

Electronic Service Quality and Participant's Trust in Encouraging PT. Astra Life Insurance Purchase Decisions in DKI Jakarta

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Abstract

Business competition in the era of globalization is very competitive, both in domestic and international markets. Basically, every human being in his life will face risks. Quality of Electronic Services is a "potential strategic weapon to beat competitors. The increasingly critical customer situation in terms of quality forces the company to "maintain and improve the quality of its Electronic Services so that there is no dissatisfaction from the company's customers in order to compete with other similar companies. This type of research is using a quantitative approach, as the research methodology. This study aims to carry out the phenomenon through data collection to examine a particular population or sample, by taking random samples, collecting data using quantitative or statistical data analysis with the aim of testing hypotheses. it is known that the largest percentage of respondents' responses are in the answer choices disagree. This means that respondents assess that their preference is to choose PT. Astra Life not because of the location of the PT. Astra Life which is easy to reach, but looking at other things including product quality even though location is a supporting factor. User trust plays a very important role in determining purchasing decisions. PT. Astra Life is able to make users quite believe in its existence and its products. The clarity of information provided by the claims administration officer of PT. Astra Life makes users believe that the claim submission is being processed properly, so users are willing to wait until the process is complete and then choose PT. Astra Life is back as insurance. So, Trust has an influence on the purchasing decisions of participants in choosing health insurance products PT. AstraLife.

Keywords

electronic service quality; trust; insurance



I. Introduction

Financial institutions are business entities whose activities are to collect funds from the public and then distribute them back to the community, according to Law No. 14 of 1967 article 1 (replaced by Law No. 7/1992). Business competition in the era of globalization is very competitive, both in domestic and international markets. Basically, every human being in his life will face risks. The risks faced by every human being are not the same but basically these risks can threaten life or property. One of the mental risks faced by every human being is the possibility of getting sick.

According to the Republic of Indonesia Law no. 2 of 1992 insurance is an agreement between two or more parties in which the insurer binds himself to the insured by receiving insurance premiums to provide compensation to the insured due to loss,

damage or loss of expected profits. The high level of competition between each company makes companies to have creative ideas in carrying out various innovations, because consumers are getting smarter and more willing. entrepreneurs compete to provide the best and according to customer needs. Financial statements are basically a source of information for investors as one of the basic considerations in making capital market investment decisions and also as a means of management responsibility for the resources entrusted to them (Prayoga and Afrizal 2021). Financial performance is a measuring instrument to know the process of implementing the company's financial resources. It sees how much management of the company succeeds, and provides benefits to the community. Sharia banking is contained in the Law of the Republic of Indonesia No.21 of 2008 article 5, in which the Financial Services Authority is assigned to supervise and supervise banks. (Ichsan, R. et al. 2021)

According to Sukma (2012) which shows that service quality has a significant influence on purchasing decisions. Erza (2014) also shows the same results, namely trust and service quality have a significant influence on purchasing decisions. Electronic Service Quality is defined as the extent to which a website facilitates shopping, purchasing and delivery of products and services effectively and efficiently (Bressolles & Durrieu, 2011). According to Kotler and Keller (2014), consumers before choosing a service there are several stages that need to be done, one of which is information search.

PT. Astra Life has a yellow logo and is interpreted as yellow symbolizing happiness and an optimistic attitude for a better future. When consumers make a purchase decision and then feel dissatisfied with the quality of electronic services provided by the company, participants will easily move to other companies. For this reason, companies must carry out Electronic Service Quality that is good for consumers and do good efforts in satisfying what the wants and needs of consumers and their target market.

Quality of Electronic Services is a "potential strategic weapon to beat competitors. The increasingly critical customer situation in terms of quality forces the company to "maintain and improve the quality of its Electronic Services so that there is no dissatisfaction from the company's customers in order to compete with other similar companies. In other words, a company that has only the best Electronic Service Quality will grow rapidly and in the long run this company will be more successful than other companies. Electronic Service Quality An increasingly massive technological development results in a cultural orientation that can be directly felt by organizations, companies, communities and product consumers. Technological advances have made changes in conventional Electronic Service Quality into online service quality or can be referred to as Electronic Service Quality which is applied to various companies based on websites and applications that aim to provide an easy purchasing experience to participants.

Based on the description above, the author is interested in conducting research and making the problem a thesis research topic with the title "Electronic Service Quality and Trustworthiness. Participants in encouraging the decision to purchase PT.Astra Life insurance in DKI Jakarta".

According to Rowley (2006) (Ihsan & Ade Perdana Siregar, 2019) states that electronic services are defined as actions, efforts or performances whose delivery is mediated by information technology. Meanwhile, according to Chase, Jacobs, & Aquilano (2013) (Ulum & Muchtar, 2018) explains that Electronic Service Quality is a broader form of service quality with internet media that connects sellers and buyers to fulfill shopping activities effectively and efficiently. So it can be said that the Quality of

Electronic Services is how capable the company is to provide a wider range of electronic-based services with the mediation of information and communication technology.

According to Kotler and Keller in Dimiyati (2018), quality must start from consumer needs and end at consumer perceptions. The consumer's perception of the quality of service itself is a consumer's overall assessment of the superiority of a service. Quality is the totality and characteristics of a product or service related to its stated or implied ability to satisfy it. Quality is something that is felt by customers in order to satisfy their expectations.

Parasuraman (2017) defines Electronic Service Quality as a phase of an interaction between customers and an application site and website by showing the extent to which an application site and website has facilitated efficient and effective shopping, purchasing, and delivery activities

Can be studied Can be defined Service Quality Electronics by Parasuraman (2017) defines Electronic Service Quality as a phase of an interaction between customers and an application site and website by showing the extent to which an application site and website has facilitated efficient and effective shopping, purchasing, and delivery activities. This encourages companies to facilitate the availability of information, as well as make it easier for participants to process activities. Thus, consumer perceptions in assessing the superiority of a service will be related to service satisfaction which is implied in the satisfaction expected by insurance participants.

II. Research Method

This type of research is to use a quantitative approach, as the research methodology. This study aims to carry out the phenomenon through data collection to examine a particular population or sample, by taking random samples, collecting data using quantitative or statistical data analysis with the aim of testing hypotheses. Researchers use survey research methods according to Sugiyono (2018) the survey method is a quantitative research method used to obtain data that occurred in the past or present. Knowing about beliefs, opinions, characteristics, behavior between variable relationships and to test several hypotheses about variables from samples taken from the population.

This research was conducted by participants at PT. Astra Life Insurance which is located in Pondok Indah and implemented by DKI Jakarta. In every research, there must be an object or subject that must be studied so that the existing problems can be solved. The population in the study acts as the object of research, by determining the population of researchers can perform data processing.

III. Result and Discussion

3.1 Population Policy During Turki Utsmani 1512-1566 M

Before explaining the influence of Electronic Service Quality and Trust on purchasing decisions, the author will first describe the recapitulation of respondents' responses regarding the decision to purchase health insurance products at PT. AstraLife.

After tabulating respondents' answers, information about the statistics of respondents' responses is obtained which is contained in the following tables. The following Tables 4.1 to 4.15 contain respondents' responses to statements 31 to 45.

Table 1. User Confidence that PT. Astra Life Is an Insurance Product with Quality

Trust Level	Frequency Distribution	%
Strongly Believe	8	9.52
Believe	15	17.86
Fairly Believe	28	33.33
Distrust	24	28.57
Strongly	9	10.71
Total	84	100

Table 1 above provides information that the largest percentage of respondents' responses are in the choice of answers to believe. This means that respondents believe that Astra Life products is a quality insurance product. This is due to easy access to information; users automatically find out the advantages of Astra Life's products compared to other insurances.

Table 2. Users Prefer PT. Astra Life Compared to Life or Other Health Insurance

Level of Approval	Frequency Distribution	%
Strongly Agree	10	11.90
Agree	14	16.67
Sufficiently Agree	24	28.57
Disagree	22	26.19
Strongly Agree	14	16.67
Total	84	100

Table 2 above provides information that the largest percentage of respondents' responses are in the answer choices agree. This means that respondents prefer Astra Life compared to other life and health insurances. This preference could be derived from the respondent's experience using Astra Life.

Table 3. User Trust in the Quality of Product Features of PT. Astra Life Good Guaranteed

Level of Trust	Frequency Distribution	%
Strongly Believe	5	5.95
Believe	18	21.43
Fairly Believe	35.71	Distrust
30	23	27.38
Strongly	8	9.52
Total	84	100

Table 3 above provides information that the largest percentage of respondents' responses are in the choice of answers to believe. This means that respondents believe that quality is controlled by Astra Life's products guaranteed well.

Table 4. Users Prefer PT. Astra Life Compared to other life or health insurance because of the location of the PT. Astra Life Easily Reachable

Level of Approval	Frequency Distribution	%
Strongly Agree	4	4.76
Agree	14	16.67
Moderately Agree	26	30.95
Disagree	27	32.14
Strongly Agree	13	15.48
Total	84	100

Table 4 above provides information that the largest percentage of respondents' responses are in the answer choices disagree. This means that respondents perceive that their preference is to choose Astra Life not because of the location of the Astra Life office which is easy to reach, but looking at other things including product quality even though location is a supporting factor.

Table 5. Users Prefer PT. Astra Life Compared to Life or Other Health Insurance Because PT. Astra Life Has Various Product Features That Are Suitable for Users

Level of Approval	Frequency Distribution	%
Strongly Agree	6	7.14
Agree	20	23.81
Moderately Agree	28	33.33
Disagree	21	25.00
Strongly Agree	9	10.71
Total	84	100

Table 5 above provides information that the largest percentage of respondents' responses are in the answer choices quite agree. This means that respondents choose Astra Life because it has various features that are suitable for users.

Table 6. Users Prefer PT. Astra Life Compared to Life or Other Health Insurance Because PT. Astra Life Has Various Benefits Products That Are Suitable for Users

Level of Approval	Frequency Distribution	%
Strongly Agree	3	3.57
Agree	10	11.90
Moderately Agree	36	42.86
Disagree	23	27.38
Strongly Agree	12	14.29
Total	84	100

Table 6 above provides information that the largest percentage of respondents' responses are in the answer choices quite agree. This means that respondents consider that Astra Life has various product benefits that are suitable for users along with various product features presented.

Table 7. Speed of Policy Issuance of PT. Astra Life

Level Speed	Frequency Distribution	%
Very Fast	8	9.52
Fast	15	17.86
Fairly Fast	28	33.33
Old	26	30.95
Very Long	7	8.33
Total	84	100

Table 7 above provides information that the largest percentage of respondents' responses are in the fairly fast answer choices. This means that respondents consider that Astra Life quite fast in issuing policies. This is due to the digitization of the process, so that the policy can be issued digitally a maximum of H+3.

Furthermore, to be able to determine the effect of Electronic Service Quality and Trust on purchasing decisions, it can be seen in the structural model and *R-Square* contained in Figure 1 and Table 7 below.

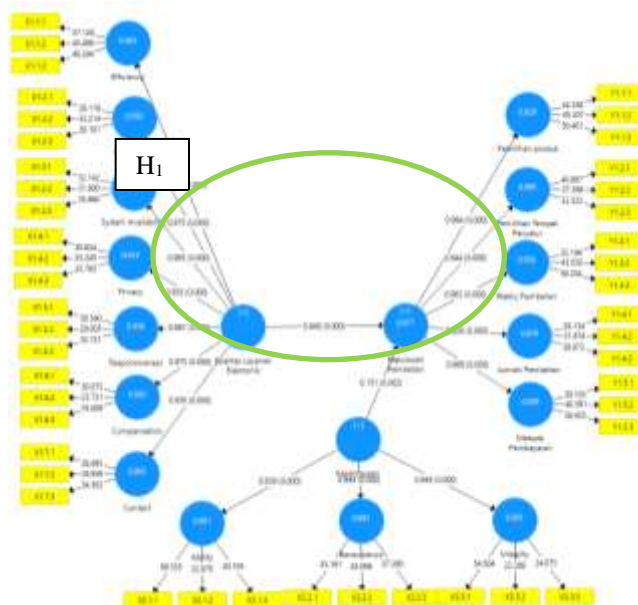


Figure 1.

Table 7 and Figure 1 above provide information that the *path* variable *e-service quality* on purchasing decisions is 0.848 (positive) with a *tstatistics* of 17.973 and *p-values* of 0.000 (significant). This means that the quality of electronic services Thus, **H2. can be accepted.**

IV. Conclusion

Based on the results of the analysis and discussion described in Chapter IV, the following conclusions can be drawn.

1. In line with the good quality of electronic services, trust is well maintained, so users will choose PT. Astra Life as an insurance partner. The quality of electronic services that are able to be presented quite excellently, product features and a number of benefits felt by

- users, make users choose PT. AstraLife. Thus, simultaneously, electronic service quality and trust have an influence on the purchasing decisions of participants in choosing health insurance products PT. AstraLife.
2. The quality of electronic services plays a very important role in determining user purchasing decisions. PT. Astra Life is able to realize a fairly good quality of electronic services. The faster the service and claim decisions provided by PT. Astra Life, will make the next user choose PT. Astra Life as an insurance service provider. Thus, the quality of electronic services has an influence on the purchasing decisions of participants in choosing health insurance products PT. AstraLife.
 3. User trust plays a very important role in determining purchasing decisions. PT. Astra Life is able to make users quite believe in its existence and its products. The clarity of information provided by the claims administration officer of PT. Astra Life makes users believe that the claim submission is being processed properly, so users are willing to wait until the process is complete and then choose PT. Astra Life is back as insurer. Thus, trust has an influence on the purchasing decisions of participants in choosing health insurance products PT. AstraLife.

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