

# **ANALYSIS OF THE INFLUENCE OF SERVICES AND PROCEDURES OF CLAIM SUBMISSION TO THE INTEREST OF PARTICIPANTS IN ISLAMIC INSURANCE**

**(Case Study in General Takaful for Motor Vehicle Insurance Jakarta 2019)**

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The financial industry as the financial support of the state is not only support with the banking industry, but also support in 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 if living in a country like Indonesia, trying to minimize financial losses caused of disasters 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

The purpose of this study was carried out to determine the influence of services and procedures of claim submission towards participants' interest in Islamic insurance. The researcher uses three variables as a benchmark for customer interest in General Takaful, namely services, procedures of claim submission and customer interests in sharia insurance.

The method used by researchers is 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 (X1) and the Claim Submission Procedure (X2) affect customer interest in Sharia Insurance (Y). The Fcounting and Ftable tests show that the results are significant, that the Fcounting value is greater than Ftable ( $35.11 > 3.16$ ), while the coefficient of determination is indicated by the R2 value of 0.5476 or 54.76% affecting the interest of customers in Islamic insurance, while 45.24% is influenced by other variables unobserved.

From this research, it is expected that the next researcher can examine other variables that can influence the participants' interest in sharia insurance, so that sharia insurance can still exist, become a place to help each other and maintain the sharia principles they use.

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