

## **ABSTRACT**

*Life insurance is one of the risk management form that many people did. There were many factors that influence someone's decision to have life insurance. This research aims to analyze the influence of factors that may influence Muslim workers in using life insurance services. The independent variables in this research are premiums, savings motives, income, and religiosity. This research uses a quantitative method with binary logistic regression analysis. This analysis is to model the relationship between a categorical dependent variable and one or more independent variables that can be continuous or categorical, with the aim of predicting the probability of an event. The population in this study were Muslim workers in Semarang City. The sampling technique uses probability sampling, namely cluster sampling. This research uses primary data, sampling was conducted by distributing questionnaires to 100 Muslim worker respondents in Semarang City. The results is that simultaneously all independent variables are significant in influencing the dependent variable. The income variable partially is significantly positive effect on life insurance use. Meanwhile, the premium, savings motive, and religiosity variables partially have no effect on life insurance use.*

*Keywords: Life Insurance Services, Premium, Saving Motives, Income, and Religiosity*

