

STUDI LITERATUR: SIKAP LOYALITAS PESERTA ASURANSI KOMERSIAL

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Abstrak

Latar Belakang : Menurut data OJK 2019-2020 terjadi penurunan pendapatan premi neto pada asuransi jiwa konvensional sebesar 7,7% sehingga dapat diasumsikan bahwa ada peserta asuransi komersial yang tidak lagi mengikuti asuransi sehingga pendapatan dari premi asuransi komersial berkurang ini artinya ada penurunan loyalitas dari peserta asuransi komersial.

Metode : Penelitian ini menggunakan metode *Literatur Review* dengan sistem Tradittional Review. Studi dilakukan untuk mengetahui Sikap Loyalitas Peserta Asuransi Komersial, dengan menggunakan keyword (Sikap OR *Attitude*, loyalitas OR

) pada database untuk mencari *Literatur Review*. Terdapat 3 jurnal yang dianalisis yang di ambil dari database *Google Scholar* dan database SINTA. Penyeleksian diambil dengan memperhatikan *PICOS*, kemudian artikel dianalisis satu persatu

Hasil : Terdapat tiga jurnal yang memenuhi kriteria inklusi dan telah dianalisis, semuanya menyajikan dengan Sikap Loyalitas Peserta Asuransi Komersial dalam kaitannya dengan loyalitas. Jurnal yang digunakan merupakan penelitian observasional, deskriptif kuantitatif. Instrumen penelitian berupa kuesioner. Total sampel pada penelitian ini sejumlah 430 responden. Lokasi penelitian dilakukan di Pulau Jawa yaitu Jawa Barat Jawa Tengah Dan Jawa Timur. Terdapat beberapa faktor yang mempengaruhi Sikap Loyalitas Peserta Asuransi Komersial yaitu faktor sikap, kepercayaan dan faktor pengetahuan tenaga penjual.

Kesimpulan : Yang berhubungan dengan Sikap Loyalitas Peserta Asuransi Komersial antara lain: sikap, kepercayaan dan pengetahuan tenaga penjual.

Kata Kunci: Sikap, Loyalitas, Asuransi Komersial

LITERATURE STUDY: LOYALTY ATTITUDES OF COMMERCIAL INSURANCE PARTICIPANTS

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Abstract

Introduction: According to the data OJK 2019-2020 occurred a decrease in revenue premiums net on insurance life of conventional amounted to 7.7%, so it can be assumed that there is a commercial insurance participants who no longer follow the insurance so that income from commercial insurance premium is reduced it means there is a decrease in loyalty commercial insurance participant.

Methods : This study uses the *Literature Review* method with the *Tradittional Reviews* system. Studies conducted to know the attitude of loyalty participants insurance commercial, by using the keyword (Attitude OR *Attitude*, loyalty OR *loyalty*, and insurance commercial OR customers OR *Decision* OR *Ability to join*) in the database to search for *Literature Reviews*, There are three journals were analyzed that take from the database of *Google Scholar* and database SINTA The selection was taken with due observance of *PICOS*, kthen the articles were analyzed one by one.

Results : There are three journals that meet the inclusion criteria and were analyzed, all of them presenting with Attitude Loyalty Participants Insurance Commercial in connection with loyalty, The journal used is an observational, qualitative descriptive study. The research instrument was a questionnaire. The total sampel in this study was 430 respondents. The location was done in Java is Java. West Java, central and Java East. There are several factors that influence the attitudes of loyalty Participants Insurance Commercial namely factor attitudes, beliefs and factors of knowledge workers seller.

Conclusion : Related to the Loyalty Attitudes of Commercial Insurance Participant, among others: attitudes, beliefs and knowledge of salespeople.

Keywords: Attitude , Loyalty , Commercial Insurance