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# Impact of marketing communication mix towards image, brand awareness, and costumers decision to choose Islamic insurance

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## Abstract

This study aims to determine the effect of marketing communication mix on brand image and brand awareness and its implication on the consumer decision to choose sharia insurance. This research is descriptive by using quantitative approach method and also supported by qualitative data. Data analysis method used in this research is SEM (Structural Equation Modeling). Respondents in this study are sharia life insurance customer in Jakarta, Bogor, Depok, Tangerang, and Bekasi with a sample of 160 people. The result of the research shows that marketing communication mixes influence to brand image, marketing communication mix influence to brand awareness, marketing communication mix does not affect consumer decision to choose sharia insurance, brand image influence to consumer decision to accept sharia insurance, and brand awareness influence to consumer decision sharia insurance.

**Keywords:** sharia insurance; marketing communication mix; brand image, brand awareness; consumer decision

## Introduction

Islamic economics has experienced a relatively rapid increase in various sectors. According to Kemenpar, more than seven sharia economic fields are currently developing, namely tourism, culinary, entertainment, cosmetics, pharmacy, fashion, and finance (Kemenpar, 2015). The Islamic finance industry as one of the economic sectors of Islam in Indonesia overcomes significant developments. The existence of public awareness of the importance of sharia values in daily life is one of the triggers of the growth of people's interest in the Islamic finance industry in Indonesia. Islamic insurance as one of the Non-Bank Financial Industries (IKNB) has made a significant contribution to finance in Indonesia. The existence of sharia IKNB in Indonesia is to meet the needs of the community for halal financial products that avoid the practice of gambling (maisir), obscurity (gharar), and interest (usury).

Table 1 Sharia Insurance in Indonesia

Keterangan	Jumlah Industri Syariah (Unit)	Jumlah Perusahaan Unit Usaha Syariah (Unit)	Aset (Miliar Rp)	Kewajiban (Miliar Rp)	Dana Syirkah Temporer (Miliar Rp)	Ekuitas (Miliar Rp)	Aset Produktif (Miliar Rp)
<b>1. Asuransi Syariah</b>	<b>13</b>	<b>50</b>	<b>42,176</b>	<b>8,019</b>	-	<b>34,086</b>	<b>36,470</b>
a. Asuransi Jiwa Syariah	7	23	34,734	4,476	-	30,258	31,379
b. Asuransi Umum Syariah	5	25	5,742	2,934	-	2,808	3,860
c. Reasuransi Syariah	1	2	1,699	609	-	1,021	1,230
<b>2. Lembaga Pembiayaan Syariah</b>	<b>7</b>	<b>38</b>	<b>33,037</b>	<b>25,602</b>	-	<b>7,435</b>	<b>28,271</b>
a. Perusahaan Pembiayaan Syariah	3	34	30,644	23,587	-	7,057	27,396
b. Perusahaan Modal Ventura Syariah	4	3	1,281	932	-	350	876
c. Perusahaan Pembiayaan Infrastruktur Syariah	-	1	1,112	1,083	-	28	-
<b>3. Dana Pensiun</b>	<b>1</b>	<b>-</b>	<b>1,317</b>	<b>1,317</b>	-	-	<b>1,286</b>
a. DPPK-PPMP	-	-	-	-	-	-	-
b. DPPK-PPIP	-	-	-	-	-	-	-
c. DPLK	1	-	1,317	1,317	-	-	1,286
<b>4. Lembaga Jasa Keuangan Khusus Syariah</b>	<b>4</b>	<b>6</b>	<b>22,666</b>	<b>16,109</b>	-	<b>1,154</b>	<b>682</b>
<b>5. Lembaga Keuangan Mikro Syariah</b>	<b>36</b>	<b>-</b>	<b>116</b>	<b>28</b>	-	<b>24</b>	<b>63</b>
<b>JUMLAH</b>	<b>61</b>	<b>94</b>	<b>99,311</b>	<b>51,076</b>	-	<b>42,699</b>	<b>66,773</b>

 Resource: [www.ojk.go.id](http://www.ojk.go.id)

Based on the data in table 1, it is known that the number of sharia industries (full sharia companies) is 13 companies (up 15.38% from the previous year period, February 2017), consisting of 7 sharia life insurance companies, Five sharia general insurance companies, and one sharia reinsurance company. While the number of sharia business units for sharia insurance is 50 companies (up 6% from the previous year period, February 2017), consisting of 23 sharia life insurance business units, 25 sharia general insurance business units, and reinsurance business units sharia as many as two companies. In contrast to the previous year, in February 2017 a total of 11 sharia industries (full sharia companies), consisting of 6 sharia life insurance companies, four sharia general insurance companies, and one sharia reinsurance company. While the number of sharia business units for Islamic insurance is 47 companies, consisting of 21 sharia life insurance business units, 24 sharia general insurance business units, and two sharia reinsurance business units. The assets of sharia insurance companies as of February 2018 amounted to 42,176 trillion rupiahs, an increase of 18.72% from the previous period in February 2017 which only amounted to 34,279 trillion rupiahs. Whereas for productive assets as of February 2018 amounted to 36.470 trillion rupiahs, up by 17.91% from the previous period in February 2017 which only amounted to 29.939 trillion rupiahs.

Table 2 Sharia Insurance Investment Portfolio, Sharia Life Insurance, and Sharia Reinsurance (in billion rupiah)

Nama Akun	Asuransi Syariah		Asuransi Jiwa Syariah		Asuransi Umum Syariah		Reasuransi Syariah	
	Feb-17	Feb-18	Feb-17	Feb-18	Feb-17	Feb-18	Feb-17	Feb-18
<b>A. Perbankan</b>	<b>9,345</b>	<b>8,448</b>	<b>6,316</b>	<b>5,742</b>	<b>2,274</b>	<b>2,128</b>	<b>755</b>	<b>578</b>
1. Deposito	9,345	8,448	6,316	5,742	2,274	2,128	755	578
<b>B. Pasar Modal</b>	<b>20,427</b>	<b>27,895</b>	<b>19,199</b>	<b>25,564</b>	<b>875</b>	<b>1,679</b>	<b>353</b>	<b>652</b>
1. Saham Syariah	12,478	15,087	12,475	15,072	4	9	-	6
2. Sukuk	2,115	2,261	1,785	1,525	250	495	80	240
3. Surat Berharga Syariah Negara	2,964	5,691	2,357	4,778	383	614	224	299
4. Reksa Dana Syariah	2,870	4,856	2,582	4,188	239	561	49	107
<b>C. Lain-Lain</b>	<b>166</b>	<b>126</b>	<b>139</b>	<b>74</b>	<b>27</b>	<b>53</b>	<b>0</b>	<b>-</b>
1. Emas Murni	1	1	-	-	1	1	-	-
2. Penyertaan Langsung	11	10	11	10	0	0	-	-
3. Bangunan dgn Hak Strata atau Tanah dgn Bangunan	27	51	0	0	26	51	-	-
4. Investasi Lain	128	64	127	63	0	1	0	-
<b>JUMLAH</b>	<b>29,938</b>	<b>36,469</b>	<b>25,654</b>	<b>31,379</b>	<b>3,176</b>	<b>3,860</b>	<b>1,108</b>	<b>1,230</b>

 Source: [www.ojk.go.id](http://www.ojk.go.id)

Based on the data in table two, it can be confirmed that the Islamic insurance investment portfolio increases the increase. In the February 2018 period, the number of Islamic investment portfolios amounted to 36,469 trillion rupiahs, a rise of 17.91% from last year in the same period in February 2017 totaling to 29,938 trillion rupiahs. As for the number of life insurance investment portfolios it rose to 31,379 trillion rupiahs, up 18.24% in the same period in February 2017 amounting to 25,654 trillion rupiahs.

Sharia, life insurance portfolio investment, is greater than sharia general insurance and sharia reinsurance investment portfolios. In 2017, the portion of sharia life insurance compared to sharia public insurance and sharia reinsurance is 85.69%: 14.31%. Whereas in 2018, the investment portion of sharia life insurance compared to sharia general insurance and sharia reinsurance investments was 86.04%: 13.96%. Based on the part of this sharia insurance investment portfolio, it can be concluded that sharia life insurance has a huge role in developing the sharia insurance industry in Indonesia.

The Islamic industry in promoting sharia Non-Bank Financial Industry (IKNB) is not balanced with the public's understanding of the importance of insurance. This is the reason for the slow growth of the insurance industry in Indonesia, which is mainly sharia insurance. According to the OJK survey in 2016, it can be seen that financial literacy and inclusion indices in the banking sector and the insurance sector showed that Indonesian society about banking knowledge and understanding was still shallow with expertise and analysis of banks.

Table 3 Financial Literacy and Inclusion Index in the Banking and Insurance Sector in 2016

Keterangan	Perbankan	Perasuransian
Literasi	28.94 %	15.76 %
Inklusi	63.63 %	12.08 %

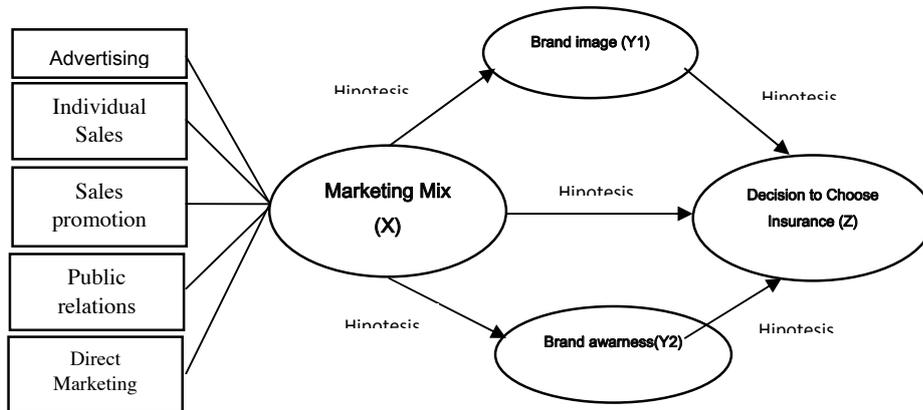
Source: [www.ojk.go.id](http://www.ojk.go.id)

Based on the data in table 3, it can be explained that the financial literacy and inclusion index for the insurance sector as a whole is 15.76% and 12.08%, meaning that out of 100 Indonesians, there are around 15 to 16 people who are familiar with insurance financial services and approximately 12 people who have used insurance financial services. In contrast to insurance, the financial literacy and inclusion index for the banking sector has been much better, overall, at 28.94% and 63.63%.

Through the marketing communication mix, it is hoped that the Indonesian people will get to know and understand insurance more, thus affecting them to use insurance products. At least five dimensions form the marketing communication mix, namely direct marketing, public relations, sales promotion, individual sales, and advertising (Shimp, 2007). In this study, the authors limit the study to only 5 (five) marketing communication mix dimensions stated by Shimp, namely the aspects of advertising, individual sales dimensions, sales promotion dimensions, public relations dimensions, and direct marketing dimensions. Then it is associated with the brand image and brand awareness, as well as consumer purchasing decisions against sharia insurance products (Shimp, 2007).

Madhavaram et al. (2005), in his study, stated that the marketing communication mix affected brand image. Shah et al. (2012), Del Rio (2001), and Chi et al. (Chi, 2009), in their study, stated that brand image influences consumer purchasing behavior. Whereas according to Doostar (2012), Nepalia (2011), Harem (2011), and Khasawneh and Hasouneh (2010), in his research note that consumer purchasing behavior is influenced by brand awareness. Besides, Rahman in the research conducted found that the brand image affects the decisions of Vocational school students and students to choose studies (Rahman, 2016).

Through a description of some of the results of research on the marketing communication mix, brand image, brand awareness, and consumer purchasing decisions, a scheme of thinking framework can be described as described in the following figure:



Source: Macdonald dan Sharp (2000), Del Rio (2001), Madhavaram et.al (2005), Shimp (2007); (Keller, 2009), (Chi, 2009), Khasawneh dan Hasouneh (2010), Nepalia (2011), Hareem (2011), Shah et.al (2012), dan (Rahman, 2016), dikembangkan, 2018

Figure 1 Variable Relationship of Marketing Communication Mix, Brand Image, Brand awareness, and Decision to Choose Insurance

Based on the problems and research questions, the related hypotheses are as follows:

1. Marketing communication mix influences brand image.
2. The marketing communication mix affects brand awareness.
3. The marketing communication mix influences consumer decisions to choose sharia insurance.
4. Brand image influences consumer decisions to choose sharia insurance.
5. Brand awareness affects consumer decisions to choose sharia insurance.

The problem in this study is the low level of knowledge and understanding of the people in Indonesia about insurance which results in low interest in using insurance products. According to the OJK survey results, the index for literacy and inclusion in the insurance sector in 2016 was 15.76% and 12.08% respectively, meaning that out of 100 Indonesians, there were only around 15 to 16 people who were familiar with insurance financial services, and just there are approximately 12 people who have used insurance financial services. One of the causes of low knowledge and public understanding of insurance products is due to a lack of information about insurance products so that the brand image of insurance companies is less well known to the public and public awareness of certain brands of insurance products is still very low.

The research results of Madhavaram et al. (2005) found that the marketing communication mix affected brand image. Research conducted by Shah et al. (2012) and Del Rio (2001) brand image can influence the decision to buy for consumers. Research conducted by Khasawneh and Hasouneh (2010), and Macdonald and Sharp (2000) states that brand awareness changes consumer purchasing behavior.

From the explanation, discussion, and analysis that has been done, this research aims to analyze the customer benefit of Islamic unit link by ANP method (Analytic Network Process). The analysis resulted that the value of inconsistency index  $< 0,1$ , it means that all respondents are consistent in answering the questionnaire. W value of opportunity and benefit cluster is 1; it means all respondents have complete agreement. While W value of cost cluster is 0,18 and risk cluster is 0,15. It means that agreement among respondents is lower. The most dominance cost is acquisition cost (2.49273), and the most dominance risk is discomply to Syariah risk (2.71049). The score of benefit cluster for the customer is lower than Cost cluster (6.52) and Risk cluster (6.83), because of benefit cluster score 6.21. In answering choice between buying or don't buy Syariah unit link, attention must be paid to opportunity cluster score, namely 4.75. It is lower than benefit, cost, and

risk cluster. It shows that Syariah unit link is offering a lower opportunity to gain financial benefit than bearing cost and risk.

The research results of Madhavaram et al. (2005) found that the marketing communication mix affected brand image. The research conducted by Hanafi and Wahab examined the influence of the marketing communication mix on consumer purchasing decisions and the extension of tenants at PS Mall Palembang. The results concluded that the marketing communication mix had an effect on consumer purchasing decisions in this case mall visitors, but it did not affect the decision to extend the tenant tenants' rent. Besides, consumer purchasing decisions are also not influential on the decision to continue the rental of kiosks (tenants) (Hanafi & Wahab, 2016).

Rahman examined the influence of the mix of public relations on brand image and brand awareness and its impact on student decisions to choose study. The study was conducted on students and students at Medikacom Vocational School Bandung. The result concludes that the public relations mix influences brand image and brand awareness. Besides, brand image and brand awareness as intervening variables influence the decisions of students choosing studies (Rahman, 2016).

Zhang (2015), examines the influence of brand image on consumer behavior (consumer behavior). The results of the study concluded that brand image influences consumer loyalty through customer satisfaction as an intervening variable.

Malik et al. (2013) examined the effect of brand image and advertising on consumer buying behavior in Gujranwala city. The results of the study concluded that brand image and advertising influence consumer purchasing behavior, especially for teen consumers.

Aulia examines the influence of the marketing communication mix on brand equity in a government bank in Jakarta (Mandiri, BNI, BTN, and BRI). The results of the study concluded that the marketing communication mix affected brand equity. (Danibrata, 2011). Kola and Akinyele (2010), examined the influence of marketing communication mix elements on the service sector in Nigeria. The results of the study concluded that the marketing communication mix consisting of advertising (advertising) and individual sales (personal selling) influential in providing information, creating awareness and changing attitudes, but not instrumental in building the image of the company and enforcing brand loyalty.

Chi et al. examined the effect of brand awareness on consumers' purchase intentions with perceived quality and brand loyalty as an intervening variable. The results of the study concluded that there was a link between brand awareness and consumer purchase intention through perceptions of brand quality and loyalty (Chi, 2009), (Keller, 2009), investigating how to build a strong brand in a modern marketing communication environment. The results of the study concluded that the marketing communication mix has a role in developing awareness and brand image in the minds of consumers.

Reid et al. (2005) examined the relationship between the marketing communication mix (Duncan and Mulhern, 2004), market orientation, and brand orientation. The results of the study concluded that there was a correlation between the marketing communication mix, market orientation, and brand orientation.

eh Shah et al. (2012) and Del Rio (2001) brand image can influence the decision to buy for consumers. Research conducted by Khasawneh and Hasouneh (2010), and Macdonald and Sharp (2000) states that brand awareness affects consumer purchasing behavior.

Madhavaram, et. Al (2005), examines the relationship between the marketing communication mix and brand identity as an essential part of the brand equity strategy. The results of the study concluded that the marketing communication mix and brand identity affected building and developing brand equity.

## METHOD

This research is descriptive by using a quantitative approach and supported by qualitative data. This study uses an analytical verification approach, which explains the causal relationship between variables through testing hypotheses. The method used in this study is SEM (Structural Equation Modeling). Research is almost the same as multiple regression but tends to be stronger because

this technique looks at interaction modeling, nonlinearity, and correlated independent variables, latent independent variables, and measurement errors (Sarwono, 2010).

The population of this study is all sharia life insurance customers in the areas of Jakarta, Bogor, Depok, Tangerang, and Bekasi. The sample used as many as 160 people with the provisions has joined a maximum of 2 (two) subs. The questionnaire distributed in this study each statement made was measured based on a Likert, that is by using a scale of 1 to 5, where the value of 5 for the respondent's answer strongly agreed (SS), value 4 for respondent's answer coincides (S), amount 3 for respondent's answer is quite accepted (CS), value 2 for respondent's response doesn't agree (TS), and value 1 for respondent's answer strongly disagrees (STS) (Sugiyono, 2013).

The analysis used in this paper is to use Structural Equation Modeling (SEM). SEM is a method or statistical modeling where it is very cross-sectional, linear and general. In the SEM technique, there are several analyzes including analysis factors, analytical paths, and regression. SEM is still known as multivariate analysis techniques that are very general and useful. SEM is built to test statistical models in the form of cause and effect. SEM is also known as a hybrid technique which includes affirmation aspects of factor analysis, path analysis, and regression which can be considered as special cases. (Sarwono, 2010)

## RESULT

### Mix Variable Communication Marketing

The Marketing Communication Mix variable consists of 5 (five) imensions measured by 20 (twenty) statement items. The results of the Respondents' response recapitulation regarding the marketing communication mix are presented in the following table:

Table 4 Respondents'Answer Regarding Marketing Communication Mix

No.	Dimension		Total Score	Average
1	advertising	Score	2321	3.63
		%	72.53	
2	(personal selling)	Skor	2384	3.73
		%	74.50	
3	(sales promotion)	Skor	2234	3.49
		%	69.81	
4	(public relation)	Skor	2263	3.54
		%	70.71	
5	(direct marketing)	Skor	2199	3.44
		%	68.72	
Marketing Communication Mix (X)		Skor	11401	3.56
		%	71.26	

Source: Primary Data (quesioner), data processed 2018

Based on table 4, regarding the responses of respondents to the marketing communication mix, it is known that the average respondent gives an answer of 3.56 with the highest average value in the individual marketing dimension of 3.73 and the lowest average value in the direct marketing dimension of 3.44 so that it can be concluded that the average respondent agrees to each statement given in the questionnaire regarding the marketing communication mix.

**Brand Image Variables**

Table 5 Respondents' Answer Regarding Brand Image

No	Questions		Total Score	Average
Y1.1	Islamic insurance products are very useful for me.	Score	663	4.14
		%	82.88	
Y1.2	Using Islamic insurance products reflects my true image / lifestyle and lifestyle.	Score	553	3.46
		%	69.12	
Y1.3	Islamic insurance products are more in line with my wants and needs compared to conventional insurance products.	Score	506	3.16
		%	63.25	
Y1.4	Using sharia insurance products makes me feel safe, comfortable and peaceful.	Score	531	3.32
		%	66.38	
Brand Image (Y1)		Score	2253	3.52
		%	70.41	

Source: Primary data (quesioner), data Processed 2018

Based on table 5, regarding the responses of respondents to brand image, it is known that the average respondent gives an answer of 3.52 with the highest average value of 4.14 and the lowest average value of 3.16 so that it can be concluded that the average respondent agrees to each statement given in the questionnaire regarding brand image.

**Brand Awareness Variable**

Table 6 Respondents' Answer Regarding Brand Awareness

No	Questions		Total score	Average
Y2.1	The existing sharia insurance brand is easily remembered by me.	score	641	4.01
		%	80.13	
Y2.2	The existing Islamic insurance slogan is in accordance with the characteristics and identity of the company.	score	659	4.12
		%	82.38	
Y2.3	Information about Islamic insurance is easy for me to get.	score	474	2.96
		%	59.25	
Y2.4	The existing sharia insurance brand is quite familiar to me.	score	422	2.64
		%	52.75	
Brand Awareness (Y2)		score	2196	3.43
		%	68.63	

Source: Primary data (quesioner), data processed 2018

Based on table 6, regarding the responses of respondents to brand awareness, it is known that the average respondent gives an answer of 3.43 with the highest average value of 4.12 and the lowest average value of 2.64 so that it can be concluded that the average respondent entirely agreed to each statement given in the questionnaire regarding brand awareness.

**Variable Decision to Choose Insurance**

Table 7 Respondents' Answer Regarding the Decision to Choose Insurance

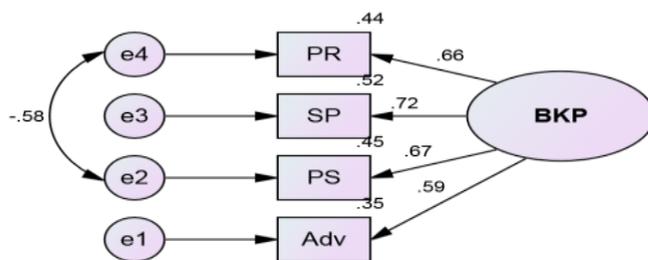
No	Questions		Total Score	Average
Z.1	I am very interested in Islamic insurance.	Score	674	4.21
		%	84.25	
Z.2	I have been determined to choose Islamic insurance.	Score	689	4.31
		%	86.13	
Z.3	Islamic insurance products are in accordance with my wishes and needs.	Score	452	2.83
		%	56.50	
Z.4	Islamic insurance products are in line with my expectations	Score	458	2.86
		%	57.25	
Decision to Choose Insurance (Z)		Score	2273	2.84
		%	71.03	

Source: Primary data (quesioner), data processed 2018

Based on table 7, regarding the responses of respondents to the decision to choose insurance, it is known that the average respondent gives an answer of 2.84 with the highest average value of 4.31 and the lowest average value of 2.83 so that it can be concluded that the average respondent entirely agreed to each statement given in the questionnaire regarding the decision to choose insurance.

**Analysis of Confirmatory Factors of Exogenous Constructs**

This study consists of 1 (one) latent variable, namely the marketing communication mix and 5 (five) observed variables, namely advertising (Adv), personal selling (PS), sales promotion (SP), public relations (PR), and direct marketing (DM). The results of data processing for analyzing confirmatory factors of exogenous constructs using the AMOS version 21 application are as follows:



Chi-Square=.054  
Prob=.816  
GFI=1.000  
AGFI=.998  
TLI=1.042  
CFI=1.000  
RMSEA=.000

Source: AMOS output version 21, data processed in 2018

Figure 3 Analysis of Confirmatory Factors for Exogenous Construct Modifications

Table 8 Feasibility Test Results Model Confirmatory Factor Analysis of Exogenous Constructs

Goodness of Fit Indeks	Cut-off Value	Hasil Analisis	Evaluasi Model
Chi-Squares	≤ 31.41	0.054	Baik
Probability	≥ 0.05	0.816	Baik
RMSEA	≤ 0.08	0.000	Baik
GFI	≥ 0.90	1.000	Baik
AGFI	≥ 0.90	0.998	Baik
CMIN/DF	≤ 2.00	0.054	Baik
TLI	≥ 0.95	1.042	Baik
CFI	≥ 0.95	1.000	Baik

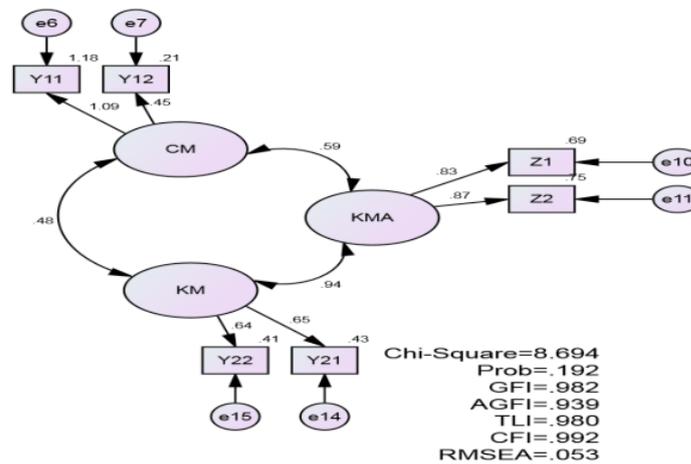
Source: Output AMOS version 21, data processed 2018

Based on Table 8, it can be seen that the model meets the fit criteria, which is indicated by the value of Chi-Squares = 0.054 whose value is below 31.41 with a probability p = 0.816 whose value is above 0.05. Likewise with other criteria such as GFI = 1,000; AGFI = 0.998 whose value is above 0.90, TLI = 1.042; CFI = 1,000 whose value is above 0.95, CMIN / DF = 0.054 whose value is below 2, and RMSEA = 0.000 whose value is below 0.08.

## DISCUSSION

### Analysis of Confirmatory Factors in Endogenous Constructs

Endogenous constructs consist of three variables, namely brand image (CM), brand awareness (KM), and insurance selection decision (KMA), where each variable is formed by 4 (four) indicators. The results of the confirmatory factor analysis of exogenous constructs using the AMOS version 21 application program are as follows:



Source: Output AMOS version 21, data processed 2018

Figure 4 Analysis of Confirmatory Factors of Endogenous Modified Constructs

Table 9 Model Feasibility Test Results  
Analysis of Confirmatory Factors of Endogenous Modified Constructs

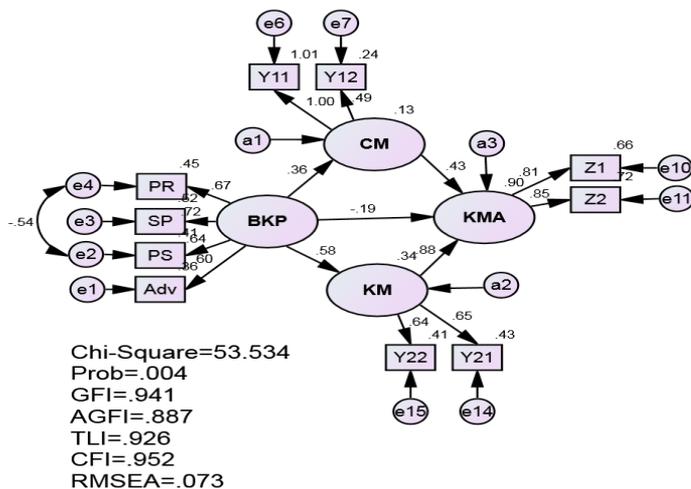
Goodness of Fit Indeks	Cut-off Value	Result Analysis	Evaluation Model
Chi-Squares	≤ 21.03	8.694	good
Probability	≥ 0.05	0.192	good
RMSEA	≤ 0.08	0.053	good
GFI	≥ 0.90	0.982	good
AGFI	≥ 0.90	0.939	good
CMIN/DF	≤ 2.00	1.449	good
TLI	≥ 0.95	0.980	good
CFI	≥ 0.95	0.992	good

Sumber: Output AMOS versi 21, data processed 2018

Based on Table 9, it can be seen that the model meets the fit criteria, which is indicated by the Chi-Squares value = 8.694 whose value is below 21.03 with the probability of  $p = 0.192$  whose value is above 0.05. Likewise with other criteria such as  $GFI = 0.982$ ;  $AGFI = 0.939$  whose value is above 0.90,  $TLI = 0.980$ ;  $CFI = 0.992$  whose value is above 0.95,  $CMIN / DF = 1,449$  whose value is below 2, and  $RMSEA = 0.053$  whose value is below 0.08.

### Structural Equation Modeling (SEM) Analysis

After confirmatory analysis of factors on the level of unidimensionality of each indicator forming a latent variable, the next step is to analyze the whole model with structural equation modeling (SEM). The results of the analysis of structural equation modeling carried out with the application of the AMOS version 21 program are as follows.



Sumber: Output AMOS version 21, data processed 2018

Figure 5 Structural Equation Modeling (SEM) Analysis

Table 10 Model Feasibility Test Results  
 Structural Equation Modeling (SEM) Analysis Modification

Goodness of Fit Indeks	Cut-off Value	Result Analysis	Evaluation Model
Chi-Squares	$\leq 46.19$	53.534	Not good
Probability	$\geq 0.05$	0.004	Not good
RMSEA	$\leq 0.08$	0.073	Good
GFI	$\geq 0.90$	0.941	Good
AGFI	$\geq 0.90$	0.887	Marginal
CMIN/DF	$\leq 2.00$	1.846	Good
TLI	$\geq 0.95$	0.926	Marginal
CFI	$\geq 0.95$	0.952	Good

Source: Output AMOS version 21, data processed 2018

Based on table 10, it can be seen that the Chi-Squares results are 53,534 with the probability of  $p = 0.004$  indicating that the model is not fit. But it is known that Chi-Squares are sensitive to the number of samples. Therefore, other fit criteria are seen, namely GFI, AGFI, TLI, CFI, CMIN / DF, and RMSEA (Ghozali, 2017). In addition to the Y1.2 indicator, all indicators in the model give a loading factor value above 0.50 so that it meets converging validity.

#### Reliability Test

Two indicators can be used as references to see the extent of reliability, namely, construct reliability (CR) and variance extracted (VE). However, the cut-off value specified is  $\geq 0.70$  for the value of construct reliability and  $\geq 0.40$  for extracted variance values (Hair et al., 2006).

Table 11 Exogenous and Endogenous Modified Construct Reliability

Variabel	Indikator	$\lambda$	$\lambda^2$	e	CR	VE	Remark
Mix Communication Marketing	Adv	0.599	0.359	0.641	0.754	0.435	Reliabel
	PS	0.643	0.413	0.587			
	SP	0.720	0.518	0.482			
	PR	0.670	0.449	0.551			
	$\Sigma$	2.632	1.739	2.261			
Brand Image	Y1.1	1.003	1.006	-0.006	0.748	0.624	Reliabel
	Y1.2	0.492	0.242	0.758			
	$\Sigma$	1.495	1.248	0.752			
Brand Awareness	Y2.1	0.653	0.426	0.573	0.588	0.417	Reliabel
	Y2.2	0.638	0.407	0.593			
	$\Sigma$	1.291	0.833	1.166			
Decision to Choose Insurance	Z1	0.815	0.664	0.336	0.819	0.694	Reliabel
	Z2	0.851	0.724	0.276			
	$\Sigma$	1.666	1.388	0.612			

Sumber: Output AMOS versi 21, data diolah 2018

### Hypothesis testing

Hypothesis testing is done by looking at the value of the t-value and the value of the probability with a significance of 5% (0.05). If the value of  $\geq 1.96$  determines the t-count above and the probability value (p) below the specified value is  $\leq 0.05$ , then the variable under study is declared significant. The test results can be seen from the AMOS version 21 output as follows:

Table 12 Hypothesis Testing Research Model

Eksogen	Lane	Endogen	t-count	P	Loading Factor	Remark
Mix Communication Marketing	→	Brand Image	3.942	0.000	0.364	Significant
Mix Communication Marketing	→	Brand Awareness	4.424	0.000	0.581	Significant
Mix Communication Marketing	→	Decision to Choose Insurance	-1.259	0.208	-0.193	Not Significant
Brand Image	→	Decision to Choose Insurance	3.503	0.000	0.432	Significant
Brand Awareness	→	Decision to Choose Insurance	4.239	0.000	0.878	Significant

Source: Output AMOS version 21, data processed 2018

The first hypothesis is the Marketing Communication Mix Influencing Brand Image. Based on the value of t-value and probability obtained in table 12, it can be concluded that the marketing communication mix has a significant effect on a brand image with a standardized parameter coefficient of 0.464. Hypothesis 2: Marketing Communication Mix Influences Brand Awareness. Based on the value of t-value and probability obtained in table 12, it can be concluded that the marketing communication mix has a significant effect on brand awareness with a standardized parameter coefficient of 0.581.

The third hypothesis of Marketing Communication Mix Influences the Consumer Decision to Choose Sharia Insurance. Based on the value of t-value and probability obtained in table 12, it can be concluded that the marketing communication mix has no significant effect on a brand image with a standardized parameter coefficient of -0.193. The fourth hypothesis and the fifth hypotheses are Brand Image and awareness influences the Consumer Decision to Choose Sharia Insurance. Based on the value of t-value and probability obtained in table 12, it can be concluded that the brand image has a significant effect on the decision of consumers to choose Islamic insurance with a standardized parameter coefficient of 0.432. And the last Based on the value of t-value and probability obtained in table 12, it can be concluded that brand awareness has a significant effect on consumer decisions to choose sharia insurance with a standardized parameter coefficient of 0.878.

The description of the results of the above research has compiled and reinforced several hypotheses. From the existing data, the marketing communication mix carried out in an insurance company according to the majority of respondents is influential only directly on brand image and consumer awareness and the influence of the marketing mix is indirectly influential so that the company's attention must focus more on the marketing mix that increases awareness and brand image because these two components clearly in the fourth and fifth hypotheses have a significant effect on the selection or insurance decision.

From the results above, it can also be seen that the main concentration of the company is an increase in both components, namely brand image and awareness through the communication mix carried out in the company. Although sometimes the communication mix tends to fail in some cases such as retail stores and other matters (Blut, Teller, & Floh, 2018) but to get results in the form of increased consumer insurance selection decisions these efforts can be maximized.

## CONCLUSION

Based on data analysis and testing of several hypotheses proposed in the study, several findings were obtained to answer the questions in the survey. The statement is a matter that has been proven where the marketing communication mix has a positive and significant effect on the brand image and also the marketing communication mix has a positive and significant impact on brand awareness. Another statement which is the result of this study is that there is no positive and significant influence between the marketing communication mix on consumer decisions to choose sharia insurance. The last statement which is also the result of this study is that the brand image has a positive and significant effect on consumer decisions to choose sharia insurance and brand awareness as well as a positive and significant impact on consumer decisions to accept sharia insurance.

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