data (Consumer Decisions)

The results of data recapitulation from each answer to the consumer decision variable questionnaire statement can be explained in table 3.

Table 3. Description of Respondent Questionnaire Data (Consumer Decisions)

Items	Answer Score										Count	
	Strongly agree (5)		Agree (4)		Neutral (3)		Don't agree (2)		Strongly Disagree (1)		Score	
	F	%	F	%	F	%	F	%	F	%	F	%
Y_1	6	15%	15	37.50%	18	45%	1	2.50%	0	0%	40	100%
Y_2	6	15%	12	30%	19	47.50%	2	5%	1	2.50%	40	100%
Y_3	4	10%	15	37.50%	18	45%	2	5%	1	2.50%	40	100%
Y_4	9	22.50%	13	32.50%	18	45%	0	0%	0	0%	40	100%
Y_5	6	15%	12	30%	19	47.50%	2	5%	1	2.50%	40	100%
Jumlah	31	78%	67	167.50%	92	230%	7	17.50%	3	8%	200	

Based on table 3, the total score obtained from each questionnaire statement consists of the total number of those who said they strongly agree with the consumer decision indicator, namely 31. Then those who said they agreed were 67. Then those who said they were neutral were 92 and those who said they disagree were 7 and those who said they were very strong. Disagree is 3 with the percentage breakdown as follows:

$$\begin{aligned} \text{Strongly Agree} &= (31/200) \times 100\% \\ &= 15.50\% \end{aligned}$$

$$\begin{aligned} \text{Agree} &= (67/200) \times 100\% \\ &= 33.50\% \end{aligned}$$

$$\begin{aligned} \text{Neutral} &= (92/200) \times 100\% \\ &= 46\% \end{aligned}$$

$$\begin{aligned} \text{Disagree} &= (7/200) \times 100\% \\ &= 3.50\% \end{aligned}$$

$$\begin{aligned} \text{Strongly Disagree} &= (3/200) \times 100\% \\ &= 1.50\% \end{aligned}$$

Thus, the results of the respondent questionnaire for consumer decision indicators with the highest percentage were neutral statements with a

percentage value of 46%, then 33.50% agreed, strongly agreed 15.50%, disagreed 3.50% and strongly disagreed 1.50%.

Validity Test

The validity test in this study was carried out on 40 sample data by distributing a questionnaire consisting of 19 statements whose level of validity was tested. Validity testing in this research was carried out using the Pearson Correlation formula with a significance level of $\alpha = 0.05$. The instrument is declared valid if $r \text{ count} > r \text{ table}$ and if $r \text{ count} < r \text{ table}$ then the instrument is considered invalid. The $r \text{ table}$ value for 40 respondents' data with a significance level of 0.05 is 0.3120 where 0.3120 is obtained from the df (degree of freedom) formula $df = n-2$ where n is the number of respondents included in the analysis process. The validity test results of the emotional marketing (X1) and sharia marketing (X2) variables as well as consumer decisions (Y) are as follows:

Table 4. Emotional Marketing Validity Test

Statement	r Tabel	r Hitung	Information
X1_1	0,3120	0,846	Valid
X1_2	0,3120	0,764	Valid
X1_3	0,3120	0,853	Valid
X1_4	0,3120	0,799	Valid
X1_5	0,3120	0,654	Valid
X1_6	0,3120	0,780	Valid
X1_7	0,3120	0,723	Valid
X1_8	0,3120	0,620	Valid
X1_9	0,3120	0,696	Valid

Based on table 4, the calculated r value for each emotional marketing questionnaire statement is obtained with the calculated r value being greater than the $r \text{ table}$ of 0.3120, which indicates that all statements from emotional

marketing are valid and it can be ensured that the data collected can be trusted and can be used and is in accordance with the objectives study.

Table 5. Sharia Marketing Validity Test

Statement	r Tabel	r Hitung	Information
X2_1	0,3120	0,740	Valid
X2_2	0,3120	0,766	Valid
X2_3	0,3120	0,743	Valid
X2_4	0,3120	0,705	Valid
X2_5	0,3120	0,753	Valid

Based on table 5, the calculated r value for each sharia marketing questionnaire statement is obtained with the calculated r value being greater than the r table of 0.3120, which indicates that all statements from sharia marketing are valid and it can be ensured that the data collected can be trusted and can be used and is in accordance with the objectives study.

Table 6. Consumer Decision Validity Test

Statement	r Tabel	r Hitung	Information
Y_1	0,3120	0,598	Valid
Y_2	0,3120	0,904	Valid
Y_3	0,3120	0,811	Valid
Y_4	0,3120	0,793	Valid
Y_5	0,3120	0,793	Valid

Based on table 6, the calculated r value for each consumer decision questionnaire statement is obtained with the calculated r value being greater than r table 0.3120, which indicates that all statements from consumer decisions are valid and it can be ensured that the data collected can be trusted and can be used and is in accordance with the objectives study.

Reliability Test

The reliability test in this study was carried out on 40 sample data by distributing a questionnaire consisting of 19 statements whose level of consistency was tested. The basic decision making criteria in the reliability test in this research are as follows:

1. If the Cronbach's Alpha value is > 0.7 , then the question items in the questionnaire are reliable.
2. If the Cronbach's Alpha value is < 0.7 , then the question items in the questionnaire are not reliable.

The reliability test results of the emotional marketing (X1) and sharia marketing (X2) variables as well as consumer decisions (Y) are as follows:

Table 7. Reliability Test

Variable	Cronbach's Alpha	Nilai Reliable	Information
Emotional Marketing	0,900	0,70	Reliable
Sharia Marketing	0,793	0,70	Reliable
Keputusan Konsumen	0,842	0,70	Reliable

Based on table 7, the Cronbach's Alpha value for each variable is greater than 0.70 with the respective variable values, namely emotional marketing of 0.900 and sharia marketing of 0.793 and consumer decisions of 0.842. The statements in this research questionnaire can be concluded to be reliable because they have a Cronbach's Alpha value of more than 0.70.

Normality Test

The normality test is used to determine whether the distribution of data in a group of data or variables is normally distributed or not. In this study, the Kolmogorov-Smirnov nonparametric statistical test was carried out. The basic decision making criteria in the normality test in this study are as follows.

1. If the significance value is > 0.05 then the residual value is normally distributed.

2. If the significance value is <0.05 then the residual value is not normally distributed.

Then the normality testing hypothesis in this research is as follows:

H0: Rejected, if the data distribution is not normally distributed.

H1: Accepted, if the data distribution is normally distributed.

The normality test results of the emotional marketing (X1) and sharia marketing (X2) variables as well as consumer decisions (Y) are as follows:

Table 8. Normality Test

		Unstandardized Residual
N		40
Normal Parameters	Mean	.0000000
	Std. Deviation	1.38019834
Most Extreme Differences	Absolute	.122
	Positive	.122
	Negative	-.067
Tes Statistics		.122
Asymp. Sig. (2-tailed)		.136 ^c

Based on table 8, the Asymp value is obtained. Sig. (2-tailed) is 0.136, so it can be concluded that the unstandardized residual value has an Asymp value. Sig. (2-tailed) is greater than > 0.05 , this proves that the data is normally distributed and it can be concluded that H1 is accepted and H0 is rejected.

Multicollinearity Test

The multicollinearity test in this study was carried out to test whether the regression model found a correlation between the independent variables. Apart from that, the multicollinearity test in this research is also aimed at evaluating whether there is a strong and significant relationship between two or more independent variables (predictors) in the regression model by analyzing the correlation matrix of the independent variables or by using tolerance and VIF value calculations.

Then the multicollinearity testing hypothesis in this research is as follows:

H0: Rejected, if the VIF value > 10 there is multicollinearity

H1: Accepted, if the VIF value < 10 there is no multicollinearity.

The results of the multicollinearity test on the independent variables emotional marketing (X1) and sharia marketing (X2) in this research are as follows:

Table 9. Multicollinearity Test

Model	Unstandardized Coefficients		Standard	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	1 (Constant)	-.536	1.421				-.377
Emotional Marketing	.330	.062	.571	5.324	.000	.407	2.459
Sharia Marketing	.403	.110	.394	3.672	.001	.407	2.459

Based on table 9, the VIF value for emotional marketing and sharia marketing is 2,459, so it can be concluded that the Collinearity Statistics value has a VIF value smaller than < 10 , this proves that there is no multicollinearity between independent variables and it can be concluded that H1 is accepted and H0 is rejected.

Heteroscedasticity Test

The heteroscedasticity test in this study was carried out to test whether in the regression model there was an inequality of variance from the residuals of one observation to another. The heteroscedasticity test can be carried out by observing scatterplot patterns. The basis for making the decision is as follows:

1. If there is a certain pattern, such as the points forming a regular pattern (wavy widening then narrowing) then heteroscedasticity occurs.
2. If there is no clear pattern such as dots spread above and below the number 0 on the Y axis, then this indicates that heteroscedasticity is not occurring.

The results of the heteroscedasticity test in this study are as follows:

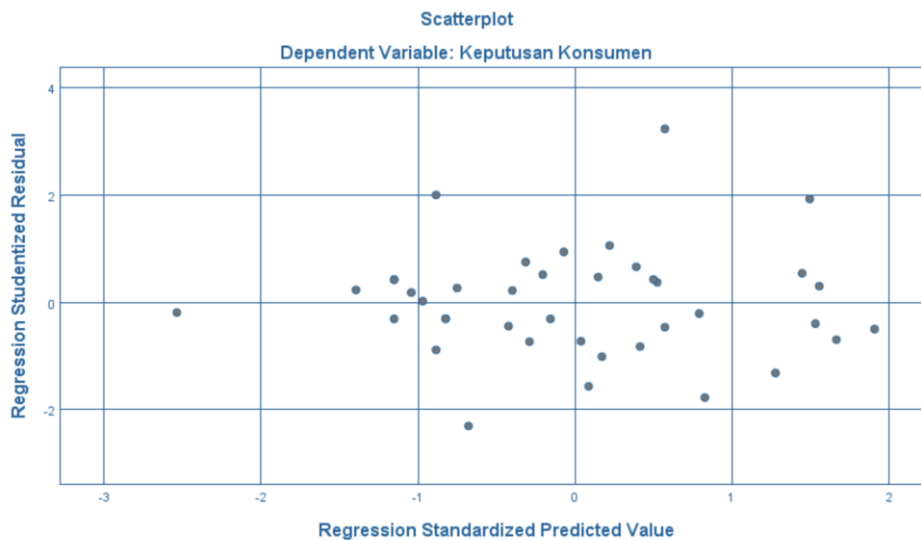


Figure 3. Scatterplot Heteroscedasticity Test

Based on Figure 3, it can be explained that the points are spread above and below the number 0 on the Y axis and there is no clear pattern. This indicates that heteroscedasticity does not occur in the regression model, so the regression model is suitable for use.

Hypothesis Testing

Partial Test (t-test) of Emotional Marketing and Sharia Marketing

Partial hypothesis testing in this study was tested using the t test formula by comparing the calculated t with the t table. at a significance level of 5%. The t table values are generated using the following formula:

$$t_{\text{table}} = t(a/2; n-k-1)$$

Information :

a = Constant

n = Number of samples

k = Number of independent variables

Based on the t table calculation formula, the following values for the t table can be obtained:

$$\begin{aligned}t_{\text{table}} &= t(a/2; n-k-1) \\ &= t(0.05/2; 40-2-1) \\ &= t(0.025; 37) \\ &= 2.026\end{aligned}$$

Basis for decision making:

1. If the sig value < 0.05 or t count $> t_{\text{table}}$ then there is an independent variable that has a significant effect on the dependent variable.
2. If the sig value is > 0.05 or t count $< t_{\text{table}}$ then the independent variable has no significant effect on the dependent variable.

The partial test hypotheses in this research are as follows:

1. The relationship between emotional marketing and consumer decisions in purchasing policy waqf products.
H0: There is no significant influence between emotional marketing on consumer decisions in purchasing policy waqf products.
H1: There is a significant influence between emotional marketing on consumer decisions in purchasing policy waqf products.
2. The relationship between sharia marketing and consumer decisions in purchasing policy waqf products.
H0: There is no significant influence between sharia marketing on consumer decisions in purchasing policy waqf products.
H1: There is a significant influence between sharia marketing on consumer decisions in purchasing policy waqf products.

The partial test results in this research are as follows:

Table 10. Partial Test (t-test)

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	-.536	1.421			-.377	.708
Emotional Marketing	.330	.062	.571		5.324	.000
Sharia Marketing	.403	.110	.394		3.672	.001

Based on table 10, the calculated t value for emotional marketing is 5.324, so it can be concluded that the calculated t value is greater than the t table value ($5.324 > 2.026$) and the significance value of 0.000 is smaller than 0.05. From these results, it can be concluded that there is a significant influence between emotional marketing on consumer decisions in purchasing policy waqf products. Thus it can be stated that H1 is accepted and H0 is rejected.

Then for sharia marketing the calculated t value is 3.672, so it can be concluded that the calculated t value is greater than the t table value ($3.672 > 2.026$) and the significance value of 0.001 is smaller than 0.05. From these results, it can be concluded that there is a significant influence between sharia marketing on consumer decisions in purchasing policy waqf products. Thus it can be stated that H1 is accepted and H0 is rejected.

Simultaneous Test (F-test) of Emotional Marketing and Sharia Marketing

Simultaneous hypothesis testing in this study was tested using the F test formula by comparing calculated F with F table. at a significance level < 0.05 . The F table value is generated using the following formula:

$$F_{\text{table}} = F(k;n-k)$$

Information :

n = Number of samples

k = Number of independent variables

Based on the F table calculation formula, the following values for the F table can be obtained:

$$\begin{aligned} F_{\text{table}} &= F(k;n-k) \\ &= F(2;40-2) \\ &= F(2;38) \\ &= 3.24 \end{aligned}$$

Basis for decision making:

1. If $F_{\text{count}} < F_{\text{table}}$, then H_1 is rejected and H_0 is accepted so it can be concluded that simultaneously the independent variable has no significant effect on the dependent variable.
2. If $F_{\text{count}} > F_{\text{table}}$, then H_1 is accepted and H_0 is rejected so it can be concluded that simultaneously the independent variable has a significant effect on the dependent variable.

The simultaneous test hypotheses in this research are as follows:

H_0 : There is no significant influence between emotional marketing and sharia marketing on consumer decisions in purchasing policy waqf products.

H_1 : There is a significant influence between emotional marketing and sharia marketing on consumer decisions in purchasing policy waqf products.

The results of the simultaneous tests in this research are as follows:

Table 11. Simultaneous Test (F-test)

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	355.307	2	177.654	88.477	.000 ^b
Residual	74.293	37	2.008		
Total	429.600	39			

Based on table 11, the calculated F value is 88.477 with a significance value of 0.000, so it can be concluded that the calculated F value is greater than the F table value ($88.477 > 3.24$) and the significance value of 0.000 is smaller than 0.05. From these results, it can be concluded that there is a significant

simultaneous influence between emotional marketing and sharia marketing on consumer decisions in purchasing policy waqf products. Thus it can be stated that H1 is accepted and H0 is rejected.

Determination Test (R²)

The coefficient of determination test (R²) is used to measure the level of the model's ability to explain consumer behavior. The results of the determination test in this research are as follows:

Table 12. Determination Test (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.909a	.827	.818	1.417

Based on table 12, the Adjusted R Square value is 0.818, which means that the influence of emotional marketing (X1) and sharia marketing (X2) on consumer decisions (Y) at PT Asuransi Syariah Keluarga Indonesia is 81.8% and is in the very strong category because the coefficient of determination value is above the range 0.80 - 1,000. Then 18.2% was influenced by other variables outside this research. The Coefficients values of each variable are explained in table 13 below:

Table 13. Regression - Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	-.536	1.421		-.377	.708
Emotional Marketing	.330	.062	.571	5.324	.000
Sharia Marketing	.403	.110	.394	3.672	.001

Based on table 13, the Coefficients value for the emotional marketing variable is 0.330 and sharia marketing is 0.403 with the following multiple linear regression equation:

$$Y = -.536 + 0.330X_1 + 0.403X_2 + e.$$

Discussion

Based on the results of research on 40 respondents data at PT Asuransi Syariah Keluarga Indonesia, it can be concluded that the three hypotheses proposed in this research were accepted. The influence of each variable contained in the hypothesis can be explained as follows:

- a. The influence of emotional marketing on consumer decisions buy a waqf insurance policy

Based on the test results using the partial test (t test), it shows that emotional marketing has a probability value of $0.000 < 0.05$ with a calculated t value of 5,324 which is greater than the t table of 2,026. From these results, it can be concluded that there is a significant influence between emotional marketing on consumer decisions in purchasing waqf policy insurance products.

Of the 5 emotional marketing indicators in this research, it can be concluded that the indicator that has the most influence on consumer decisions is the equity factor or the level of customer trust in the product and its management with the statement "Management and contracts are in accordance with sharia principles". The number of respondents in this statement was 22 respondents with a percentage of 55%. From these results, it can be concluded that the trust factor in contracts and management in accordance with sharia principles is very important and must be upheld by the manager, in this case PT Asuransi Syariah Keluarga Indonesia, so that this can influence consumer decisions in purchasing waqf insurance policy products and customers' feelings. safe and comfortable in entrusting the waqf insurance program to the company.

Other factors that companies must pay attention to apart from equity or level of trust based on the results of this research, which are the indicators that have the most influence on consumer decisions, there are other aspects that companies must pay attention to, namely the deeper value (customer delivered value) and the benefits presented by Emotional marketing, whether rational or emotional, gives customers more confidence in making purchasing decisions regarding waqf insurance policies. Apart from that, it is also important for every company providing waqf policy insurance products to know the aspects related to emotional marketing, both rational and emotional, especially for products that have innovations in sharia financial instruments, starting from the products offered which are products that can answering the needs of the community, the products offered have affordable contribution rates and the importance of cultivating bonds or sustainable relationships with customers through the features and services provided by insurance companies to customers so that all of this can foster trust or confidence from customers, thereby generating positive energy for customers that the company has provided value and benefits as well as offering comfort and effectiveness for customers or customers.

Another aspect that is no less important related to the value of emotional marketing is the level of customer loyalty which can be done by measuring the extent to which customers tend to keep buying waqf insurance policies from the company repeatedly. This can be seen from the customer retention rate, repeat purchase frequency, and policy renewal ratio. Customer interaction and engagement can be done by measuring the extent to which customers engage with marketing materials and interact with the company through channels such as social media, email or promotional events. Then customer recommendations can be made by measuring whether customers are willing to recommend the company's insurance waqf policy to other people. Positive recommendations can be

an indicator of strong loyalty and finally the level of customer participation in waqf activities can be done by measuring the extent to which customers are actively involved in waqf activities organized by the company or related to insurance waqf policies.

- b. The influence of sharia marketing on consumer purchasing decisions waqf insurance policy

Based on the test results using the partial test (t test), it shows that sharia marketing has a probability value of $0.001 < 0.05$ with a calculated t value of 3.672 which is greater than the t table of 2.026. From these results, it can be concluded that there is a significant influence between sharia marketing on consumer decisions in purchasing policy waqf products.

Of the 4 sharia marketing indicators in this research, it can be concluded that the indicator that has the most influence on consumer decisions is theistic factors or spiritual values of marketers with the statement "Marketers or agents deliver products without any elements of fraud or ambiguity in terms of the products offered. ". The number of respondents in this statement was 19 respondents with a percentage of 47.50%. From these results, it can be concluded that the spiritual values factor of marketers is very important and must be upheld by all marketers or agents at PT Asuransi Syariah Keluarga Indonesia so that this can influence consumer decisions in purchasing waqf insurance policy products and customers feel safe and comfortable because there is no element of fraud or ambiguity in the marketing process.

Other factors that companies must pay attention to apart from theistic indicators or spiritual values of marketers based on the results of this research, which indicators have the most influence on consumer decisions, there are other aspects that companies must pay attention to, namely the deeper values presented by sharia. marketing towards customers, the greater the influence on consumer decisions in purchasing waqf insurance policies. Apart from that, it is also important for every company that

provides waqf policy insurance products to know the aspects related to sharia marketing, especially in equipping agents or marketers about the concept of sharia marketing which is not just about marketing products but there are sharia elements or aspects involved. must be considered when marketing products to customers. Agents or marketers must fortify themselves with spiritual values to avoid elements of fraud, perjury, riswah. So a sharia marketer must believe that Allah SWT is always near and watching over him when he is carrying out all kinds of business, he is also sure that Allah SWT will ask him to be responsible for the implementation of the sharia on the day when everyone is gathered to show their deeds on the Day of Judgment. If agents or marketers have prioritized sharia principles in the process of marketing products, this will foster customer trust or confidence, thereby creating positive energy for customers in making decisions about purchasing waqf insurance policies. Another aspect that is no less important is the provision process related to literacy about sharia insurance itself and other sharia financial instruments related to product features which must be mastered by agents or marketers so that during the process of marketing and explaining the product to customers it can be understood and understood by customers. This refers to the output from the results of distributing questionnaires where 42.5% of respondents stated they were neutral about their understanding regarding sharia insurance which has an impact on customers' interest in participating in sharia insurance programs or products with a percentage of 52.5% stating neutral. Apart from that, literacy related to understanding the features of waqf insurance policy products needs to be strengthened by agents or marketers. This refers to a fairly high percentage of neutrals regarding understanding of waqf insurance policies, with 58.5% stating they are neutral. If this is further strengthened by agents or marketers, God willing, the goals and hopes of the benefits of the products offered can be

achieved and in accordance with sharia principles, thereby bringing blessings to customers and having an impact on social life.

- c. The influence of emotional marketing and sharia marketing on decisions consumers in purchasing waqf insurance policies

Based on the test results using the simultaneous test (F test) it shows that emotional marketing and sharia marketing have a calculated F value of 88,477 with a significance value of 0.000, it can be concluded that the calculated F value is greater than the F table value ($88,477 > 3.24$) and the significance value 0.000 is smaller than 0.05. From these results, it can be concluded that there is a significant simultaneous influence between emotional marketing and sharia marketing on consumer decisions in purchasing waqf policy insurance products. Then in the coefficient of determination test (R²), the Adjusted R Square value is 0.818, which means that the influence of emotional marketing (X1) and sharia marketing (X2) on consumer decisions (Y) at PT Asuransi Syariah Keluarga Indonesia is 81.8% and is in the very strong category. because the coefficient of determination value is above the range 0.80 - 1,000 and 18.2% is influenced by other variables outside this research.

From the 3 indicators of consumer decisions in this research, it can be concluded that the indicators that have the most influence on this research are purchasing stability and desires and needs with the statements "Policy Waqf has a positive impact and social impact from your participation" and "Muawanah Ikhtiar Waqf Insurance is in accordance with your wishes and the needs of participants and have a positive impact on the general public." The number of respondents in this statement was 19 respondents with a percentage of 47.50%. From these results, it can be concluded that purchasing stability factors and desires and needs are very important for prospective customers before carrying out the process of purchasing a waqf policy insurance product because with this, prospective customers have the stability in deciding to make a purchase based on strong needs

and desires with the aim of helping develop the instrument. waqf through participation in the waqf policy insurance program which has a positive impact on the general public from a social aspect. Apart from that, the sharia values and principles contained in the waqf insurance policy program are positive and the waqf institutions (Nazhir) that collaborate with insurance companies have good ratings and credibility. Other things that are the most influential indicators of emotional marketing and sharia marketing, namely the level of trust or equity and spiritual or theistic values, are one of the factors considered by prospective customers before deciding to participate in the waqf policy insurance program. This will certainly increase the confidence of potential customers in terms of their ability to participate in the waqf policy insurance program.

Conclusion

This research aims to determine the influence of emotional marketing and sharia marketing on consumer decisions in purchasing waqf policy insurance products at PT Asuransi Syariah Keluarga Indonesia. This research was carried out by distributing questionnaires to 40 respondents and processing the questionnaire data. Based on the results of the research and discussion, the following conclusions can be drawn: There is a partially significant influence between emotional marketing on consumer decisions in purchasing waqf policy insurance products. This is reinforced by the indicator that has the most influence on consumer decisions, namely the equity factor or the level of customer trust in the product and its management. Trust in contracts and management in accordance with sharia principles is very important and must be upheld by the manager, in this case PT Asuransi Syariah Keluarga Indonesia, so that this can influence consumer decisions in purchasing waqf insurance policy products and customers feel safe and comfortable in entrusting the insurance program. waqf to the company. There is a partially significant influence between sharia marketing on consumer

decisions in purchasing waqf policy insurance products. This is reinforced by the indicators that have the most influence on consumer decisions, namely theistic factors or spiritual values of marketers. This factor is very important and must be adhered to by all marketers or agents at PT Asuransi Syariah Keluarga Indonesia so that it can influence consumer decisions in purchasing waqf policy insurance products and customers feel safe and comfortable because there are no elements of fraud or ambiguity in the marketing process. There is a significant simultaneous influence between emotional marketing and sharia marketing variables on consumer decisions in purchasing waqf insurance policies. This is reinforced by the most influential indicators of emotional marketing and sharia marketing, namely the level of trust or equity and spiritual or theistic values which are one of the factors considered by prospective customers before deciding to participate in the waqf policy insurance program. This will certainly further increase the confidence of prospective customers in terms of their ability to participate in the waqf policy insurance program, coupled with the main objective in terms of religious values which is very positive in helping the development of waqf instruments through their participation in the waqf policy insurance program which has a positive impact on The social aspect of the general public is strengthened by waqf institutions (Nazhir) which collaborate with insurance companies which have good ratings and credibility.

Suggestions

Suggestions Based on the research results and conclusions that have been described, researchers can provide the following suggestions:

- a. For insurance companies, companies are expected to pay more attention to aspects related to emotional marketing and sharia marketing so that during the marketing process the product is in line with the company's hopes and objectives and is beneficial for customers in general.

- b. For prospective customers or customers, prospective customers or customers are expected to increase their sharia financial literacy, especially sharia insurance and other sharia financial instruments, so that they can understand aspects related to the processes in sharia financial products, especially sharia insurance.
- c. For future researchers, further researchers are advised to increase the number of samples that will be processed in the research so that the results or output from the research can present better data and increase the number of research variables that are not in this research.

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