THE FACTORS THAT AFFECTS INTENTION TO PURCHASE THE PRODUCT OF SINARMAS LIFE INSURANCE IN TANGERANG

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ABSTRACT

This research was motivated by the low intention of purchasing the product of SINARMAS life insurance in Tangerang, compared to other cities in Indonesia, such as: Jakarta, Bogor and Bekasi. Therefore, the researcher wanted to analyze the influence of purchase motivation, customer attitude, customer trust, and brand awareness variables either respectively or simultaneously on intention to purchase SINAR MAS life insurance product. This research used quantitative method, by using data analysis technique of *simple linear regression analysis* and *multiple linear regression analysis*. The technique of data collection was through survey method in order to get secondary data.

The population of this research was the potential customers of life insurance in residential area of Lippo Karawaci Utara, Tangerang, Province of South Banten. The characteristics were 17-85 years old, had regular income, had their own house, had four-wheel vehicle. By that characteristics, there were obtained 305 residents. By using the method of sampling quota, then the number of sample specified in this research were 100 respondents. The sampling techniques was *simple random sampling*.

The finding of this research showerd that there was significant influence of purchase motivation on purchase intention. While there was significant influence of customer trust on purchase intention. However, brand awareness data could not be processed, because the data were invalid.

Keywords: Life insurance, purchase motivation, customer attitude, customer trust, brand awareness

INTRODUCTION
There will be no end to the human need of security, either for now or for the future. Worrying about life security, health, children education and family future, human needs warranty for those matters. That warranty is known as life insurance. Life insurance is the insurance that gives health compensation to a certain person (policy holder) which is the amount of money for medical and treatment costs, if he/she was sick involuntarily.

However, based on the survey that was conducted by *AIF Financial* in cooperation with *MarkPlus* in 2011, it could be concluded that three of five Indonesian have no preparation in dealing with healty risk or even death. Those three of five Indonesians let alone having reserve fund in case something happens, they do not even protect their families and themselves with lide insurance in case unexpected disaster happens. Only 17.5% of Indonesian who are living in big cities have had life insurance (https://www.aia-financial.co.id). While nationally, only 16% of Indonesian have had life insurance (Indonesian Insurance 2009, Capital Market Supervisory Agency/*Bapepam-LK*).

This gap motivated the researcher to make it as research theme in Tangerang, especially researching about the factors that affect the intention to purchase SINARMAS life insurance. SINARMAS is one of private insurance companies which has been active in Indonesia over three last decades. SINARMAS had some branches, one of which is domiciled in Tangerang, Banten Province. Based on the national rank of *market-share*, SINARMAS life insurance was ranked at the 6th, which meant they only own 6.19%.

Referring to Kotler's definition (2003) about the structure of hypothesis market, the market share position of SINARMAS life insurance was only at the *market-nicher*. This is because they only dominate under 10% of market share. While *market-competitor* (which dominates 30% of market share). While the market-share of of SINARMAS life insurance especially in Tangerang tends to decline from 5.45% (2013) to 4.80% (2014), ranked at 10th position. That number showed that the market share of SINARMAS life insurance in Tangerang is lower than market share in other cities of Indonesia.

Table 1. Market Share, Penetration, and SINARMAS life insurance Destination (2014)

Rank	Company	Gross Premium (in million rupiah)	%	Market Share
1.	Prudential Life Assurance	26,177,280	16.55	22.64
2.	Allianz Life Indonesia	9,707,691	15.21	8.39
3.	AXA Mandiri Financial Services	8,304,172	33.03	7.18
4.	Indolife Pensiontama	7,738,304	23.84	6.69
5.	Manulife Indonesia	4,481,437	-11.65	6.47
6.	Asuransi Sinarmas MSIG	7,153,761	-26.60	6.19
7.	AIA Financial	6,657,291	17.97	5.76
8.	Jiwasraya	6,364,204	10.20	5.50
9.	AJB Bumiputra	5,300,938	-1.81	4.58
10.	Panin Dai-Chi Life	3,684,458	12.33	3.19

Source: Indonesian Life Insurance Association Asosiasi Asuransi Jiwa Indonesia/ AAJI (2015)

Meanwhile the penetration level of SINARMAS life insurance in Tangerang is still low, under 4%. The Gross Domestic Product (GDP) of life insurance is still even under 2%, which is 1.31%. From the desity of insurance or the insurance premium per the number of citizen (the comparison between the gross premium and the number of citizen) of December 2014, SINARMAS life

insurance in Tangerang only reaches Rp 468,242 per person. This is lower than the national density of SINARMAS life insurance which reaches Rp 690,048,000 per person.

Meanwhile the national growth of SINARMAS life insurance in 2014 is declining, even negative, which is: -26.60% (minus twenty six point sixty percent). It is compared to Manulife Indonesia -11.65 (negative eleven point sixty five) or AJB Bumiputra -1.81 (negative one point eighty one). The negative growht number of SINARMAS life insurance especially in Tangerang is even more negative, which is -28.50% (minus twenty eight point fifty). Thus, the researcher wanted to empirically prove, whether the low of product ownership of SINARMAS life insurance is caused by the feeble purchase intentions of society. Then what kind of factor that weaken the intention to purchase the product of SINARMAS life insurance?

In order to explore the factors that affect the strong and weak of intention to purchase the product of SINARMAS life insurance, one of the reference that is assumed as relevant to this research is the research finding of Lawong and Jaroenwanit (2013). The research of life insurance which is conducted in the north east of Thailand is assumed as relatively relevant to the condition in Indonesia, especially in Tangerang. The similarity of Thailand and Indonesia is not only that both of them are developing country, located in South East Asia, but also that both citizens are equally weak in purchasing life insurance product.

STUDY OF LITERATURE
Purchase Motivation

According to Schiffman and Kanuk (2000) motivation is the driving force inside a person that force him/her to make certain action. While Handoko (2001) said that motivation is a certain condition inside the self that drives individual desire to pursue certain will in order to reach the goal. Setiadi (2003) defines that customer motivation is the condition inside a person's self to drive individual will to execute some activities to reach certain goal. By having motivation, a person would show certain behavior that is directed to certain goal to reach satisfaction goal. From some definitions there we could conclude that motivation appears because the need perceived by customer.

The need appears if customer feels the state of tension whether something is supposed to be perceived or perceived for real. That perceived need drives the person to make some action in order to fulfill that need (Sumarwan, 2004). Motivation is derived from Latinese word, *movere* which means to move. A customer is moved to purchase certain product because there is something moving him/her. The emergence process of drive that makes the customer is moved to purchase certain product is called as motivation. While what motivate customer to purchase is named motive.

Based on Gibson in Suharto and Budi Cahyono (2005), motivation theory consists of two theories, *content theories* that is focused on the factors inside certain someone that strengthen, direct, support, and stop the behavior; and also *process theory* that explains and analyzes how that behavior is strengtened, directed, supported, and stopped. Meanwhile, accordint to Mahesa (2010), motivation the process when someone does initial action due to the lack of physic

and psychological, or in the other word, a drive that is showed to met certain goal (Luthans, 2006).

Motivation is related to *reinforcement theory*, which according to Gibson, an individu makes certain behavior because in the past they learnt that particular behavior will result unpleasant consequence (Suharto and Cahyono, 2005). Thus, generally individu prefers pleasant result, and they will repeat such behavior that will bring pleasant result.

Chaiken (1980) have stated that a framework is useful to predict how the customer motivation to purchase is. This is related to the how information goes into that individual customer (Suri *et al.*, 2003). Even purchase motivation is related to the information process which is obtained by that customer, and that is stated by Chaiken, Darke, *et al.*, Eadgly and Chaiken, in Suri *et al.* (2003). The information process in question includes comprehensive and analytical orientations on information process where the customer is carefully make a will to evaluate, elaborate, and integrate something relevant to information input. Besides the process of information also involves judgment toward the customer's comprehension about that information.

Customer Attitude

According to Robbins (2001) attitude is the statements or evaluative assessment related to the object, people or certain event. Attitude is one thorough evaluation and allows a person to respond in a way that is favorable or not to the assessed object. Attitude plays main role in forming behavior, which is the attitude that is useful to assess the effectivity of marketing activity, to help evaluating marketing actio before it is executed in market, to successfully form market share and choose target market share.

Peter & Olson (2005) states that attitude means learned predisposition to respon in consistently favorable or unfavorable manner with respect to a given object (Peter & Olson in Sutisna, 2003).

According to Allport, attitude is " a mental and neural state of readiness, organised through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related. (Dharmmesta, 1999). According to Kotler (2005) an individual personal evaluation, emotional feeling attached and action tendency toward some objects or ideas. According to Peter and Olson (1999), attitude is defined **the overall** evaluation of a person in a concept. Thus it could be said that attitude is an evaluative response. Response will appear if the individu is faced with certain stimulation that expects individual reaction.

Customer Trust

Trust is one willingness to depend on other person whom we trust. Trust is a mental condition based on a person's situation and social context. If someone is taking a decision, he/she would like to make decision based on the choice of the people he/she trusts rather than the people he/she distrusts. (Moorman, 1993). Based on Rousseau *et al.* (1998), trust is the psychological area which is focused

on to accept just the way it is, based on the perception toward good behavior of others. Customer trust is defined as one side's willingness to take a risk from other parties, based on the expectation that that other party will make important action for the party who trusts him/her. Regardless of the ability to monitor and control the trusted party (Mayer *et al.*, 1995).

Trust is a business foundation. Building trust in long-term relationship with customer is an important factor to create customer loyalty. This trust is could not just recognized by other party/business partner. This should be built from the very first time, and should be able to prove. According to (2007), when a customer trusts a company, they will do repeat order and share precious personal information to that company. Moorman (1993) defines trust as the individu's trust to depend him/herself to other party that is involved in the exchange, because that individu puts his/her trust to other party.

Brand Awareness

Based on Aaker in Rangkuti (2008), brand awareness is the ability of the buyer to identify or recall that particular brand is the part of certain product's category. Kotler and Keller (2008) stated that brand awareness is customer ability to identify a brand in different condition, as what reflected from their brand identification or recalling achievement.

Brand awareness consists of two aspects, *brand recall* and *brand recognition.* Brand recall is when a customer look at certain product category, that customer will call that brand accurately. While brand recognition means that customer has ability to identify when certain brand delivers particular signal. Therefore, the customer could call that particular brand when they hear or see it.

Hoffler & Keller classifies *brand awareness* on two things, *brand depth*, and *(brand width)* of that brand (Chi *et al*., 2009). *Brand-depth* could be defined as how to make customer to recall or identify that product brand easily. While *brand-width* is when the customer buy a product, and just in a short-time, the customer could directly recall that brand.

Purchase Intention

Purchase intention is a part of behaviour components in consumption attitude. According to Kinnear and Taylor, purchase intention is a part of consumer behaviour components in consumption attitude, respondent tendency to act before the purchase decision is obviously carried out.

Purchase intention is a customer's tendency to purchase a certain product (Fishbein and Ajzen, 1975; Dodds et al., 1991; Schiffman and Kanuk, 2000, in Wang and Tsai, 2014). Higher willingness to purchase a product shows that a higher purchase probability, but it does not meant they will really purchase the product. On the contrary, lower *willingness* does not reflect absolute improbability to purchase. Wang and Tsai (2014) in Bagozzi and Bumkrant (1979) define that purchase intention is a personal attitude tendency towards a certain product. Wang and Tsai (2014) in Spears and Singh (2004) define that purchase intention as "individual plan which is consciously conducted in trying to purchase a brand.

Purchase intention determined by a value and an advantage reached by the cunsomer (Xua, Summersb, and Bonnie, 2004; Grwal et al., 1998; Dodds et al., 1991; Zeithaml, 1988).

Purchase Intention defined as "*an intention to make a purchase of a specific product or service in upcoming* (Malik, 2013)[1] which means a desire to make a purchase of certain product or service in the future. While Fishbein & Ajzen in Malik (2013) defines *Purchase Intention* from consumer may be considered as subjective tendency towards a product and turns into a crucial index to predict consumer behaviour. The definition being used in this research was the definition used by Malik (2003).

Engel, Blackwell and Miniard in Chi *et al.* (2009 present a model about purchase decision making of a consumer. This model separates purchase decision making process (purchase intention) of a consumer into five stages, namely (1) *problem recognition* (2)   *information research,* (3) *alternative evaluation,* (4) *purchase decision,* (5) *post- purchase behaviour.*

Meanwhile, Mowen and Minor in Chi *et al.,* (2009) suggest that consumer decision making is a set of process which begins with (1) *perceiving problems* (2) *searching a solution* (3) *evaluating alternatives* (4) *making a decision*.

 Engel *et al.* in Chi *et al.* (2009) further make a detail that *Purchase Intention* is divided into *unplanned purchasing/ buying*, *partially planned, impulse buying/ planned buying.* Unplanned buying/ purchase is when the consumer makes a purchase decision of a product or brand category in an store. This may be considered as purchase behaviour based on temporary tendency. Purchase behaviour which is "partially planned" shows that the consumer only decides a product category and its specification before buying a product, but the brand other product's type are decided by the consumer at the time the consumer shops at the store, There is a purchase decision which being " well- planned", refers to the consumer decides which product specifically is going to buy at the store later.

Kotler (2009) suggests that individual attitude and unpredictable situation will influence *Purchase Intention.* Individual attitude involved to personal preference towards other individual and an obedient towards an expectation and an unpredictable situation shows that consumer changes the Purchase Intention since a certain situation occurs, for example, when the product price is higher than the price being expected by the consumer makes *Purchase Intention* size allows to buy (*possible to buy), intended to buy, considered to buy.*

HYPOTHESIS

Research with title of " Factors Influencing Purchase Intention of SINARMAS Life Insurance Product in Tangerang City" with the main concept referred to the main journal of Lawong and Jaroewanit (2013) with title of " Factors Influencing Intention to Buy Long- Term Life Insurance of People in Northeast Thailand," published by *International Journal of Business and Management Studies,* Volume 2 Number 2, pages 557- 572 /. While from

variable usage side, there were 3 from 6 variables being used in this research. While the other 2 variables taken from several other journals.

In accordance with the main reference journal mentioned above or the other journals, this research explored the connection between one *dependent variable*, namely *Purchase Intentions,* with four Influencing Variables (*independent variable*) namely *Motivation for Buying/ Purchase Motivation*, *Consumer Attitude*, *Consumer Trust,,* and *Brand Awareness.*

The connection of one dependent variable with four independent variables is shown on this research model:

Independent Variable
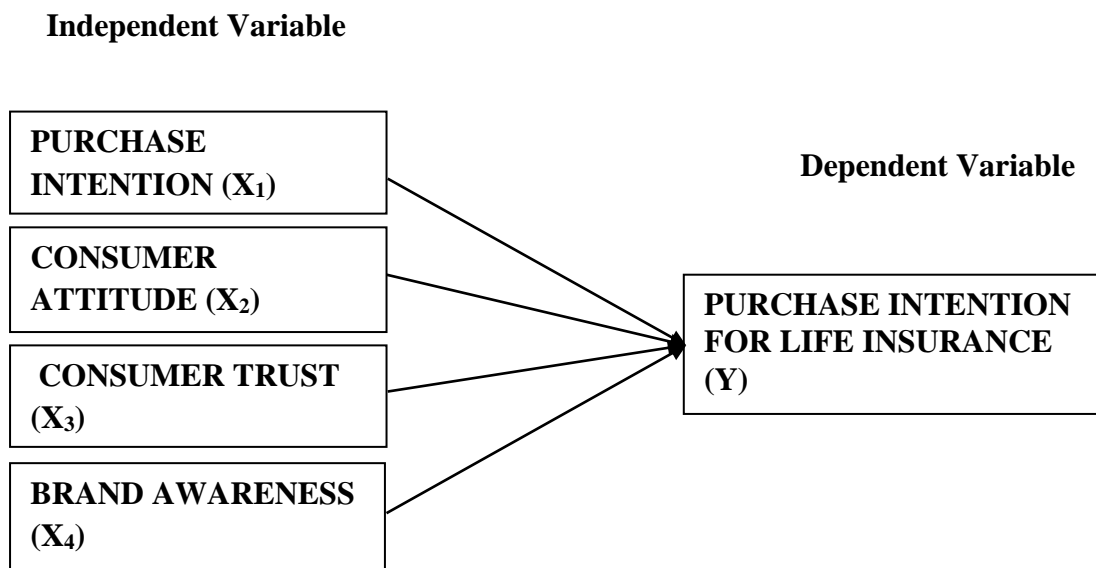
Figure 1 Research Model

Chaiken, 1980 in Suri *et al.* (2003) has suggest a useful frame work to predict how consumer motivation to purchase where it related to the information comes into the consumer individual. In fact, that purchase motivation is related to the information process received by the consumer, also being suggested by Eadgly and Chaiken in Suri et al., (2003). Besides that, the motivation is related to *reinforcement theory* (Gibson in Suharto and Budi Cahyono, 2005). Based on study result by Chaiken (Suri *et al.,* 2003) Gibson (2003), thus this hypothesis was arranged as follow:

Hypothesis 1: There is an influence of Purchase Motivation towards Purchase Intention of Life Insurance

Some researcher had proven that the dimensions of *perceived value* such as *social value, emotional value, and functional value,* and so on, are influencing purchase intention to a product (Ying, Wu, and Deng, 2009). Sayin (2003) found several factors that motivate Turkman to have a purchase intention for life insurance, which are as the preparation to face unexpected future situation, to manage life style and manage the risks. Jintendra (2008) found that motivation has influenced Indian in purchase intention for insurance product. It also applies for the research conducted in Nigeria by Ogenyi (2007) that found identical thing that

motivation has influenced purchase intention for life insurance. In accordance with those research results thus this following hypothesises was made:

Hypothesis 2: Consumer attitude partially influencing Purchase Intention for Life Insurance

Samuel's Research (2011) showed that negative attitude towards insurance product is a result of weak- trust and confidence in insurance comppany. According to Samuel's research result, thus this following hypothesis was made:

Hypothesis 3: There is a partially trust influence towards Purchase Intention for Life Insurance.

Macdonald and Sharp suggests, even know and tend to buy a product, thus brand awareness is still the important factor in influencing the purchase decision (Chi *et al.,* 2009), As stated by Chi *et al.,* 2009, when the consumer is going to buy a product, and one brand name comes into consumer thought quickly, it already reflected that the product causes a brand awareness among the consumer, which bigger that the product which brand name is not kept in mind by the consumer. According to the research result, thus this following hypothesis was made:

Hypothesis 4: There is a partially brand awareness influence towards Purchase Intention for Life Insurance.

According to research result of Chaiken (Suri *et al*., 2003) , Gibson (2003); Samuel (2011); Ying *et al*. (2009); Choi and Kim (2013), Peng and Liang (2013); Akdeniz (2013), Sayin (2003), Jintendra (2008), Ogenyi (2007), Macdonald and Sharp (Chi *et al*., 2009), and Dods *et al*. (Chi *et al*., 2009).

Hypothesis 5: There are simultaneously influences of Purchase Motivation, Consumer Attitude, Consumer Trust, and Brand Awareness towards Purchase Intention for Life Insurance.

METHODS

Research method being used was qualitative method. From two qualitative method (experimental and survey methods), this research used survey method, to link inter-variables. In this research, the relationship being explained was causality correlation or the influence from the variables of Purchase Motivation, Consumer Attitude, Consumer Trust and Brand Awareness. This research used inferential statistic, which is a statistic technique used to analyze sample data and the result is applied for population (Sugiyono, 2013).

Data analysis in this research comprised of causality according to the theory, literature, journal and previous research, both through direct observation and secondary data. The next stage is defining each research variable, namely Purchase Motivation, Consumer Attitude, Consumer Trust and Brand Awareness as the *independent variable*. Then, Purchase Intention for Life Insurance as teh *dependent variable*. Then the researcher tried to suit the correlation of each variable in the researched model with hypothetical test.

Considering causality among X *(independent variable)* with Y *(dependent variable)* directly (did not use intervening *variabl*e) thus being used data processing by using *linear regression analysis*. Data analysis used significance rate of Alpha 0,05.

Five variable used in this research were managed into dimensions and indicators. Based on those variable indicators, research instrument was made in

the form of questionnaire which comprisedof 35 questions. All questions used Likert Scale 1-5, where 1 is Absolutely Disagree, 2 is Disagree, 3 is Doubt, 4 is Agree, and 5 is Absolutely Agree.

Thus, data type collected was comprised of primary data and secondary data. Primary Data is the data obtained directly from research respondent. This data taken according to questionnaire spread out to these research respondents. Primary data takes was in the form of respondent's identity and problem evaluation related to purchase intention for life insurance. Next, based on primary data collected, would be used as the reference or base in conducting a discussion in this research. While the secondary data, is a data collected in the form of final data or data has been formated by third party.

RESEARCH RESULT

In this research, conducted a *Barlett test of sphericity*, it was conductedto test whether there is as correlation between the variables. *Kaiser Mesyer Olkin* was used to measure sampling sufficiency. Small KMO shows that factor analysis cannot be used, since the correlation between variable pairs cannot be explained by the other variables. If KMO value is under 0.5 thus factor analysis cannot be used or accepted. While acceptable KMO value is above 0.5, which is 0.6 to 0.9.

Result from data processing of the questionnaire had been spread out showed dimension connection of the three independent variables (Purchase Motivation, Consumer Attitude, and Consumer Trust) with the variable of Purchase Intention. But on the variable of Brand Awareness, could be seen that qquestion result for variable X4 were not valid and question X2_18, and X2_19, thus questionnaire question cannot be used to process the next data since there was no correlation between independent connection towards its dependent variable .

In reliability test, a construct or variable is considered to be reliable if shows Cronbach Alpha value >0.6. According to reliability test result above, obtained Cronbach Alpha Value >0.6. It shows that all questions in these research variables are reliable.

Normality test conducted in this research to see whether residual value was normally distributed or not, by calculating skewness ratio and kurtosis ratio. The calculation is as follow:

    Skewness ratio   = 0,897 / 0,241 = 3,722
    Kurtosis ratio   = 1,096 / 0,478 = 2,293

From that calculation, can be foundout that *skewness* and *kurtosis* ratio value do not stay between -2 to+2, thus can be concluded that data distribution is not normal.

Autocorrelation test to detect the existence of autocorrelation being tested with *durbin-watson* test (DW test). For all research models, Durbin Watson position is between Du until 4-Du,thus autocorrelation coefficient is 0. It means there is no autocorrelation.

Related to multicolinearity test result, all explaining variables have VIF value <10 thus may be concluded that this regression model does not have multycolinearity problem. According to heteroscedasticity test, from the research result, can be proven that there is no variable with significant value <0.05 which means there is no variable which has heteroscedasticity problem.

Then, according to ANOVA test result or F- Test on the table above, obtained for significant level value of 0.000. Since significant value < 0.05 which is 0.000 thus regression model can be used to predict Purchase Intention (Y). It also can be suggested that Purchase Motivation variable (X1), Consumer Attitude (X2), Consumer Trust (X3) simultaneously has an influence in real towards Purchase Intention (Y).

Then, from hypothesis result, according to t – test regression analysis, can be obtained the data which supports hypothesis for unstandardized coefficient, sig, and sig level, for those three partial relation with Purchase Intention, namely Purchase Motivation (UC 0.254; Sig 0.000; Sig Level <0.05), Consumer Attitude (0,362; 0,000; <0,054), and Consumer Trust (0,441; 0,000; <0,05). Thus, all data support hypothesis.

DISCUSSION

Based on the pevious analysis result, the results gained are as follow:

1. Purchase Motivation Influence on Purchase Intention

There is a significant influence from the purchase motivation on the purchase intention. It shows that customer's purchase intention is influenced by a direct purchase motivation. Motivating the customers to purchase life insurance is an important aspect to raise the purchase intention for the customers. Therefore, in the research on Sinarmas Life insurance, customer purchase motivation have a significant influence on customers' purchase intention.

It is relevant with the research *The Heuristic Systematic M*odel (HSM) by Chaiken (1980) in Suri *et al.*(2003), have stated a useful framework to predict how the customer motivation to purchase related to the information given to the individual customer. Even this purchase motivation is related to the information process gained by said customer, as stated by Darke *et al.,* Eadgly and Chaiken, in Suri *et al.* (2003). Furthermore, motivation is related to the *reinforcement theory* (Gibson in Suharto and Cahyono, 2005).

2. The Influence of Customer Attitude in Purchase Intention

There is a significant influence of the customer attitude towards the purchase intention. It shows that the customer purchase interest is influenced by customers' attitude directly. It is relevant with a number of research that the perceived value dimensions such as social value, emotional value and functional value etc, influence the purchase intention of a product (Ying *et al.*, 2009; Choi and Kim, 2013), Peng and Liang, 2013; Akdeniz, 2013). Sayin (2003) found a number of factors that motivates Turkish people to have the purchase intention of life insurance, which is the preparation to face the unpredictable future, to regulate the lifestyle and risks. Jintendra (2008) found out that motivation has influenced people in India in purchasing life insurance. Furthermore, a research in Nigeria by Ogenyi (2007) found out an identic situation that motivation has influenced life insurance purchase intention.

3. The Influence of Customer Trust on Purchase Intention

There is a significant influence from the customer trust on purchase intention. it shows that the customer purchase intention is influenced by customer trust directly. How easy the life insurance claim and useful protection for the customers

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and the amount of additional programs as the addition for the customer to make customer trust the sinarmas life insurance product more. It is relevant with the research by Samuel (2011) that shows the negative attitude towards life insurance product is the result of the low trust and reliance on the insurance company.

4. The Influence of Purchase Motivation, Customer Attitude, and Customer Trust on Purchase Intention

There is a simultaneous significant influence from the purchase motivation, customer attitude and customer trust on purchase intention. It shows that customer purchase intention is influenced by purchase motivation, customer attitude, customer trust directly. It is in compliance with the HSN study research by Chaiken (Suri *et al.*, 2003), Gibson (2003), Samuel(2011), Ying *et al.*, (2009),Choi dan Kim(2013), Peng danLiang(2013),Akdeniz (2013),Sayin (2003), Jintendra (2008), Ogenyi (2007), Macdonald and Sharp(Chi *et al.*, 2009), and Dods *et al.* (Chi *et al.*, 2009), that there are significant influence on purchase motivation, customer attitude, and brand awareness simultaneously on the purchase intention of life insurance.

Managerial Implication

Based on the above explanation, there is a managerial implication that can be applied by the SINARMAS Life Insurance management as the location of this research. The managerial implication given is gained based on the data processing on the purchase motivation, customer attitude, and customer trust variables.

Based on the data processing, it is known that the purchase motivation, customer attitude and customer trust have significant and positive influence on the purchase intention of SINARMAS life insurance, both partial and as a whole. Therefore, if purchase motivation, customer attitude and customer trust are improved, it will improve the purchse intention of SINARMAS life insurance product. Therefore, management must pay attention on the purchase motivation factor, customer attitude and customer trust.

To be able to improve purchase motivation, the SINARMAS life insurance perform innovation in developing their products. The innovation performed must refer to the motivation from the customer which is the willingness to save, invest and minimize risks.

To raise customer attitude on SINARMAS life insurance product urchase intention, the management must be able to perform customer expectation to give the sum insured to the heir if the holder die, suffer from accident, and critically ill. An to improve customer trust, the management must give a good product knowledge for the agents.

Conclusion

Based on the above explanation, it can be concluded that:

1. There is a positive significant influence of purchase motivation on purchase intention of SINARMAS life insurance.
2. There is a positive and significant influence of customer attitude on purchase intention of SINARMAS life insurance.
3. There is a significant and positive influence of customer trust on the purchase intention of SINARMAS life insurance.

4. There is a positive and significant influence of purchase motivation, customer attitude, customer trust and brand awareneness simultaneously.

Research limitation

   This research have several limitations. First, this research variable is limited only on 5 (five) variables, therefore the focus of this research is merely on those five variables. Second, this research method is only quantitative, therefore the result of the research is not as complete as when using mixed methods between quantitative and qualitative. Next, the third, the limited number of sample and only focused on the residents in North Lippo Karawaci, therefore it is limited in terms of generalization level. Beside, the knowledge, and the experience of the researcher is limited, therefore only produce a relatively limited quality work.

Suggestion

   Based on the result of the research, the following suggestion is given:

1. To improve the purchase motivation on life insurance, the SINARMAS life insurance company must socialize the benefits of the SINARMAS life insurance.
2. To improve customer attitude, the SINARMAS life insurance company should perform internal evaluation on how far the commitments that have been stated to the customers or how the prospects can be performed consistently and consequently.
3. To keep positive customer trust on SINARMAS life insurance product, the company as well as SINARMAS life insurance staffs should always keep the company image as good as possible.
4. To improve the brand awareness, the SINARMAS life insurance company should always perform product development and perform the promotional activites through sustainable commercial media.

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QUESTIONNAIRE

Purchase Motivation (X_1)

(1) Strongly Disagree (2) Disagree (3) Undecided (4) Agree (5) Strongly Agree

y sinarmas life insurance product to save.	1	2	3	4	5
y sinarmas life insurance product to invest.	1	2	3	4	5

avoid risks, I buy sinarmas life insurance product.	**1**	**2**	**3**	**4**	**5**

Customer attitude (X_2)

(1) Strongly Disagree (2) Disagree (3) Undecided (4) Agree (5) Strongly Agree

4. Sinarmas life insurance give sum insured for the heir if the holder die.	**1**	**2**	**3**	**4**	**5**
5. sinarmas life insurance give sum insured if the holder suffers from accident.	**1**	**2**	**3**	**4**	**5**
6. Sinarmas life insurance give assurance when the holder die.	**1**	**2**	**3**	**4**	**5**
7. Sinarmas life insurance give sum insured when the holder is seriously ill.	**1**	**2**	**3**	**4**	**5**
8. Sinarmas life insurance can reduce the risks.	**1**	**2**	**3**	**4**	**5**
9. Sinarmas life insurance help the holder to save for their own future.	**1**	**2**	**3**	**4**	**5**
10. Sinarmas life insurance help the holder to save for long term period.	**1**	**2**	**3**	**4**	**5**
11. Sinarmas life insurance help the holder to not depend on the retirement fund given by the government when they grow old.	**1**	**2**	**3**	**4**	**5**
12. Sinarmas life insurance enable the customer to get bigger benefits in the future.	**1**	**2**	**3**	**4**	**5**
13. Sinarmas life insurance is a form of investment which is tax-free.	**1**	**2**	**3**	**4**	**5**
14. Sinarmas life insurance give security for individuals as well as companies.	**1**	**2**	**3**	**4**	**5**
15. Sinarmas life insurance is a trusted life insurance company.	**1**	**2**	**3**	**4**	**5**
16. Sinarmas life insurance always take a good care on the relation with its customers.	**1**	**2**	**3**	**4**	**5**
17. Sinarmas life insurance product is inexpensive.	**1**	**2**	**3**	**4**	**5**
18. Buying sinarmas life insurance product will have a good impact on money value.	**1**	**2**	**3**	**4**	**5**
19. Buying sinarmas life insurance	**1**	**2**	**3**	**4**	**5**

product is affordable.					
20. When I am a customer in sinarmas life insurance, I don't feel really good.	**1**	**2**	**3**	**4**	**5**
21. when I am a customer of sinarmas life insurance, I feel stupid.					
22. when I am a customer of sinarmas life insurance, I feel useless.	**1**	**2**	**3**	**4**	**5**

Customer Trust (X₃)

(1) Disagree (2) Rather disagree (3) undecided (4) agree (5) strongly agree

23. I trust sinarmas life insurance employees.	**1**	**2**	**3**	**4**	**5**
24. I have trust on sinarmas life insurance product.	**1**	**2**	**3**	**4**	**5**
25. I believe that there will be no insurance fund abuse in sinarmas life insurance.	**1**	**2**	**3**	**4**	**5**
26. I don't mind buying life insurance from sinarmas.	**1**	**2**	**3**	**4**	**5**
27. I believe that sinarmas life insurance will fulfill all customer claims.	**1**	**2**	**3**	**4**	**5**

Brand Awareness (X₄)

(1) Disagree (2) Rather Disagree (3) undecided (4) agree (5) Strongly agree

28. I know sinarmas life insurance product from commercial.	**1**	**2**	**3**	**4**	**5**
29. I can recognize the sinarmas life insurance product, compared to other life insurance products in commercials.	**1**	**2**	**3**	**4**	**5**
30. I know the benefits of sinarmas life insurance.	**1**	**2**	**3**	**4**	**5**
31. Several benefits from sinarmas life insurance product, that appears in commercial can be memorized quickly in my mind.	**1**	**2**	**3**	**4**	**5**
32. I can remember the brand sign from sinarmas life insurance that appears in commercial.	**1**	**2**	**3**	**4**	**5**

SINARMAS life insurance product purchase intention (Y)

(1) Disagree (2) Rather Disagree (3) undecided (4) agree (5) Strongly agree

33. I am glad I pay the sinarmas life insurance premium.	**1**	**2**	**3**	**4**	**5**
34. I will be glad if I have sinarmas life insurance protection.	**1**	**2**	**3**	**4**	**5**

35. Without a lot of consideration, I will buy sinarmas life insurance product.	1	2	3	4	5