

PENGARUH DIMENSI PENGETAHUAN KONSUMEN MENGENAI ASURANSI JIWA TERHADAP KEPUTUSAN MENJADI NASABAH PADA PT PRUDENTIAL LIFE ASSURANCE

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ABSTRAK

Penelitian ini membahas pengaruh pengetahuan konsumen mengenai asuransi jiwa terhadap keputusan menjadi nasabah pada PT Prudential Life Assurance. Selain itu penelitian ini bertujuan untuk mengetahui apakah ada pengaruh antara variabel *Bundle of Attribute*, *Bundle of Benefits*, dan *Value of Satisfaction* terhadap *Purchase Decision* (keputusan menjadi nasabah asuransi jiwa PT Prudential Life Assurance). Penelitian ini menggunakan pendekatan kuantitatif dengan menjelaskan tiga variabel independen dan satu variabel dependen. Data diperoleh melalui penyebaran kuesioner kepada 100 masyarakat Jakarta dengan menggunakan teknik *purposive sampling*. Hasil penelitian ini menunjukkan bahwa secara keseluruhan pengetahuan konsumen memiliki pengaruh terhadap minat pembelian ulang sebesar 34,7% .

Kata kunci: *Bundle of attributes*, *bundle of benefits*, *value of satisfaction*, *purchase decision*, dan *life assurance*

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**THE EFFECTS OF DIMENSIONS OF CONSUMER KNOWLEDGE ABOUT
LIFE ASSURANCE ON PURCHASE DECISION IN PT PRUDENTIAL LIFE
ASSURANCE**

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ABSTRACT

This research aims to analyze the effect of dimension of consumer knowledge on purchase decision of life assurance product in PT Prudential Life Assurance. In additions aims to determine whether there is influence among Bundle of attributes, bundle of benefits, and value of satisfaction to purchase decision of life assurance products in PT Prudential Life Assurance. This research uses a quantitative approach by explaining three independent variables and one dependent variable. Data obtained by distributing questionnaires to 100 respondents in Jakarta area using purposive sampling method. The results which were analyzed by using multiple linear regression showed that consumer knowledge has positive and significant effect on purchase decision as much as 34,7%.

Key words: Bundle of attributes, bundle of benefits, value of satisfaction, purchase decision, and life assurance

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