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The influence of religiosity, service, and premium rates on customer satisfaction through the sharia insurance decision as an intervening variable at Askrida Syariah Insurance Company Medan Branch

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ABSTRACT

Introduction
Customer satisfaction is important aspect for an insurance company, including sharia, to succeed. For sharia insurance company many factors can lead to customer satisfaction including religiosity.

Objectives
This research aims to analyze the influence of religiosity, service and premium rates on customer satisfaction with sharia insurance purchasing decisions as an intervening variable at the Askrida Syariah insurance company, Medan Branch.

Method
This research method is a path analysis method with a quantitative approach. The population in this study were customers who joined the Medan Branch of the Askrida Syariah Insurance Company. Samples were taken at random (random sampling) by distributing questionnaires to 100 respondents of Askrida Syariah insurance customers, Medan Branch, using the Slovin formula. The data collection method uses two approaches, namely the library approach and distributing questionnaires. The data analysis technique used in this approach is PLS with the SmartPLS program Version 3.2.8.

Results
The research results show that religiosity and service have a positive and significant impact on customer satisfaction, while premium rates have a negative and insignificant impact. Religiosity and service have a negative and insignificant effect on customer satisfaction through sharia insurance decisions, while premium rates have a positive and significant effect.

Implications
Insurance companies need to increase customer satisfaction, this can be done by building the concept of religiosity, especially sharia insurance, this is done to increase customer and prospective customer trust in the insurance program provided.

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Originality/Novelty

This research contributes to the development of the sharia insurance business which prioritizes the dimensions of religiosity, service and premium rates.

INTRODUCTION

The future of humanity is a mystery; humans cannot know what possibilities will occur in their lives. However, by relying on past experiences and self-experiences, events that might occur can be estimated, and solutions can be known to protect oneself from uncertain risks in life. Risks can occur in unforeseen possibilities; therefore, society should have assurance to guarantee their lives, health, retirement funds, and education for their children to be secure in the future.

One way to prepare for the cost of living is by saving or investing in instruments that can generate returns. Unfortunately, few people care about investment fund products in insurance, even though these products have helped society prepare for the future. Indonesian society does not understand the importance of early investment. Especially with the annual inflation rate, this raises concerns for people in preparing the cost of living in the future. They need to ensure a secure future and must have investments to cover the cost of living.

The development of insurance companies in Indonesia has experienced rapid growth after the government issued deregulation in the 1980s and strengthened by the issuance of Law No. 2 of 1992 concerning Insurance Business, which defines insurance as an agreement between two or more parties, where the policyholder commits to the insurer by accepting insurance premiums to provide compensation to the policyholder for expected losses, damages, or legal liabilities to third parties that may be suffered by the policyholder arising from an uncertain event to provide payments based on someone's life or death. According to the Chairman of the Indonesian Sharia Insurance Association (AASI), Mohammad Shaifie Zein, the development of Sharia insurance in recent years has shown significant growth, with a 1.5% annual growth rate in Indonesia.

The rapid development of the Islamic finance industry is positively correlated with the growth of Sharia insurance. Sharia insurance system has the concept of risk sharing rather than transferring risks like conventional insurance. Sharia insurance is a way to manage risks that occur based on the principle of mutual assistance among individuals. According to the National Sharia Council's Fatwa No. 21/DSN-MUI/X/2001 on the definition of Sharia insurance, it is a mutual assistance effort among a group of people or parties through investment in assets and/or tabarru' funds that provide a return pattern to deal with certain risks through agreements or contracts that comply with Sharia principles. Thus, Sharia insurance is known for prioritizing social benefits rather than profits, based on the teachings of the Qur'an and Hadith. Based on the Fatwa No. 21/DSN-MUI/X/2001, the contract in Sharia insurance is called ijarah. In the ijarah contract, the insurance company acts as the manager (*mudharib*), and the participant acts as the policyholder (*shahibul maal*). Therefore, the ijarah contract is considered as insurance against losses, while the tabarru' contract tends to be life insurance.

The awareness of an insurance culture in a society cannot be separated from the comparison of the number of insurance policies purchased with the population, although these numbers do not yet reflect the actual distribution, considering the large differences among the layers of society in Indonesia. The growth of awareness in Sharia insurance is influenced by the awareness of the people themselves, which comes from the increased recognition of the benefits of insurance as a means of protecting properties and legal responsibilities towards third parties, as well as a means of saving for the future protection of their families.

Askrida Sharia Insurance Company was initiated with the establishment of the Sharia Business Unit under PT Asuransi Bangun Askrida on September 12, 2007, in accordance with the Decree of the Minister of Finance of the Republic of Indonesia No. KEP-175/KM.10/2007. As the Sharia Business Unit's portfolio grew, it was decided in 2017 to separate the Sharia Business Unit from its parent company and transform it into a general Sharia insurance company based on the Decree of the Financial Services Authority No. KEP-104 / D.05 / 2017. Sharia insurance companies operate slightly differently from conventional insurance. A portion of the contribution funds (premiums) will be managed as tabarru' funds, while another portion will be treated as ujrah (fee) for the operator according to the contract specified in each policy issued by Askrida Sharia Insurance Company. The management of tabarru' funds is intended to pay claims, while the ujrah (fee) covers the company's operational costs, acquisition costs, and company margins. According to PJOK No.72/PJOK.05/2016, there are several ratios used to measure financial health, but the main ratio is the solvency rate, which is divided into tabarru' funds and company funds. The Minimum Tabarru' Fund-Based Ratio (DTMBR) is the amount of funds needed to anticipate potential losses due to deviations in the management of tabarru' funds from assets and liabilities.

The development of Islamic insurance in the city of Medan can be considered quite good, as there is an increasing number of Sharia insurance companies emerging, one of which is the Askrida Syariah Insurance Company's branch in Medan. The Askrida

Syariah Insurance Company is a marketing branch of the Askrida Syariah Insurance Company headquartered in Jakarta. The Askrida Syariah Insurance Company's branch in Medan offers a variety of products among the public, including motor vehicle insurance and Syifa Askrida insurance, which is highly sought after by the middle class.

Islamic insurance is an effort by a large number of individuals to protect each other by investing in assets that meet certain challenges through contracts in accordance with Sharia (Sari et al., 2023). Insurance is an industry that accepts risk transfers from individuals, corporations, and companies. However, insurance does not reduce the risk of death or disability, but formally can be classified as medium or long-term savings to face premature death, disability, critical illness, accidents or natural disasters, health benefits, retirement, and so on. Insurance is also used as a tool for personal financial planning, family finance, and business (Kazaure, 2019).

Insurance can solve various personal and industrial risks. By being insured, individuals do not leave their piety to Allah Subhanahu Wa Ta'ala, since what is established in this world has been determined by Allah Subhanahu Wa Ta'ala, while humans can try their best. This is in accordance with Allah's command in QS. Al-Maidah verse 2, which means: "And cooperate in righteousness and piety, but do not cooperate in sin and aggression. And fear Allah; indeed, Allah is severe in penalty."

Based on the Republic of Indonesia Law Number 2 of 1992 concerning Insurance Business Chapter 1 Article 1, insurance is an agreement between two or more persons with the insurer who binds themselves to the insured, by obtaining insurance premiums to provide compensation to the insured due to loss, damage, or loss of profit or liability to third parties that may be suffered by the insured against incidents or to provide payment for the death or life of a person.

Religiosity is one of the factors that can influence consumer purchasing decisions. Religiosity is a person's piety towards their religion expressed in their behavior (Tuhin et al., 2022). A person who embraces a religion will act based on the teachings they believe in, including when choosing goods or services to consume (Sarah & Artanti, 2020).

From several opinions regarding insurance, understanding Sharia insurance will influence the decision and mindset of everyone to choose Sharia insurance. Therefore, a person will feel comfortable with it by concluding or interpreting a message or information they have received. Meanwhile, religiosity is a condition that exists within a person that drives them to behave in accordance with their level of obedience to their religion. Therefore, it can be concluded that religiosity is related to the decision to choose Sharia insurance products because religion becomes the main basis for choosing something considered good for oneself, others, and the religion.

The understanding of the premium rate is a sum of money that must be paid by each registered customer to the insurance company as an insurer which the amount of money that must be paid every month has been determined by the insurance company by considering the customer's conditions. The role of premiums for participants is to become a cost element that will affect their expenses, and the premium rate set by the insurance company will also be a consideration for participants to conduct protection.

Insurance requires premiums to be paid regularly by customers to the insurance company. A vital factor for companies and participants is the regular and systematic payment of premiums. The payment of money from insurance participants to an insurance company as compensation for the service of transferring risk and loss in the event of a risk to the insurance party is called a premium (Endang & Wirman, 2022). The premium amount is also determined by the insurance company by considering several factors such as protection provided to customers, the age of the insured party, lifestyle, or media records of the insured party, gender, and occupation of the insured party (Pratiwi et al., 2023).

Service can be defined as an activity provided by one or more parties to another party to satisfy needs and desires that are essentially tangible and will not create any ownership for those who receive it (Rangkuti, 2017). Good service is also a significant factor in influencing customer satisfaction with Sharia insurance. Good service includes responsiveness, staff skills, easy claims processes, and effective communication between the Sharia insurance company and its customers. Good service can create a positive experience for customers and increase their trust in the Sharia insurance company. In addition, premium rates are also an important consideration for customers in choosing Sharia insurance. A competitive and affordable premium rate can be a determining factor in customers' decisions to purchase Sharia insurance products. Customers will consider the financial protection needs offered by Sharia insurance products with the premium rates they pay.

The company that can instill trust in its customers with its products and services will make them feel satisfied because they have entrusted their finances to a trustworthy company. Additionally, a company that can provide good service will undoubtedly make customers feel satisfied because their needs are met and well-served. Thus, the importance of customer decision-making in Islamic insurance is evident from the services provided by Islamic insurance companies, which make customers feel satisfied. With increasing levels of trust, service quality, and customer satisfaction, positive impacts will be seen for the company. In Islamic insurance, the level of religiosity of customers can influence their perception of the permissibility and suitability of Islamic insurance products with the principles of Islam. Customers with high levels of religiosity may be more inclined to choose Islamic insurance as a form of financial protection.

Pangarso (2018) shows that there is a positive and significant influence of religiosity on the satisfaction of KSPPS customers in Yogyakarta. Research by Misna (2018) shows that the relationship between service quality and customer satisfaction at PT Bank BRI Branch in Barru Regency is positive and significant. The quality of service towards customer satisfaction at PT Bank BRI Branch in Barru Regency, with a significant alpha value of 0.00 < 0.05 in the model summary table. Siahaan et al. (2021) state that premium prices have a positive and significant influence on customer satisfaction.

Firnanti (2019) shows that religiosity strengthens the influence of religiosity on customer satisfaction in making decisions for Islamic insurance, with a significant value of 0.132 < 0.05 and proven in the t-statistic test where the t-value is greater than the t-

table, namely 2.132 > 1.984, so it can be concluded that the alternative hypothesis is accepted and the null hypothesis is rejected. Research conducted by Nurhajijah et al. (2022) has a positive and significant influence on the effect of service quality on the decision to continue paying premiums, with customer satisfaction as the mediating variable. Aristyanto et al. (2021) show a positive and significant influence on customer satisfaction with decisions for Islamic insurance. Wahyuni (2016) explains that the influence of knowledge on the decision to become a customer has a positive impact on customer satisfaction with the products and benefits offered by AJB Bumi Putra Syariah Branch in Palembang.

Based on the previous research mentioned above, this study will examine the influence of religiosity, service quality, and premium rates on customer satisfaction with decisions for Islamic insurance as an intervening variable at Perusahaan Asuransi Askrida Syariah Medan Branch. The differences between this research and previous research are the variables used in this research are religiosity, service quality, premium rates, decisions for Islamic insurance, and customer satisfaction and the research is conducted at Perusahaan Asuransi Askrida Syariah Medan Branch.

METHOD

This study utilizes the path analysis research method with a quantitative approach. According to Sugiyono (2018), path analysis is a part of the regression model that can be used to analyze cause and effect relationships between variables. Path analysis is performed using correlation, regression, and paths to determine the intervening variables.

The researcher employs path analysis to understand the cause and effect relationships and to explain the direct or indirect influences between exogenous and endogenous variables. The population in this study consists of customers who have joined Askrida Syariah Insurance Company Medan Branch. A random sampling technique was used to collect data by distributing questionnaires to 100 customer respondents in Askrida Syariah Insurance Company in Medan Branch, following the Slovin's formula. The research is conducted at Jalan Sei Batang Serangan No.43, Babura, Medan Baru District, Medan City, North Sumatra.

The data collection methods in this study include literature review and questionnaire distribution. The data analysis technique employed in this research is Partial Least Squares (PLS) using SmartPLS version 3.2.8 software.

RESULTS

Outer Model

Estimation using the SmartPLS application show path coefficient for each variable in outer model as in Figure 1.

Figure 1. Outer Model
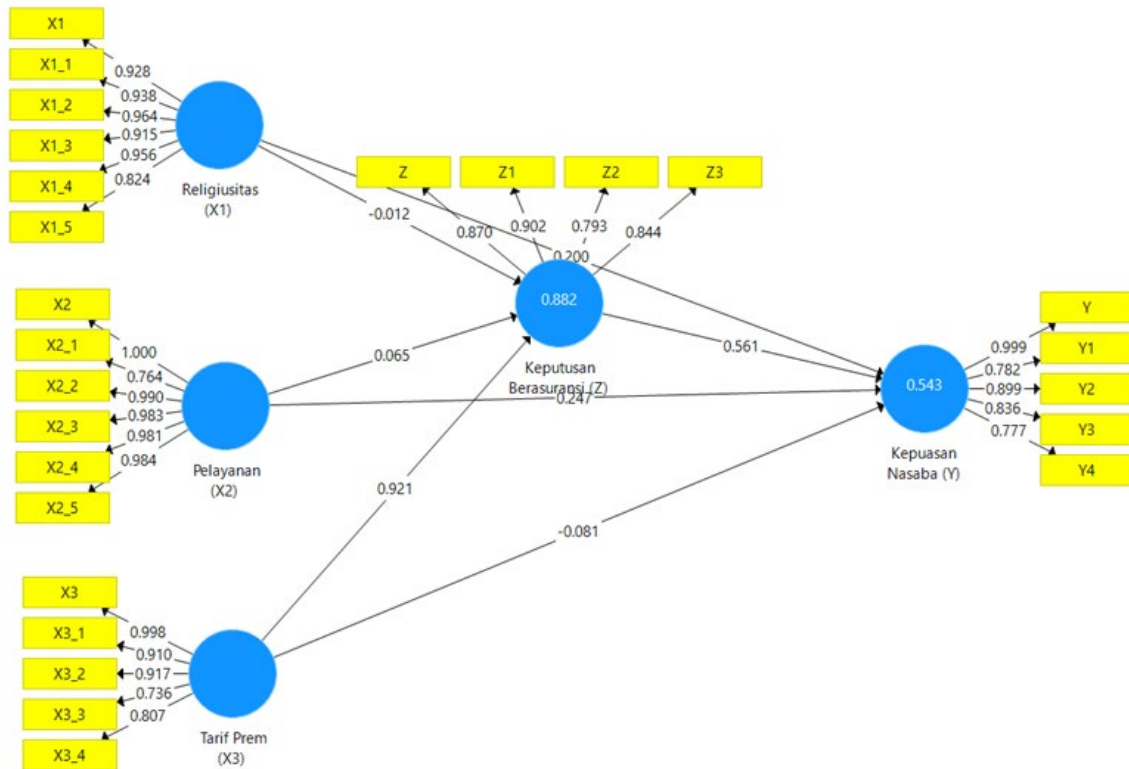
Source: Primary data.

The next stage is the validity test which consists of convergent validity and discriminant validity and reliability, as follows.

Table 1. Factor loading (FL) test results

Variable	Manifest Variable	Factor Loading	Indicator	Conclusion
Religiosity (X_1)	X_1 --> 1	0.938	≥ 0.60	Valid
	X_1 --> 2	0.964	≥ 0.60	Valid
	X_1 --> 3	0.915	≥ 0.60	Valid
	X_1 --> 4	0.956	≥ 0.60	Valid
	X_1 --> 5	0.824	≥ 0.60	Valid
	X_1	0.928	≥ 0.60	Valid
Service (X_2)	X_2 --> 1	0.764	≥ 0.60	Valid
	X_2 --> 2	0.990	≥ 0.60	Valid
	X_2 --> 3	0.983	≥ 0.60	Valid
	X_2 --> 4	0.981	≥ 0.60	Valid
	X_2 --> 5	0.984	≥ 0.60	Valid
	X_2	1.000	≥ 0.60	Valid
Premium rates (X_3)	X_3 --> 1	0.910	≥ 0.60	Valid
	X_3 --> 2	0.917	≥ 0.60	Valid
	X_3 --> 3	0.736	≥ 0.60	Valid

	$X_3 \rightarrow 4$	0.807	≥ 0.60	Valid
	X_3	0.998	≥ 0.60	Valid
	Y_1	0.782	≥ 0.60	Valid
	Y_2	0.899	≥ 0.60	Valid
Customer satisfaction (Y)	Y_3	0.836	≥ 0.60	Valid
	Y_4	0.777	≥ 0.60	Valid
	Y	0.999	≥ 0.60	Valid
	Z_1	0.902	≥ 0.60	Valid
	Z_2	0.793	≥ 0.60	Valid
Sharia insurance decision (Z)	Z_3	0.844	≥ 0.60	Valid
	Z	0.870	≥ 0.60	Valid

Source: Primary data.

Table 1 explains that the secondary data that researchers obtained from each variable Religiosity (X1), Service (X2), Premium Rates (X3), Customer Satisfaction (Y) and Sharia Insurance Decision (Z) has a factor loading value above 0.6. So it can be concluded that all statement items are declared valid. The next test is convergent validity which has indicator rules and question items are considered valid if the AVE value is above 0.5. The results of the AVE evaluation can be seen in Table 2.

Table 2. AVE test results

Variable	AVE value	Indicator	Conclusion
Religiosity (X_1)	0.851	≥ 0.50	Valid
Service (X_2)	0.910	≥ 0.50	Valid
Premium rates (X_3)	0.772	≥ 0.50	Valid
Customer satisfaction (Y)	0.744	≥ 0.50	Valid
Sharia insurance decision (Z)	0.728	≥ 0.50	Valid

Source: Primary data.

Based on the AVE test in Table 2, it can be concluded that the convergent validity test is declared valid. This is because all variables show an AVE value for the variable of more than 0.5. The next test is discriminant validity, namely the Fornell-Larcker method as in Table 3.

Table 3. Fornell-Larcker test results

Variable	Z	X2	X1	X3	X3
Sharia insurance decision (Z)	0.853				
Service (X_2)	0.363	0.954			
Religiosity (X_1)	0.383	0.455	0.922		
Premium rates (X_3)	0.938	0.329	0.397	0.878	
Customer satisfaction (Y)	0.652	0.515	0.495	0.606	0.862

Source: Primary data.

Based on Table 3, it can be concluded that the variables in this study have met the criteria, because the Fornell Larcker value of each variable is greater than the

correlation between the two variables in the model. Furthermore, to fulfil the reliability test, the analysis can be seen as in Table 4.

Table 4. Cronbach's Alpha test results

Variable	Cronbach's Alpha	Indicator	Conclusion
Religiosity (X_1)	0.964	≥ 0.60	Reliable
Service (X_2)	0.979	≥ 0.60	Reliable
Premium rates (X_3)	0.924	≥ 0.60	Reliable
Customer satisfaction (Y)	0.911	≥ 0.60	Reliable
Sharia insurance decision (Z)	0.875	≥ 0.60	Reliable

Source: Primary data.

Table 4 shows the results of reliability testing using the Cronbach's alpha assessment indicator which has a value above 0.60, so it can be concluded that all construct variables and indicators in this study are reliable because they have values above the minimum indicator. because it has a value above the minimum indicator. The next explanation will discuss the results of the composite reliability assessment indicators as per the data in Table 5.

Table 5. Composite reliability test results

| Variable	Composite Reliability	Indicator	Conclusion
Religiosity (X_1)	0.971	≥ 0.60	Reliable
Service (X_2)	0.984	≥ 0.60	Reliable
Premium rates (X_3)	0.944	≥ 0.60	Reliable
Customer satisfaction (Y)	0.935	≥ 0.60	Reliable
Sharia insurance decision (Z)	0.914	≥ 0.60	Reliable

Source: Primary data.

Table 5 shows that all variables in this study have values above 0.70, so it can be interpreted that based on the composite reliability assessment indicators, all indicators in this study have met the requirements.

Inner Model

In the structural model (inner model) using the bootstrapping menu in the SmartPLS application which obtains of the path coefficient for each variable as in Figure 2.

Figure 2. Inner Model
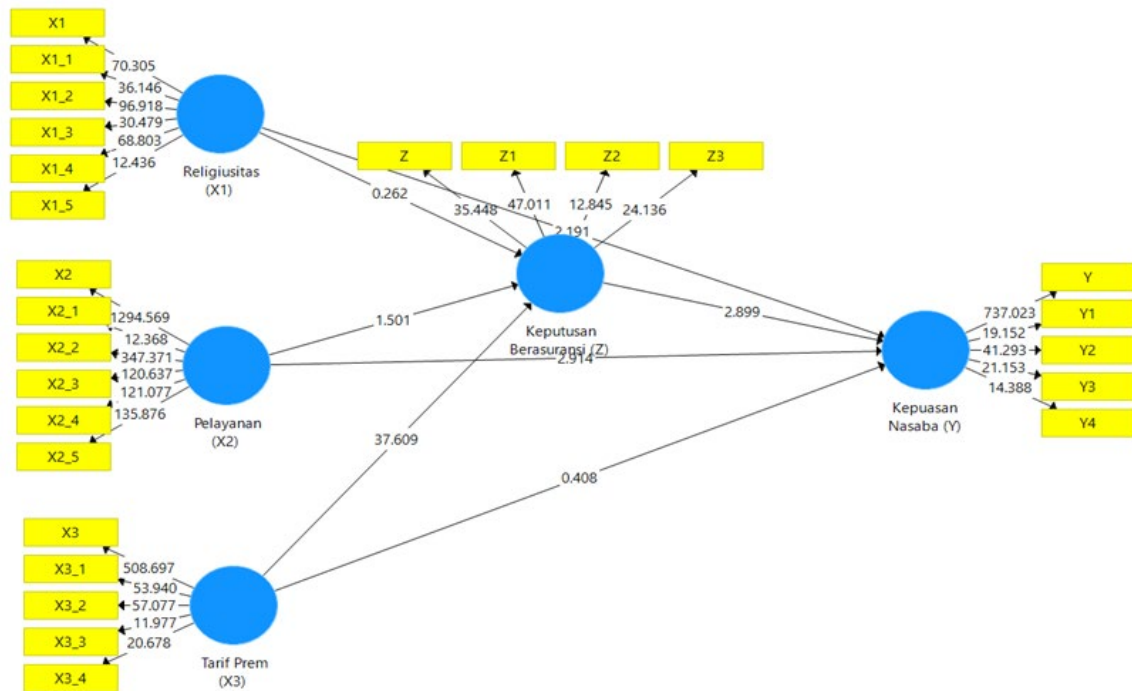
Source: Primary data.

The next test in this research is with a structural model (inner model) through three types of evaluation, namely R square, Q square assessment and Path Coefficient assessment, t value and p value. The test results from each assessment will be described below.

Table 6. R-Square test results

	R Square	R Square Adjusted
Sharia insurance decision (Z)	0.882	0.879
Customer satisfaction (Y)	0.543	0.524

Source: Primary data.

Table 6 explains that the dependent variable Customer Satisfaction (Y) has an R^2 value of 54.3% and Sharia Insurance Decision (Z) has an R^2 value of 88.2%. This percentage means that the exogenous variables Religiosity (X1), Service (X2), Premium Rates (X3) describe the endogenous (dependent) variable Customer Satisfaction (Y) of 54.3%, while the other 45.7% is described by factors -other factors not examined in this study. Furthermore, this percentage means that the exogenous (free) variables Religiosity (X1), Service (X2), Premium Rates (X3) describe the endogenous (dependent) variable Sharia Insurance Decision (Z) 88.2% while the other 11.8% is described by factors -other factors not examined in this study. The data analysis process can be continued to the hypothesis testing stage through Path Coefficient, t-value and p-value analysis.

Table 7. Path coefficient test results

Variabel	Original Sample (O)	T Statistics (O/STDEV)		Hypothesis conclusion	
	Path Coefficient	t-value	p-value	Ho	Ha
X1 → Y	0.200	2,191	0.029		Accepted
X2 → Y	0.247	2,914	0.004		Accepted
X3 → Y	-0.081	0,408	0.684	Accepted	
X1 → Z → Y	-0.007	0,245	0.807	Accepted	
X2 → Z → Y	0.037	1,317	0.188	Accepted	
X3 → Z → Y	0.517	2,854	0.005		Accepted
Z → Y	0.561	2,899	0.004		Accepted

Source: Primary data.

Hypothesis testing is intended to prove the truth with research or hypotheses. The t-statistic value will be compared with the t-table value. A study that uses a confidence level of 95%, which means a precision level or margin of error (α) = 5% = 0.05, the t-table value is 1.984. If the t-statistic value is smaller than the t-table value (t-statistic < 1.984), then Ho is accepted and Ha is rejected. If the t-statistic value is greater than or equal to the t-table value (t-statistic > 1.984 / t-statistic = 1.984), then Ho is rejected and Ha is accepted (Ghozali & Latan, 2015). Based on the t-statistic value in the table, hypotheses can be tested as follows:

1. The influence of religiosity on customer satisfaction. Hypothesis 1 (H1), there is a positive and significant influence between religiosity and customer satisfaction variables. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (2.191) is larger than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is accepted and Ho is rejected, meaning that religiosity has a positive and significant influence on customer satisfaction in Askrida Syariah Insurance Company Medan Branch.

2. The influence of service on customer satisfaction. Hypothesis 2 (H2), there is a positive and significant influence between service and customer satisfaction variables. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (2.914) is larger than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is accepted and Ho is rejected, meaning that service has a positive and significant influence on customer satisfaction in Askrida Syariah Insurance Company, Medan Branch.

3. The influence of premium rate on customer satisfaction. Hypothesis 3 (H3), there is a negative and insignificant influence between premium rate and customer satisfaction variables. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (0.408) is smaller than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is rejected and Ho is accepted,

meaning that premium rate has a negative and insignificant influence on customer satisfaction in Askrida Syariah Insurance Company Medan Branch.

4. The influence of religiosity on customer satisfaction with sharia insurance decision. Hypothesis 4 (H4), there is a negative and insignificant influence between religiosity and customer satisfaction through the sharia insurance decision. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (0.245) is smaller than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is rejected and Ho is accepted, meaning that religiosity has a negative and insignificant influence on customer satisfaction with the sharia insurance decision in Askrida Syariah Insurance Company Medan Branch.

5. The influence of service on customer satisfaction through sharia insurance decision. Hypothesis 5 (H5), there is a negative and insignificant influence between service and customer satisfaction through the sharia insurance decision. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (1.317) is smaller than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is rejected and Ho is accepted, meaning that service has a negative and insignificant influence on customer satisfaction through the sharia insurance decision in Askrida Syariah Insurance Company Medan Branch.

6. The influence of premium rate on customer satisfaction through sharia insurance decision. Hypothesis 6 (H6), there is a positive and significant influence between premium rate and customer satisfaction through the sharia insurance decision. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (2.854) is larger than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is accepted and Ho is rejected, meaning that premium rate has a positive and significant influence on customer satisfaction through the sharia insurance decision in Askrida Syariah Insurance Company, Medan Branch.

7. The influence of sharia insurance decision on customer satisfaction. Hypothesis 7 (H7), there is a positive and significant influence between sharia insurance decision and customer satisfaction. The calculation result using SmartPLS 3.2.8 software shows that the t-statistic value (2.899) is larger than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is accepted and Ho is rejected, meaning that the sharia insurance decision has a positive and significant influence on customer satisfaction in Askrida Syariah Insurance Company, Medan Branch.

DISCUSSION

The Influence of Religiosity on Customer Satisfaction

The results of the calculations using the computer program SmartPLS 3.2.8 show that the t-statistic value (2.191) is greater than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is accepted and Ho is rejected, meaning that religiosity

has a positive and significant influence on customer satisfaction at Askrida Sharia Insurance Company Medan Branch.

Religiosity refers to the level of connection between an individual and the religious values they believe in. With the presence of religion, it is expected to serve as a controller in enforcing norms and monitoring one's behavior. The findings of this research are in line with a study conducted by Pangarso (2018) which showed a positive and significant influence between religiosity and customer satisfaction in KSPPS in Yogyakarta.

The Influence of Service on Customer Satisfaction

The results of the calculations using the computer program SmartPLS 3.2.8 show that the t-statistic value (2.914) is greater than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is accepted and Ho is rejected, meaning that service has a positive and significant influence on customer satisfaction at Askrida Sharia Insurance Company Medan Branch.

Service is a necessity that should be operated in accordance with Sharia principles. In order for the services provided by a service company to be well-directed, all parties should have guidelines and principles that are based on Islamic teachings. Islam emphasizes the validity of a service that meets the expectations of consumers and provides maximum satisfaction (Nurhadi, 2018). The findings of this research are in line with a study conducted by Misna (2018), which showed a positive and significant relationship between service quality and customer satisfaction at PT Bank BRI, Barru Branch.

The Influence of Premium Rates on Customer Satisfaction

The results of the calculations using the computer program SmartPLS 3.2.8 show that the t-statistic value (0.408) is smaller than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is rejected and Ho is accepted, meaning that premium rates have a negative and insignificant influence on customer satisfaction at Askrida Sharia Insurance Company Medan Branch.

The relationship between premium rates and customer satisfaction is influenced by the price, which plays an important role in customer satisfaction. If the premium rate paid by the customer is in line with the benefits received, the customer will experience satisfaction. However, if the premium rate provided by the Sharia insurance company is not in line with the coverage and benefits received by the customer, they will feel dissatisfied. The findings of this research do not align with a study conducted by Siahaan et al. (2021), which stated that premium rates have a positive and significant influence on customer satisfaction.

The Influence of Religiosity on Customer Satisfaction with Sharia Insurance Decision as an Intervening Variable

Based on the calculations using the computer program SmartPLS 3.2.8, the t-statistic value (0.245) is smaller than the t-table value (1.984) at a confidence level of 95%. This indicates that Ha is rejected and Ho is accepted, meaning that religiosity has a negative

and insignificant influence on customer satisfaction through the decision to choose Sharia insurance at Askrida Sharia Insurance Company, Medan Branch.

Religiosity refers to the act of bringing God into every activity (Marpaung et al, 2021). The level of religiosity among customers can influence their perception of the halalness and suitability of Sharia insurance products with Islamic principles. Customers with a high level of religiosity may be more inclined to choose Sharia insurance as a form of financial protection (Vristiyana, 2019). Therefore, this theory is proven in this study. The level of religiosity among customers at Askrida Sharia Insurance Company, Medan Branch has a negative and weak influence on their adherence to the principles of using Sharia insurance products that are in accordance with Islamic principles.

The findings of this research differ from a study conducted by Firnanti (2019), which showed that religiosity strengthens the influence of religiosity on customer satisfaction with the decision to choose Sharia insurance, with a significant value of 0.132 < 0.05. This was also supported by the t-test, where the calculated t-value was larger than the t-table value (2.132 > 1.984), leading to the conclusion that Ha is accepted and Ho is rejected.

The Effect of Service on Customer Satisfaction through Islamic Insurance Decision

Based on the calculation results using the computer program SmartPLS 3.2.8, the t statistic value (1.317) is smaller than the t-table value (1.984) at a 95% confidence level. This indicates that Ha is rejected and Ho is accepted, meaning that service has a negative and insignificant effect on Customer Satisfaction through insurance decisions at Asuransi Askrida Syariah Branch Medan.

Service is any activity or benefit that one party can provide to another party that is essentially intangible and not related to the ownership of something, and its production can or cannot be associated with a physical product. In providing service to customers, every party must work professionally and skillfully. The results of this research are not in line with the research conducted by Nurhajijah et al. (2022) which showed a positive and significant effect of service quality on the decision to continue premium payments with customer satisfaction as a mediating variable.

The Effect of Premium Rates on Customer Satisfaction through Islamic Insurance Decision

Based on the calculation results using the computer program SmartPLS 3.2.8, the t statistic value (2.854) is greater than the t-table value (1.984) at a 95% confidence level. This indicates that Ha is accepted and Ho is rejected, meaning that premium rates have a positive and significant effect on Customer Satisfaction through insurance decisions at Asuransi Askrida Syariah Branch Medan. Premium rates are the amount of money that must be paid by the policyholder (insured) according to the agreement to the insurance company (insurer) to obtain protection against risks.

Thus, this theory is proven in this research. The relationship between premium rates and customer satisfaction plays an important role in making Islamic insurance decisions. If the premium rates paid by customers are in accordance with the benefits

received by customers, as the premium rates provided by Asuransi Aksrida Syariah Branch Medan have a positive effect on customer satisfaction with Islamic insurance decisions, with premium rates that can reach customers in purchasing Islamic insurance products at Asuransi Askrida Syariah Branch Medan. The results of this research are in line with the research conducted by Aristyanto et al. (2021) which showed a positive and significant effect on customer satisfaction with Islamic insurance decisions.

The Effect of Islamic Insurance Decision on Customer Satisfaction

Based on the calculation results using the computer program SmartPLS 3.2.8, the t statistic value (2.899) is greater than the t-table value (1.984) at a 95% confidence level. This indicates that Ha is accepted and Ho is rejected, meaning that the insurance decision has a positive and significant effect on Customer Satisfaction at Asuransi Askrida Syariah Branch Medan.

A decision is the result of solving a problem decisively. A decision provides a definite answer to a question. A decision must be able to answer questions related to what is discussed in relation to planning. A decision can also be an action against implementation that deviates significantly from the original plan. Thus, this theory explains that Islamic insurance decisions can influence customer satisfaction in Islamic insurance. When customers have decided to have Islamic insurance, they will experience satisfaction with the benefits they receive.

From the results of this research, it is in line with the research conducted by Endang & Wirman (2022), which explains that the influence of knowledge on the decision to become a customer has a positive impact on customer satisfaction with the products and benefits of products in AJB Bumi Putra Syariah Branch Palembang.

CONCLUSION

Based on the research results and discussions, the following conclusions can be drawn. There is a positive and significant influence of religiosity on customer satisfaction at Asuransi Askrida Syariah Branch Medan. There is a positive and significant influence of service on customer satisfaction at Asuransi Askrida Syariah Branch Medan. There is a negative and insignificant influence of premium rates on customer satisfaction at Asuransi Askrida Syariah Branch Medan.

Furthermore, there is a negative and insignificant influence of religiosity on customer satisfaction through Sharia insurance decisions at Asuransi Askrida Syariah Branch Medan. There is a negative and insignificant influence of service on customer satisfaction through Sharia insurance decisions at Asuransi Askrida Syariah Branch Medan. There is a positive and significant influence of premium rates on customer satisfaction through Sharia insurance decisions at Asuransi Askrida Syariah Branch Medan. There is a positive and significant influence of Sharia insurance decisions on customer satisfaction at Asuransi Askrida Syariah Branch Medan.

As for the recommendations in this study, to achieve the goals of the insurance company, it is necessary to increase customer satisfaction. This can be done by

building a concept of religiosity, especially in Sharia insurance, to increase the trust of customers and potential customers in the insurance programs provided. Additionally, the quality of service provided to customers can also increase customer satisfaction. If the quality of service provided can enhance customer satisfaction, those customers will become loyal to the insurance company and will be able to convince potential customers to use insurance services.

Author Contributions

Conceptualization	A.R., N.A.B.R., & A.M.B.S.	Resources	A.R., N.A.B.R., & A.M.B.S.
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Formal analysis	A.R., N.A.B.R., & A.M.B.S.	Supervision	A.R., N.A.B.R., & A.M.B.S.
Funding acquisition	A.R., N.A.B.R., & A.M.B.S.	Validation	A.R., N.A.B.R., & A.M.B.S.
Investigation	A.R., N.A.B.R., & A.M.B.S.	Visualization	A.R., N.A.B.R., & A.M.B.S.
Methodology	A.R., N.A.B.R., & A.M.B.S.	Writing – original draft	A.R., N.A.B.R., & A.M.B.S.
Project administration	A.R., N.A.B.R., & A.M.B.S.	Writing – review & editing	A.R., N.A.B.R., & A.M.B.S.

All authors have read and agreed to the published version of the manuscript.

Institutional Review Board Statement

The study was approved by Program Studi Asuransi Syariah (S1), Universitas Islam Negeri Sumatera Utara Medan, Medan, Indonesia.

Informed Consent Statement

Informed consent was obtained before respondents fulfilling questionnaire.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

Conflicts of Interest

The authors declare no conflict of interest.

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