ABSTRACT

Insurance is an effort to prevent or minimize a risk that may occur either materially or non-materially by transferring or dividing it to other parties. In Islamic insurance concept implementing the principle of mutual protection and mutual assistance between people/parties through investment in accordance with Islamic principles. The object of this research is Semarang City. Semarang has the highest premium of Islamic insurance in Central Java with the total of Rp 130.129.773.250.00 in 2020 and supported by the per capita income of Semarang citizens in Central Java.

The purpose of this research is to determine the factors that affect Islamic insurance decision. This research aims to determine the effect of religiosity, knowledge, and quality service towards Islamic insurance decision. The method used in collecting data is through online questionnaires by google form. The population in this research is citizen of Semarang City. Using 100 samples with purposive sampling technique and the kind of data used is primary data. This research uses multiple regression analysis and data test using SPSS Statistics 25 with 1-5 Likert scale measurement technique.

The result of this research reveal that the quantitative analysis of religiosity variable, knowledge, and quality service has positively and significantly affect the insurance decision of Semarang citizens simultaneously and partially. The three variables have a strong effect seen by the determination coefficient value of 61.9%

Keywords: religiosity, knowledge, quality service, Islamic insurance decision