

Effect of Image and Attitude toward Decisions to Purchase Motor Vehicle Insurance Products through Motivation as an Intervening Variable in PT. Asuransi Bangun Askrida Medan Branch

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ABSTRACT

PT. Asuransi Bangun Askrida or commonly called "Askrida", was established by the government of the Republic of Indonesia as a government company (BUMN) that offers insurance protection for all risks and losses, especially for government buildings and other government-owned assets. Along with its development there is a decrease in customer motivation in purchasing motor vehicle insurance products which is caused by Askrida's image and decreasing attitudes of customers in buying insurance products. The products that are most sought after by the public are different credit from motor vehicle insurance products, people prefer to buy insurance that is considered well known and has a good reputation. The purpose of this study was to determine and analyze the effect of images and attitudes on purchasing decisions through motivation as an intervening variable. This type of research is causal descriptive. The population of this study was 176 customers and sample withdrawal using purposive sampling technique of 122 respondents. Data analysis uses path analysis. Sub 1 research results show that the image variables and attitudes simultaneously and partially have a positive and significant effect on motivation. The results of sub-2 analysis show that simultaneous and partial image and attitude variables have positive and significant influence on purchasing decisions through motivation as an intervening variable.

Keywords: Image, Attitude, Motivation, Purchase Decision

INTRODUCTION

Humans in their lives are always faced with unexpected events that will occur, which can cause losses both for individuals and companies, so that many people want to avoid risk by reason of always wanting to be safe and live peacefully. Wherever avoiding risk, then the situation will find other risks. Risk is an inseparable part of life, because all activities must contain risks. Risk is the possibility of an unexpected or unwanted loss. With so

many of these problems, it is actually very important that people's understanding of the transfer of risks they will face in living life.

Risk means facing difficulties or dangers, which might cause disaster, injury or things like that which will be detrimental. Risks can be transferred to third parties. If transferred to a third party, the community must set aside part of its assets to pay obligations to third parties and when the community needs it, the third party will carry out its obligations in bearing the risks

faced by the community. The transfer of risk to third parties is one of them to insurance companies.

Insurance is a financial tool in household life, both in the face of fundamental risks such as the risk of death, or in the face of risks to property owned. Likewise, the business world in carrying out its activities faces various risks that might disrupt the sustainability of its business. Although there are many methods to deal with risk, insurance is the most widely used method. Insurance promises protection to the insured against risks faced by individuals and risks faced by the company.

In general insurance is handing over risk cover to the guarantor, namely the insurance company for an agreed period and agreements. Definition of insurance according to Law Number 2 of 1992 Article 1: "Insurance or coverage is an agreement between two or more parties, by which the

insurer binds itself to the insured, by receiving insurance premiums, to provide compensation to the insured due to loss, damage or loss the expected benefit or legal liability to the third party that the insured may suffer from arising from an uncertain event, or to provide a payment based on the life or death of an insured person.

Along with the increase in financing activities by banks, the number of motorized vehicles in Indonesia is increasing every year, this is due to the increased need for increased public mobility, and the low quality of public vehicles also adds to the overall purchasing power of the community. Almost every household has at least one or more motorized vehicles, both two-wheeled and four-wheeled motorized vehicles. The following table shows the growth in the number of motorized vehicles in Indonesia each year.

Table 1.1 Development of Number of Motorized Vehicles by Type 2012 to 2017

Total	Year					
	2012	2013	2014	2015	2016	2017
Vehicle						
Motorized						
Car	10.432.259	11.284.514	12.599.038	13.480.973	14.540.666	15 493 068
Passenger						
Bus car	2.273.821	2.286.309	2.398.846	2.420.917	2.486.898	2.509.258
Freight Cars	5.286.061	5.615.494	6.235.136	6.611.028	7.063.433	7 523 550
Motorcycle	76.381.183	84.732.652	92.976.240	98.881.267	105.150.082	113.030.793
Total	94.373.324	104.118.969	114.209.260	121.394.185	129.81.079	138 556 669

Data source: www.bps.go (2019)

It can be seen from Table 1.1 that the increase is routine every year for all types of motorized vehicles. An increase in motor vehicles was used as an opportunity by financial institutions as well as banks to offer consumer products for motor vehicles, which are widely known as motor vehicle financing. Various facilities that make it easy, ranging from the filing process to the maintenance of insurance provided by financial institutions.

Currently insurance companies are competing in providing the best protection to customers. The increasingly fierce business competition, especially competition from similar companies, makes companies increasingly demanded to move faster in terms of attracting customers. So

companies that apply marketing concepts need to pay close attention to customer behavior and the factors that influence purchasing decisions in marketing efforts for a product that is carried out. That is because in concept, one way to achieve company goals is to find out what the needs and desires of customers or target markets and provide motivation to customers that are expected to more effectively and efficiently be able to lead to insurance product purchase decisions.

Machfoedz (2013: 44), argues that the purchase decision is a process of valuation and selection of various alternatives in accordance with certain interests by determining a choice that is considered most beneficial. If a company

can easily find out what is needed and desired by customers, the company can easily achieve its goals because the products produced are in accordance with market tastes. Therefore, to win the competition, a company must implement the right strategy or method in promoting its products to customers.

One of the factors that influence purchasing decisions is motivation. According to Kotler and Keller (2012: 12) motivation is the drive for psychogenic needs derived from psychological states of tension such as the need for recognition, appreciation, and ownership. The decision to buy goods or services in meeting needs begins with the individual's view when obtaining information and the impetus found in the individual in determining the decision to make a purchase.

In addition, the image is also a determining factor in the customer's decision to purchase insurance products. According to Rangkuti (2011: 43), brand image is a perception associated with associations inherent in the customer's memory. To make customers have a good perception in seeing the goods to be bought, the insurance company must pay attention to the factors that influence it.

Another factor that triggers people to buy and use insurance products is the attitude of the customers themselves. The attitude in question is anything that is liked or disliked by the customer. Analyzing customer behavior in all of its actions means having to pay attention to factors that influence customer behavior, one of which is an attitude that describes a person's

Table 1. 3 Comparison of Askrida insurance with other insurance for motor vehicle insurance products

No	Company Name	Partner Workshop	Premium amount
1	Sinarmas	6 bengkel	Rp 7.317.750
2	ACA Otomate	14 bengkel	Rp 6.367.500
3	Askrida	7 bengkel	Rp 5.048.000
4	Garda Oto	15 bengkel	Rp.7.800.000

Based on the data in Table 1.3, it can be seen that Askrida insurance has lower premiums compared to other insurance. But in this case Askrida does not establish partnerships with motorized vehicle showrooms as has been done by several

relatively consistent judgments, feelings, and tendencies for an object or idea.

PT Askrida always tries to provide the best service and protection for its customers and prospective customers who want to buy insurance products offered by PT Askrida, but in this case there is a phenomenon of a decrease in the number of customers owned by PT Askrida, this can be seen from Table 1.2 below:

Table 1.2 Number of insurance customers at PT Askrida in 2016-2018

Month/ Year	2016	2017	2018
January	68	60	8
February	53	57	11
March	87	49	7
April	42	26	9
May	48	32	12
June	44	35	18
July	22	19	10
August	50	19	23
September	39	19	10
October	41	16	24
November	60	27	20
December	35	18	24
Total	589	377	176

Source: PT Askrida Medan branch, (2019)

Based on the data in Table 1.2, it can be seen that there is a decrease in the number of insurance customers in PT Askrida. In 2016-2018. The decline occurred significantly from year to year. The data in Table 1.2 is information of the total number of new customers entering to become insurance customers. In this case, the decrease in the number of customers experienced by PT indicates that the public is still not interested in buying Askrida insurance products.

As for several other insurance companies that have motor vehicle insurance products and compete with each other in achieving sales including the following with Type / brand: Honda 2017 HR-V Prestige CVT.

other insurers. The lack of partner relationships causes consumers to prefer buying vehicle insurance products that are basically already offered by sales at the time of vehicle purchase. In addition, the party from Askrida has never done socialization

to the public such as promoting its products and providing information about the importance of having vehicle insurance. This certainly affects the motivation of

customers in insurance. The author conducted a pre-survey of 30 respondents who were randomly selected and the results are as follows:

Table 1.4 Prasurvey regarding motivation to buy motor vehicle insurance

Statement	Strongly Agree	Agree	Not Agree	Disagree	Strongly Disagree
Able to provide a sense of security	5	3	2	5	15
Feeling afraid of risk	3	5	5	7	10
Provides appropriate premium	2	5	5	5	13

Source: Survey results, 2019

Table 1.4 above shows that the low number of customers who are motivated to use Askrida insurance services. This can be seen from the respondents' answers to several statements given. There are some customers who say they disagree and even strongly disagree with the statement that by buying Askrida insurance is able to provide a sense of security. In addition to the statement of fear of the risk of concluding that there are still customers who answer disagree. This indicates that customer motivation still needs to be reviewed in order to raise public awareness of the importance of insurance. Phenomenon that often occurs in the insurance community is the image of insurance. The image is related to the delay in settling insurance compensation claims. The community also considers that there is no agreement between the information provided by the agent. The mismatch of information and understanding between what is received by the customer and the insurance business, resulting in rejection of compensation claims, this problem occurs because of excessive promotion of agents. Agent promotion is often triggered by an agent's interest in getting something or a certain position. The information provided by the agent is often not appropriate which causes the customer's image of insurance to be poor. In addition, the customer's attitude is also the final determinant in using and buying the goods or services offered. So it is important for companies to study the attitudes of prospective customers so that they can take action in controlling the attitudes of prospective customers to buy products offered. People assume the

purchase of insurance requires complicated procedures. In addition, because of doubts, the community's need for financial protection will not be met. This is where it can be seen that the influence of good customer attitudes from knowledge, desires to the destination they want to buy insurance products is very important for the insurance company to understand the attitude of prospective customers to know what their needs and desires.

The research gap from some previous studies namely Dasuki (2013) states that there is no significant positive effect between motivation on purchasing decisions. This contrasts with research conducted by Dewi, (2017) and Saputra (2017) which states that motivation and attitude have a positive and significant relationship to purchasing decisions. This study wants to reexamine the motivational variables on purchasing decisions that exist in insurance products by adding independent variables, namely the image of the customer.

Hypothesis

Based on the background of the study and the justification of the relationship between variables, the research hypothesis is as follows:

1. The image of a positive and significant effect on motivation at PT. Askrida.
2. The attitude of a positive and significant effect on motivation at PT. Askrida.
3. The image of a positive and significant effect on purchasing decisions at PT. Askrida.

4. The attitude of a positive and significant effect on purchasing decisions at PT. Askrida.
5. Motivation has a positive and significant effect on purchasing decisions at PT. Askrida.
6. The image of a positive and significant effect on purchasing decisions through motivation at PT. Askrida.
7. The attitude of a positive and significant effect on purchasing decisions through motivation at PT. Askrida.

MATERIAL AND METHODS

This research is causal descriptive. Causal design is useful for analyzing relationships between one variable with another variable or how a variable affects other variables. Causal design examines causal relationships. According to Sugiono (2010: 56) the causal method is a causal relationship, so this study has independent variables (variables that influence and dependent variables (variables that are affected).

The populations in this study were all policyholders in PT Asuransi Bangun Askrida as many as 176 people from 2017 to 2018. The sample is part of the number and characteristics possessed by that population. How to take samples using non-probability sampling. Sampling is done based on purposive sampling, namely the criteria, namely the insurance of ASKrida and have used it for 3 years. The sampling technique uses the formula from Slovin so that the sample in this study amounted to 122 respondents.

Data collection techniques in this study were carried out by making a list of questions, study documentation and interviews. Types and Sources of Data used in this study are Primary Data, namely research data obtained directly from the original source (not through an intermediate source) and data collected specifically to answer research questions in accordance with the wishes of researchers (Indriatoro and Supomo (2012: 129) And Secondary Data according to Indriatoro and Supomo

(2012: 129), states that secondary data is data that is a source of research data obtained indirectly through intermediaries (obtained and recorded by other parties) Secondary data are generally in the form of evidence, historical records or reports that have been compiled in archives (documentary data) that are published and not published.

RESULTS AND DISCUSSION

Classical Assumption Test Results Sub 1 and 2

Normality test

The data normality test used in this study was carried out by the normality plot test by looking at the P-plot graph. The basis for decision making is that if the data spreads around the diagonal and follows the direction of the diagonal line, then the multiple linear regression model meets the normality assumption. In addition, the histogram graph display also gives a normal distribution pattern because it spreads evenly to the left and right. The results of the normality test carried out are shown in the following figure:

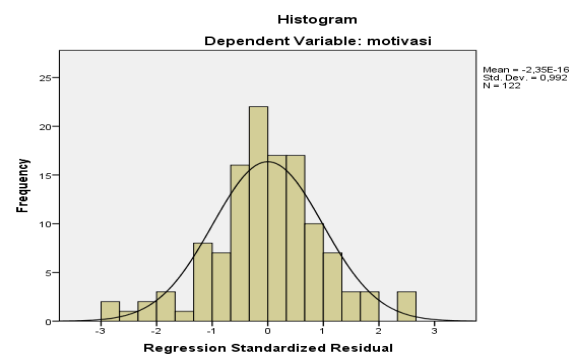


Figure 4.1 Histogram Sub 1
Source: Data processed, (2019)

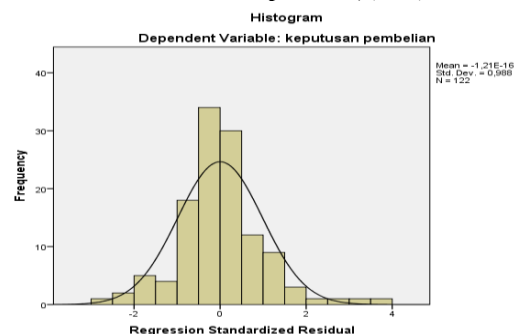


Figure 4.2 Histogram Sub 2
Source: Data processed, (2019)

In Figures 4.1 and 4.2 explain that the lines and histogram cross from left to right. This figure shows that the data that has been processed is normally distributed. Furthermore, to see whether or not the data will be tested again using the P-plot as follows:

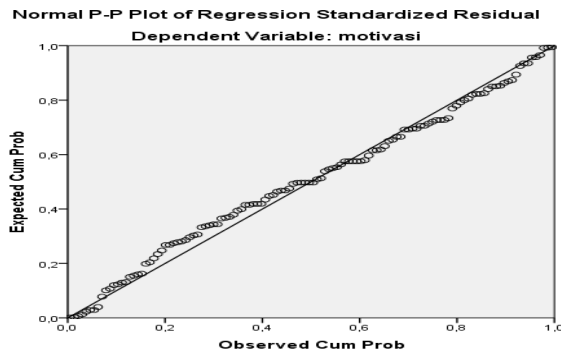


Figure 4.3 P-plot sub 1
Source: Data processed, (2019)

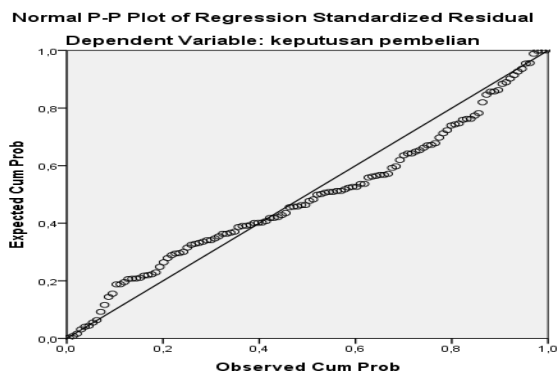


Figure 4.4 P-plot sub 2
Source: Data processed, (2019)

Based on Figure 4.3 and 4.4 it can be seen that the data is distributed evenly along the diagonal line. This proves that the data used in this study fulfills the normality assumption.

Multicollinearity Test

To check whether multicollinearity occurs or not can be seen from the value of the variance inflation factor (VIF). VIF values of more than 10 indicated an independent variable multicollinearity (Ghozali, 2013).

Table 4.17 Sub 1 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Imagery (X1)	.815	1,228
Attitude (X2)	.815	1,228

Source: Processed by the author, (2019)

Based on Table 4.17, the VIF value of the image and attitude variables are smaller than 10 ($VIF < 10$), while the tolerance value is greater than 0.1 ($tolerance > 0.1$). Then there are no symptoms of multicollinearity.

Table 4.18 Sub-Multicollinearity Test Sub 2

Model	Collinearity Statistics	
	Tolerance	VIF
1 (Constant)		
Imagery (X1)	.676	1.478
Attitude (X2)	.716	1.397
Motivation (Z)	.583	1.715

Source: Processed by the author, (2019)

Based on Table 4.18, the VIF value of the variable image, attitude and motivation is smaller than 10 ($VIF < 10$), while the tolerance value is greater than 0.1 ($tolerance > 0.1$). Then there are no symptoms of multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the multiple linear regression model there is an inequality of variance from the residuals of one observation to another. If the variance from one observation residual to another observation is fixed, then it is called homoscedasticity, conversely if it is different is called heteroscedasticity. A good regression model is homoscedasticity or heteroscedasticity does not occur. With SPSS processing, the following results are obtained:

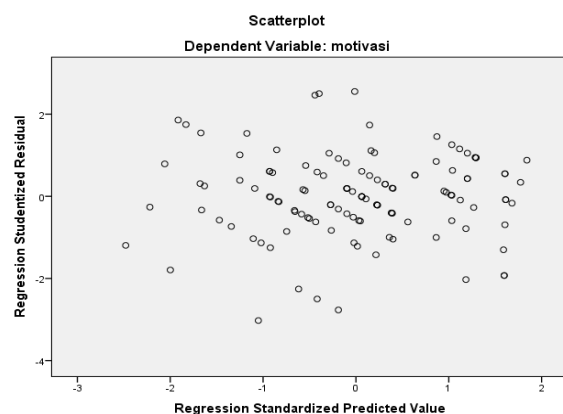


Figure 4.5 Results of Heteroscedasticity Test Sub 1
Source: Processed by researchers, (2019)

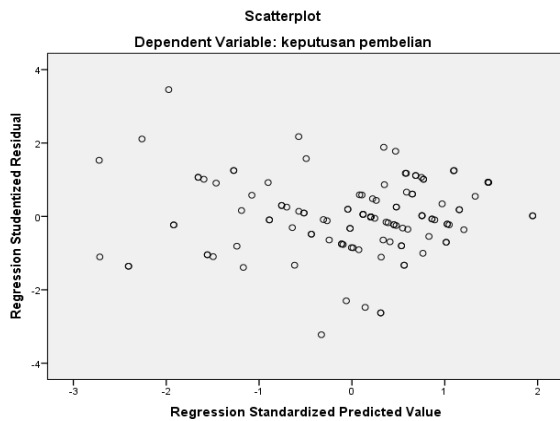


Figure 4.6 Results of the Heteroscedasticity Sub-2 Test
Source: Processed by researchers, (2019)

below the number 0 on the Y axis. Thus it can be concluded that the regression equation in the hypothesis is free from the assumption of heteroscedasticity.

Path analysis (Equation sub 1)

Coefficient of Determination

The coefficient of determination (R^2) is a value (proportion value) that measures how much the ability of the independent variable used in the regression equation, in explaining the variation of the dependent variable.

Based on Figure 4.4 and 4.5 it can be seen that the points spread randomly above and

Table 4.11 Determination Coefficient Sub 1

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.779 ^a	.607	.600	1,63482
Predictors: (Constant), Attitude (X2), Image (X1)				
Dependent Variable: Motivation (Z)				

Based on Table 4.11, it is known that the Adjusted R Square value is 0,600. This value can be interpreted as an image and attitude together or simultaneously able to influence motivation by 6.0%, the remaining 4.0% is explained by variables or other factors including promotion, service and premium.

Concurrent Test (F Test)

To test this hypothesis f statistic is used with the criteria for decision making if the value of f arithmetic is greater than f table, then H_0 is rejected and H_a is accepted. The simultaneous effect of image variables (X1) and attitude (X2) influences motivation (Z) can be seen in Table 4.12:

Based on Table 4.12 obtained that the Fcount value of 91.735 with a significance

level of 0.008 is smaller than alpha 0.05 (5%). The calculated F is 91.735 greater than the F table that is 2.45. Thus simultaneously the image (X1) and attitude (X2) significantly influence motivation (Z).

Table 4.12 Concurrent Test Results (Test F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	490,349	2	245,174	91,735	,000 ^b
	Residual	318,045	119	2,673		
	Total	808,393	121			

a. Dependent Variable: Motivation

b. Predictors: (Constant), Attitude, Image

T- Test

Table 4.13 presents the regression coefficient values, as well as the statistical values for partial effect testing.

Table 4.13 Test of Significance of Partial Influences (Sub 1)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,116	,913		3,411	,001
	Image (X1)	,323	,039	,532	8,217	,000
	Attitude (X2)	,169	,027	,394	6,180	,000

Dependent Variable: Motivation (Z)

Based on Table 4.13, the regression equation is obtained as follows.

$$Z = 0,532 X1 + 0,394 X2$$

The results in Table 4.13, obtained the results:

1. The value of t count > t table of the image (X1) is 8.217 > 1.97 and a significant value for the image of 0.000 < alpha 0.05, so that the image variable (X1) has a positive and significant effect on motivation (Z) so hypothesis accepted.

2. Tcount > t table of the attitude (X2) is 6.180 > 1.97 and a significant value for the attitude of 0.000 < alpha 0.05, so that the attitude variable (X2) has a positive and significant effect on motivation (Z) thus the hypothesis be accepted.

Path analysis results (Sub 2)

Analysis of the Coefficient of Determination

Table 4.14 Determination Coefficients (Sub 2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.869 ^a	.755	.749	1,32622
a. Predictors: (Constant), Motivation (Z), Image (X1), Attitude (X2)				
b. Dependent Variable: Buying Decision (Y)				

Based on Table 4.14, it is known that the Adjusted R Square value is 0.749. This value can be interpreted as an image, attitude and motivation together or simultaneously able to influence purchasing decisions by 7.49%, the remaining 2.51% is explained by variables or other factors. These factors are the tract record, product benefits and public awareness.

Concurrent Test (F Test)

To test this hypothesis f statistic is used with the criteria for decision making if the value of f arithmetic is greater than f table, then Ho is rejected and Ha is accepted. The simultaneous influence of image variables (X1), attitude (X2) and motivation (Z) on purchasing decisions (Y) can be seen in Table 4.15:

Table 4.15 Concurrent Test Results (Test F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	640,030	3	213,343	121,297	.000 ^b
	Residual	207,544	118	1,759		
	Total	847,574	121			

a. Dependent Variable: Buying Decision

b. Predictors: (Constant), Motivation, Attitude, Image

Based on Table 4.15 obtained that the Fcount value of 121.297 with a significant level of 0.000 is smaller than alpha 0.05 (5%). The calculated F is 121.297 greater than the F table that is 2.45. Thus simultaneously the image (X1) attitude (X2) and motivation (Z) have a significant effect on purchasing decisions (Y).

T test

Table 4.16 presents the value of the regression coefficient, as well as the statistical value for testing the effect of partial.

Table 4.16 Test of Significance of Partial Influences (Sub 2)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1,847	,772		2,393	.000
	Image (X1)	.210	.035	.333	6,018	.000
	Attitude (X2)	.094	.023	.218	4,048	.000
	Motivation	.474	.057	.495	8,289	.000

a. Dependent Variable: Buying Decision (2019)

Based on Table 4.16, the regression equation is obtained as follows :

$$Y = 0,333 X1 + 0,218 X2 + 0,495 Z$$

The results in Table 4.16, obtained the results:

1. The value of t count > t table of the image (X1) is 6.018 > 1.97 and a

significant value for the image of 0.000 < alpha 0.05, so that the image variable (X1) has a positive and significant effect on motivation (Z) so that hypothesis accepted.

- The value of t arithmetic > t table of attitude (X2) is 4.048 > 1.97 and a significant value for attitude of 0.000 < alpha 0.05, so that the attitude variable (X2) has a positive and significant effect on motivation (Z) thus hypothesis accepted.
- The value of t arithmetic > t table of motivation (X2) is 8,289 > 1.97 and the significant value for motivation is 0,000 < alpha 0.05, so the motivation variable (Z) has a positive and significant effect on purchasing decisions (Y) thus then the hypothesis is accepted.

Mediation Test (Intervening)

Direct Effect (Direct Effect or DE)

To calculate the direct effect or DE, the following formula is used:

- The influence of image variables on motivation
X1@ Z = 0.532
- The effect of attitude variables on motivation
X2@ Z = 0.394
- The influence of image variables on purchasing decisions
X1@ Y = 0.333
- The influence of attitude variables on purchasing decisions
X2@ Y = 0.218
- The influence of motivation variables on purchasing decisions
Z@ Y = 0.495

To calculate the indirect effect or IDE, the following formula is used:

- The influence of image variables on purchasing decisions through work motivation
X1@Z@Y = (0.532 x 0.495 = 0.26334
- The influence of attitude variables on purchasing decisions through work motivation
X2@Z@Y = (0.394 x 0.495) = 0.19503

Total Effect (Total Effect)

Based on the explanation above, a path diagram can be drawn on

- The influence of image variables on motivation
X1@ Z = 0.532
- The effect of attitude variables on motivation
X2@ Z = 0.394
- The influence of image variables on purchasing decisions
X1@ Y = 0.333
- The influence of attitude variables on purchasing decisions
X2@ Y = 0.218
- The influence of motivation variables on purchasing decisions
Z@ Y = 0.495
- The influence of image variables on purchasing decisions through work motivation
X1@Z@Y = (0.532 x 0.495) = 1,027
- The influence of attitude variables on purchasing decisions through work motivation
X2@Z@Y = (0.394 x 0.495) = 0.889

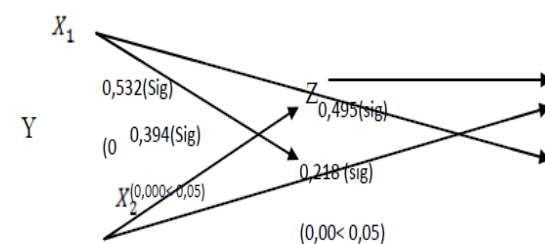


Figure 4.7 Results of Path Analysis

Based on Figure 4.7 note:

- Known image has a significant effect on motivation and motivation has a significant effect on purchasing decisions, so motivation is significant in mediating the relationship between imagery and purchasing decisions.
- It is known that attitude has a significant effect on motivation and motivation has a significant effect on purchasing decisions, so motivation is significant in mediating the relationship between attitudes towards purchasing decisions.

Summary of Hypothesis Test Results

Table 4.19 will show a summary of research results that have been processed using SPSS software.

Table 4.19 Hypothesis Testing Results

Influence of Variables	beta	Significance Value	Information	Hypothesis
Image of motivation	0,532	0,000 < 0,05	Positive and Significant Effect	Accepted
Image of purchasing decisions	0,333	0,000 < 0,05	Positive and Significant Effect	Accepted
Attitude Towards Motivation	0,394	0,000 < 0,05	Positive and Significant Effect	Accepted
Attitudes Toward Purchasing Decisions	0,218	0,000 < 0,05	Positive and Significant Effect	Accepted
Motivation for Purchasing Decisions	0,495	0,000 < 0,05	Positive and Significant Effect	Accepted
Image of Purchasing Decisions Through Motivation	1,027	-	Positive and Significant Effect	Accepted
Attitudes Toward Purchasing Decisions through Motivation	0,889	-	Positive and Significant Effect	Accepted

DISCUSSION

The Image has a Positive and Significant Effect on Motivation

The results of the study prove that partially the image has a positive and significant effect on motivation. From the partial test results (t-test) shows that the value of $t_{count} > t_{table}$ of competitive advantage (X1) is $8.217 > 1.97$ and the significant value for competitive advantage is $0.01 < \alpha 0.05$. The results showed that the hypothesis was accepted. This proves that the better the image the customer motivation will increase. Conversely, if the image in a bad company will reduce motivation.

Based on the respondent's answer related to the image variable in Askrida's statement has an appeal to the benefits of the product offered it is known there are still respondents who answer disagree with the statement given. This is because customers assume that the products offered are not in accordance with their wants and needs. In addition, there are some customers who assume that the benefits provided by Askrida are still unable to compete with other insurance.

Image is seen in terms of user image and product image. User image (user image) can be formed directly from experience and contact with users of the brand. Benefits are the personal value of consumers placed on the attributes of a product or service that is what consumers think they will get from the product or service. But in this case there is still a need to remember the user's image which makes customers more proud in using Askrida. Besides that, the image of Askrida's own products which are considered still not well-known can not make people motivated to use.

Brand image based on consumer memory about a product, as a result of what is felt by someone against the brand. A pleasant

or unpleasant feeling towards a brand will form that image and will be stored in the consumer's memory. The image of insurance is related to the customer's experience using products that are sold and is perceived by consumers.

This assumption can appear in the form of thoughts or certain impressions associated with a brand. This assumption can be conceptualized based on clarification, support, memory, and uniqueness. These types of assumptions include the attributes, benefits and attitudes. An attribute consists of attributes associated with a product or service, such as price, usage, and usage image.

Benefits include functional benefits, symbolic benefits and experience-based benefits. Attitude is a consumer's view of a product. A good image can increase consumer motivation in using insurance products. This is in line with research conducted by Hulya (2013) and Nova (2016) which states that the image has a positive and significant influence in shaping consumer motivation to buy products.

Citra Positive and Significant Effect on Purchasing Decisions

The results of the study prove that partially the image has a positive and significant effect on purchasing decisions. From the partial test results (t-test) shows that the value of $t_{count} > t_{table}$ of the purchase decision (X1) is $6.018 > 1.97$ and the significant value for competitive advantage is $0.00 < \alpha 0.05$. The results showed that the hypothesis was accepted. This proves that the better the image, the better the decision to buy. Conversely, if the image in a bad company will reduce purchasing decisions.

Based on respondents' answers, it is known that there are still customers who answer that they do not agree with every statement given. As a statement regarding the decision to use Askrida as needed in this case

there are customers who buy Askrida not based on needs but due to the encouragement of marketing to choose the product to be used. So the product purchase is not in accordance with the basic needs of the customer.

Customers still have confidence in various types of diverse insurance frauds, and occur in all areas of insurance. Insurance crimes also range from claims that are a bit excessive to those that intentionally cause accidents or damage. Fraudulent activity affects the lives of innocent customers, both directly and indirectly because this crime leads to higher insurance premiums. Insurance scams pose significant problems in purchasing decisions.

Kotler and Armstrong (2012: 12) define purchasing decisions as a process where consumers recognize the problem, find information about a particular product or brand and evaluate how well each alternative can solve the problem which then leads to a purchasing decision. The factors that influence purchasing decisions are brand image. Kotler and Keller (2013) also stated that images are perceptions and beliefs carried out by consumers, as reflected in the associations that occur in consumers' memories.

Companies must have a good brand image, this will certainly stimulate someone to buy a company's products. The brand identifies the source or manufacturer of the product and allows consumers to assign responsibility for buying the goods or services offered. Consumers can evaluate products differently, depending on how the product is offered. A good image will affect the purchase decision on a product and will create a value in the minds of consumers and will indirectly affect the purchase decision. This is in line with research conducted by Yustinus (2016) and Sumiati, (2014) in their research suggesting that brand image has a positive and significant effect on purchasing decision.

Attitude has a Positive and Significant Effect on Motivation

Based on respondents' answers, it is known that there are still customers who answer that they do not agree with every statement given. Seen from the answers of respondents who answered disagree from a statement of

understanding about Askrida products. This shows that customers still lack understanding and more knowledge of Askrida products such as the benefits provided and the advantages of Askrida. In addition, there were also respondents who answered that they did not agree with the statement that they would continue to use Askrida insurance. This indicates that the lack of customer motivation in using Askrida insurance for a long period of time.

Some factors that influence the attitude of customers not to use Asunsi are the level of community welfare, which is a low income in the middle of the condition of the community whose income level is still low, insurance may not be a necessity, let alone considered a lifestyle (life style). There are still many other needs that are more urgent than setting aside some of the income for the purposes of self-protection and property. Moreover, if you expect people to see insurance as an investment instrument, it might still be too far. Many people who do not have an insurance policy, even for the vital ones, for example vehicle insurance, then insurance because they are inadequate income. Likewise in the case of property protection, public awareness to protect their property with insurance is still considered an act of wasting money. Paying premiums every year on a regular basis, while the benefits are often felt to be not comparable.

The notion of attitude is conveyed by Sarlito and Eko (2010: 151), Attitude is an assessment process carried out by an individual on an object. The object to be addressed by individuals can be objects, humans or information. The process of evaluating a person can be in the form of positive and negative assessments. Attitude is something that is learned and determines how individuals react to situations and determine what individuals are looking for in their lives. A person's attitude towards insurance can be seen from how much he wants to use the insurance products offered.

Attitudes can shape a person's behavior to prefer and want a product. With the beginning of a positive attitude a seller will not be difficult to introduce his product. As it gives direction and benefits after use. So

that a positive attitude will affect motivation. This is in line with research conducted by It is in line with research conducted by Vernando, Wijaya (2008) which concludes that there is a positive and significant influence between attitudes towards motivation and purchasing decisions.

Attitude Positive and Significant Effect on Purchasing Decisions

The results of the study prove that partially a positive and significant effect on purchasing decisions. From the partial test results (t-test) shows that the value of $t_{count} > t_{table}$ of the purchase decision (X2) is $4.048 > 1.97$ and the significant value for the purchase decision is $0.00 < \alpha 0.05$. The results showed that the hypothesis was accepted. This proves that the better the attitude, the better purchasing decisions. Conversely, if the attitude of the community is low, it will reduce motivation.

Based on respondents' answers, it is known that there are still customers who answer disagree with each item statement given from the attitude variable. The customer does not give a positive attitude about Askrida. Customers are also still interested in using other insurance that is considered more capable of raising social status. While Askrida has not been able to provide all the needs of consumers beyond addressing the risks that occur to customers such as pride in using Askrida insurance.

The most common factor that determines people's attitudes in buying insurance is the socialization held by the insurance company. the capacity of the insurance business world is still relatively low so efforts to educate the public are still limited. In fact, education is very important to raise awareness, at least the public's understanding of the importance of insurance. Not surprisingly, public knowledge about insurance is still very minimal.

Attitude is a tendency that is learned to react to product offerings in problems that are good or unfavorable consequently (Dharmmesta and Handoko, 2012). This attitude is carried out by consumers based on their views on the product and the learning process both from experience or from others. Consumer attitudes can be positive or

negative attitudes towards certain products. Attitude as a comprehensive evaluation and allows someone to respond in a way that is beneficial or not to the object being assessed.

According to Robbins (2012: 169) attitude is a statement or evaluative assessment related to the object, person or event seen. If consumers have a good attitude in viewing the products or services offered, consumers will also see the benefits to be gained. This is in line with research conducted by Andra, (2018) attitude has a positive and significant influence on purchasing decisions.

Motivation has a Positive And Significant Effect on Purchasing Decisions

The results of the study prove that partially motivation has a positive and significant effect on purchasing decisions. From the partial test results (t-test) shows that the value of $t_{arithmetic} > T_{table}$ of the purchase decision (Z) is $8.289 > 1.97$ and the significant value for the purchase decision is $0.00 < \alpha 0.05$. The results showed that the hypothesis was accepted. This proves that the higher motivation will increase purchasing decisions.

Based on respondents' answers to the motivational variables there are still customers who disagree on each statement item. Especially the statement of ease of claim resolution motivated me to use Askrida. This is because there are still customers who think that the process of filing claims in PT Askrida is difficult related to the documents that must be collected and the length of time for completion.

The low motivation to use insurance is also caused by the low level of public awareness about the level of risk that will come in the future. This is considered insurance is not a major requirement but as a complement. In addition, public concern is the fear of not being able to pay premiums and the fear of the absence of professional action from the insurance company during a customer disaster.

Motivation is the state of one's personal nature that encourages the desire of individuals to carry out certain activities in order to achieve something the goals of Dharmmesta and Handoko, (2012: 77). Existing motivation in a person (consumer) will

manifest a behavior directed at the goal of achieving the satisfaction goal. So motivation is not something that can be observed, but is something that can be concluded. Motivation cannot be seen from one's behavior because motives are not always what they seem, sometimes even opposite to what they appear. A person's behavior is greatly influenced and stimulated by their wants, needs, goals and satisfaction. Both originating from within (internal), and from outside (external). So, every activity carried out by individuals is always motivated (Mowen, 2002). In the purchase motivation is divided into rational and emotional motivation. Rational motivation is a purchase that is based on the reality shown by the product to consumers and is a product attribute that is functional and objective in the situation such as product quality, product prices, availability of goods, efficient use of the goods acceptable.

While emotional motivation in purchasing is related to feelings, pleasure that can be captured by the five senses, for example by owning a certain item can improve social status, the role of the brand makes the buyer show their economic status and is generally subjective and symbolic. When someone will make a decision to buy a product, it will certainly be influenced by both types of motivation, namely rational and emotional motivation (Wahyuni. 2008). In this case motivation will improve purchasing decisions and this is in line with research conducted by Herawati (2019 and Sumiati (2014) which states that motivation has a positive and significant effect on purchasing decisions.

Citra Positive and Significant Effect on Purchasing Decisions Through Motivation

Known image has a significant effect on motivation and motivation has a significant effect on purchasing decisions, so motivation is significant in mediating the relationship between imagery and purchasing decisions. The existence of a positive image in the minds of customers of a product will make consumers feel motivated to decide to buy products that are of interest. Customers' views on insurance become stronger if it has been widely used by many people.

Image is a picture or concept about an abstract thing, thus that the image exists, but it is not real or cannot be physically described, because the image only exists in the mind. Brand image (brand image) has a very important role because it can distinguish one company or product from another. Consumer purchase intention is the stage of consumers in shaping their choices among several brands incorporated in a selection of devices, then finally making a purchase at an alternative that is most preferred or the process through which consumers to buy an item or service based on various considerations. Then a positive brand image in the minds of consumers will affect purchasing decisions to be made by consumers. This is based on the motivation or encouragement that is in the consumer to buy the desired item.

The concept of image in the business world has developed and become the company's attention. A good image of a company will have a beneficial impact, while a bad image will harm the company, this is reflected in research conducted by Andrianto (2013) which states that brand image has a positive effect on purchasing decisions to be made by consumers. This is confirmed by Wulan (2012), stating that brand image has a significant effect on purchasing decisions.

Attitude has A Positive and Significant Effect on Purchasing Decisions Through Motivation

It is known that attitude has a significant effect on motivation and motivation has a significant effect on purchasing decisions, so motivation is significant in mediating the relationship between attitudes towards purchasing decisions. The customer's attitude is a determining factor in driving the customer's decision to buy or maintain existing products. A positive attitude will make marketing easier in explaining the functions and benefits of the products offered.

According to Sumarwan (2010: 97) attitude is an expression of feelings (inner feeling), which reflects whether someone is happy or not happy, like or dislike, agree or disagree with an object. Attitudes describe consumer confidence in various attributes and benefits of these objects. In addition, attitude also explains an organization's motivation,

emotional feelings, cognitive processes to an aspect.

Furthermore, attitude is the way we think, feel, and act through aspects in the environment such as retail stores, television programs or products. Three components in forming attitudes are (Umar, 2011: 12): cognitive component. namely consumer confidence and knowledge about objects, the affective component, which is an attitude component consisting of feelings and emotional reactions to an object. and conative components. This component is the response of a person to an object or activity.

Attitudes are able to influence consumers in making purchasing decisions that are supported by motivation. This is in line with research conducted by Anwar (2018) which states that the positive and significant influence between attitudes and purchasing decisions and strengthened by research conducted by Sumiati (2014) which states that motivation has a positive and significant effect on purchasing decisions

CONCLUSIONS

Based on the results of the research and discussion carried out in this study, it was concluded that: Based on the results of the research and discussion in the previous chapter, it can be concluded as follows:

1. Citra positive and significant effect on customer motivation at PT Asuransi Bangun Askrida.
2. The attitude of a positive and significant effect on customer motivation at PT Asuransi Bangun Askrida.
3. Citra positive and significant influence on purchasing decisions at PT Asuransi Bangun Askrida.
4. The attitude of a positive and significant effect on purchasing decisions at PT Asuransi Bangun Askrida.
5. Motivation has a positive and significant effect on purchasing decisions at PT Asuransi Bangun Askrida.
6. Citra positive and significant influence on purchasing decisions through motivation at PT Asuransi Bangun Askrida.
7. The attitude of positive and significant influence on purchasing decisions through

motivation at PT Asuransi Bangun Askrida.

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