

FACTORS AFFECTING GOJEK DRIVERS TO USE SHARIA INSURANCE IN SURAKARTA

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Abstract

This study examines the factors influencing Gojek drivers in Surakarta to use sharia life insurance. Despite adhering to Islamic principles and offering financial protection, participation among informal workers remains low. A quantitative descriptive method was employed, with data from 135 active drivers using purposive sampling. Variables analyzed include financial literacy, trust, income, premium rates, and service quality. SPSS was used for validity, reliability, classical assumption, and multiple regression tests. The results show that all five variables significantly influence decisions simultaneously. Partially, only financial literacy, premium rates, and service quality have a significant impact, while trust and income do not. The adjusted R^2 value of 0.560 indicates that the model explains 56% of decision variance. The study highlights the importance of financial literacy, affordable premiums, and quality service.

Keywords: *Financial Literacy, Confidence Level, Income, Premium Rate, Quality of Service*

Abstrak

Penelitian ini bertujuan untuk mengkaji faktor-faktor yang memengaruhi keputusan pengemudi Gojek di Surakarta dalam menggunakan asuransi jiwa syariah. Meskipun sesuai dengan prinsip syariah dan memberikan perlindungan finansial, partisipasi pekerja sektor informal masih rendah. Pendekatan kuantitatif deskriptif digunakan dengan data dari 135 pengemudi aktif melalui teknik purposive sampling. Variabel yang dianalisis meliputi literasi keuangan, kepercayaan, pendapatan, tarif premi, dan kualitas layanan. Analisis dilakukan menggunakan SPSS melalui uji validitas, reliabilitas, asumsi klasik, dan regresi linear berganda. Hasil menunjukkan bahwa kelima variabel secara simultan berpengaruh signifikan. Secara parsial, hanya literasi keuangan, tarif premi, dan kualitas layanan yang berpengaruh signifikan, sedangkan kepercayaan dan pendapatan tidak. Nilai Adjusted R^2 sebesar 0,560 menunjukkan bahwa model menjelaskan 56% variasi keputusan penggunaan asuransi. Penelitian ini menekankan pentingnya peningkatan literasi keuangan, premi terjangkau, dan layanan berkualitas.

Kata Kunci: *Literasi Keuangan, Tingkat Kepercayaan, Penghasilan, Tarif Premi, Kualitas Pelayanan.*

Introduction

Sharia insurance, especially sharia life insurance, is one of the financial protection instruments that continues to develop among Indonesian society, both Muslims and non-Muslims. Sharia life insurance is a form of sharia-based financial protection that prioritizes the principle of help-help (ta'awun) and guarantee each other (takaful) among the participants. Sharia life insurance is present as an alternative for the Muslim community who receive protection without the element of usury, Ghararand São Paulo. This product is regulated in Law No.2 of 1992 concerning Insurance Business. Sharia insurance is also regulated in DSN No.21/DSN MUI/X/2001 concerning contracts Scarlet Witch as its operational basis (Waruwu 2022). With this legal framework and Islamic values, sharia life insurance has a strong position both sharia and legal.

Based on a report from the Asosiasi Asuransi Jiwa Indonesia (AAJI), throughout 2024, contribution revenue from sharia life insurance products reached IDR 22.61 trillion, an increase of 10.4% on an annual basis (Year on year). This growth reflects the increasing public awareness of the importance of financial planning in accordance with sharia principles. Sharia life insurance products alone account for 12.2% of the total premium income of the national life insurance industry. Meanwhile, premiums from conventional business units also experienced a growth of 3.5% YoY, with a value of IDR 162.79 trillion, so that the overall life insurance industry recorded total premium income of IDR 185.39 trillion or grew 4.3% compared to the previous year (Noverius Laoli 2025).

However, public participation in sharia life insurance products is not evenly distributed, especially among informal sector workers such as Driver Motorcycle Taxi Online, including Gojek which has a high work risk, but is not protected by the formal social security system. Gojek drivers, for instance, face high occupational risks but are not covered by formal social security systems. One of the critical factors influencing their insurance decisions is their unstable income. On the one hand, fluctuating earnings may hinder the ability to afford insurance. On the other hand, competitive premium rates may serve as an incentive to participate. Since each insurance company applies different premium structures, the affordability of premiums becomes a key consideration. However, in research conducted by Susanti (2019) showed that premium rates had no

effect on decision-making using sharia insurance, while the research Sari (2024) found that premium, knowledge, and religiosity had a significant effect. Such discrepancies highlight the importance of contextual analysis and suggest the need for further investigation in specific demographic settings particularly among informal workers with fluctuating income and limited access to formal financial protection.

Income is another variable with inconsistent findings in prior studies. In research Al Ihsan (2021) There is a significant influence of income on decisions, while in the findings in a direct interview with one of the Driver Gojek, "Actually, income has no effect on the decision to purchase sharia insurance, because Gojek has a policy for every driver to be required to use sharia insurance or conventional insurance" (Personal interview with Mr. Muhammad Syarif Santosa, November 4, 2024). This shows that insurance purchasing decisions are not only determined by individual factors, but also by structural factors such as company policies.

In addition, financial literacy in research Alfian (2023) and Wibowo (2020) show a positive influence, either directly or mediated by trust, while Ghifari and Distria (2024) instead, they found different results. This shows that consumers' understanding of the concept of sharia insurance is greatly influenced by the local socio-cultural context, as well as access to quality information.

This study addresses that gap by examining the joint influence of financial literacy, trust, income, premium rates, and service quality on Gojek drivers' decisions to adopt sharia life insurance. Surakarta was selected as the research location due to its strong Islamic cultural identity, growing number of Gojek drivers, and relevance as an urban center with both traditional and modern financial behavior patterns. By focusing on this specific demographic and local context, the study aims to provide deeper insights into the behavioral patterns and structural influences shaping sharia insurance adoption. The results are expected to inform insurance providers, regulators, and policymakers in developing more effective outreach, education, and service strategies targeted toward informal sector workers.

Literature Review

Financial Literacy Financial literacy is defined as a person's knowledge of finance and how to manage it in order to achieve prosperity (Aditya and Mahyuni 2022). Research conducted by Maduwinarti (2023) stated that financial literacy has a significant positive effect on life insurance awareness. In this case, literacy plays an important role in a person's interest in insurance, with literacy, a person's awareness will be more open to the advantages and benefits of insurance, this can then lead to decisions about insurance.

According to Avyanna (2016) mentioning that important indicators of insurance literacy ability as described in the literature consisted of:

1. Have a fundamental understanding of insurance concepts and principles.
2. Understand the main characteristics of insurance services, as well as have a positive attitude in the use of insurance, and realize the importance of reading and using it.
3. Be aware and understand the various risks associated with the use of insurance products.
4. Know the benefits, advantages and positive recommendations obtained after becoming an insurance user.

Hypothesis 1: The higher the financial literacy of Gojek drivers, the higher their intention to use Islamic life insurance.

Trust is an assessment of a person's ability to perform certain transactions with others in a situation full of uncertainty called trust. In a business partnership, trust is one party's reliance on the other party on the understanding that the other party will fulfill all the commitments that have been agreed (Rezha Devi Anggreini and Suparwati 2020).

According to John C. Mowen (2012) indicators that can shape a person's trust in the product are seen from, Sealun is consistent in quality quality, understands and understands consumer needs, presents information composition with product quality, consumer trust, and reliable products. Long-term relationships based on trust require actions that increase the commitment of all parties and their willingness to share long-term benefits (Mujiburrahman 2021).

Hypothesis 2: The higher the level of confidence in Islamic insurance institutions, the higher the intention of Gojek drivers to use Islamic life insurance.

Income itself can be interpreted as a sum of money paid to a person for the results of their business and performance. Income is the amount of real income of all family members that is contributed to meet the common needs of individuals in the family (Sumardi and Wukirno 2002). According to Fitroh (2019) indicators of income include:

1. Monthly income
2. Work
3. Tuition fees fitroh
4. Family burden borne

Hypothesis 3: The higher the income level of Gojek drivers, the higher their intention to use Islamic life insurance.

The amount of premium rates is determined by the financial services authority and insurance companies with insurance participants. According to Nurdiana, Soemitra, and Daulay (2024) factors that can affect the determination of premium rates, namely: Demographics of the selected insurance participants (age, gender, occupation, and health conditions); Characteristics of the selected product; and Insurance coverage period. Indicators that can affect premium rates (Min, Claudia, and Dewi Pandiagan 2022):

1. Affordable prices
2. Price and quality of products as per
3. Compete with price
4. Prices and benefits are appropriate

Hypothesis 4: The lower the premium rate of Islamic life insurance, the higher the intention of Gojek drivers to use the product.

Service quality is the level or measure of how well a service as a whole is to meet the needs of a service recipient either directly or indirectly (Keller 2016). To measure the quality of service, it can be seen from the following indicators (Tjiptono 2014):

1. Tangible, which means includes physical means, equipment, and various other elements that are visible and can be evaluated visually and considered to be of quality
2. Emphaty, which is the attitude of employees who are able to communicate well, interact, prioritize, and understand various customer needs

3. Responsiveness, which is everything related to the willingness of employees to help customers and know what is provided and then provide services quickly and promptly.
4. Reliability, related to the ability to provide accurate, consistent, and satisfactory service
5. Assurance, which includes the expertise, skill, courtesy, and reliance of staff on commitments made without risk, hazard, or uncertainty.

Hypothesis 5: The better the quality of service provided by Islamic insurance companies, the higher the intention of Gojek drivers to use Islamic life insurance.

According to Schiffman and Kanuk (2000), decision is defined as the process of choosing an action from two or more available options. A consumer who wants to make a choice must first have several alternatives to consider. Indicators of customer decisions according to Philip Kotler and Keller (2007) it consists of:

1. Needs, which are related to problems or interests of customers to make decisions.
2. Publication, which is about customer decisions that have been influenced by various information through the mass media or certain related institutions.
3. Benefit, which is an influential step when returning a customer's decision by collecting the information obtained to evaluate the benefits.
4. Satisfaction, when customers feel satisfied with a service that has been received, and they will be inclined to continue using the products offered.

Hypothesis 6: The higher the financial literacy, confidence level, income, and quality of service, and the lower the premium rate, the greater the determination of decision making of Gojek drivers in choosing Islamic life insurance.

Research Method

This study employs a quantitative approach with a descriptive research design to analyze the influence of financial literacy, trust, income, premium rates, and service quality on the decision to use sharia life insurance among Gojek drivers in Surakarta. This method is appropriate for measuring the degree of association between several independent variables and one dependent variable, which aligns with the research objective of identifying key determinants in the adoption of Islamic insurance among

informal sector workers. Data were collected using a structured closed-ended questionnaire, measured on a five-point likert scale ranging from (Sugiyono 2022). 1 = Strongly Disagree (STS); 2 = Disagree (TS) 3 = Doubt (R) 4 = Agree (S) 5 = Strongly Agree (SS). The questionnaire items were adapted from previously validated instruments and modified to suit the research context. Expert review was conducted to ensure content validity, and a pilot test was carried out to assess clarity and internal consistency.

The population in this study consists of active Gojek drivers in Surakarta who have previously used or are currently using sharia life insurance products. A purposive sampling technique was applied with the following inclusion criteria: (1) active driver status, (2) aged between 17 and 58 years, (3) a minimum rating of 4.0, and (4) experience with sharia life insurance. The sample size was determined using the guideline proposed by Hair (2006), which recommends at least five respondents for each indicator in multivariate analysis. With a total of 27 indicators, the minimum sample size required was 135 respondents, which was deemed sufficient for conducting multiple regression analysis and ensuring model stability

$$N = (5 \text{ to } 10 \times \text{the number of indicators used})$$

$$N = 5 \times 27 = 135$$

Instrument validity was tested using Pearson's correlation, with a threshold of $r > 0.169$. Reliability was assessed using Cronbach's Alpha, with $\alpha > 0.60$ indicating acceptable internal consistency. All variables met these criteria, confirming that the instrument was suitable for hypothesis testing.

To examine the relationships between variables, multiple linear regression analysis was conducted using SPSS version 23. The model tested the simultaneous and partial effects of the five independent variables on the dependent variable. Before conducting the regression analysis, classical assumption tests were performed, including the Kolmogorov Smirnov test for normality, Variance Inflation Factor (VIF) and Tolerance for multicollinearity, and the Glejser test for heteroscedasticity. The F-test was used to assess the simultaneous influence of the independent variables, while t-tests were conducted to evaluate each variable's partial contribution to the dependent variable. The

Adjusted R^2 value was interpreted to determine how much variance in the decision to use sharia insurance could be explained by the five predictors.

This regression approach is not merely a procedural technique but is directly aligned with the study's core objective to identify which individual and structural factors significantly influence insurance adoption behavior among informal workers in a sharia-compliant context.

Result and Discussion

Validity Test and Reliability Test

Validity Test

The validity test is a test by comparing r calculations with r tables. If the value r is calculated $> r$ table (sig. 0.05) then each statement can be declared valid. However, if the value r is calculated $< r$ of the table, then the statement for that variable is said to be invalid (Ghozali 2018).

Table 1. Validity Test

No	Variabel	Questionnaire (X1)	r hitung	r tabel	Keputusan
1.	Financial Literacy (X1)	X1.1	0.801	0.169	Valid
		X1.2	0.820	0.169	Valid
		X1.3	0.747	0.169	Valid
		X1.4	0.737	0.169	Valid
No	Variabel	Questionnaire (X2)	r hitung	r tabel	Keputusan
2.	Convindence Level (X2)	X2.1	0.707	0.169	Valid
		X2.2	0.730	0.169	Valid
		X2.3	0.738	0.169	Valid
		X2.4	0.741	0.169	Valid
		X2.5	0.732	0.169	Valid
No	Variabel	Questionnaire (X3)	r hitung	r tabel	Keputusan
3.	Income (X3)	X3.1	0.839	0.169	Valid
		X3.2	0.827	0.169	Valid
		X3.3	0.810	0.169	Valid
		X3.4	0.791	0.169	Valid
No	Variabel	Questionnaire (X4)	r hitung	r tabel	Keputusan
4.	Premium Rate (X4)	X4.1	0.759	0.169	Valid
		X4.2	0.766	0.169	Valid

No	Variabel	Questionnaire (X5)	r hitung	r tabel	Keputusan
		X4.3	0739	0.169	Valid
		X4.4	0.714	0.169	Valid
		X4.5	0.690	0.169	Valid
5.	Quality of Service (X5)	X5.1	0.718	0.169	Valid
		X5.2	0.746	0.169	Valid
		X5.3	0.716	0.169	Valid
		X5.4	0.766	0.169	Valid
		X5.5	0.661	0.169	Valid
No	Variabel	Questionnaire (X4)	r hitung	r tabel	Keputusan
6.	Decision (Y)	Y1.1	0.768	0.169	Valid
		Y2.2	0.729	0.169	Valid
		Y3.3	0.697	0.169	Valid
		Y4.4	0.716	0.169	Valid

Source: Primary data processed 2025

Based on the results of the table, it can be concluded that the research instrument on the variables of financial literacy (X1), confidence level (X2), income (X3), premium rate (X4), service quality (X5) and decision (Y) was declared valid because the r value was calculated > r of the table.

Reliability Test

An instrument is said to be reliable when Cronbach's Alpha exceeds 0,60. However, inversely proportional, if Cronbach's Alpha result is below 0,60, then the instrument is declared unreliable (Ghozali 2018).

Table 2. Reliability Test

Variabel	Cronbath Alpha	N of Items	Decision
Financial Literacy (X1)	0.781	4	Reliabel Reliabel
Convidence Level (X2)	0.780	5	Reliabel Reliabel
Income (X3)	0.834	4	Reliabel Reliabel
Premium Rate (X4)	0.785	5	
Quality of Service (X5)	0.767	5	
Decision (Y)	0.703	4	

Source: Primary data processed 2025

After the data processing test was carried out, results were obtained as in table 2 above which showed that Cronbach's Alpha value as a whole had a value of more than 0.60, meaning that all variables were declared to be in the reliable category. Therefore, it can be concluded that all statements used in the questionnaire in this study are said to be reliable.

Classic Assumption Test

Normality Test

The normality test aims to find out whether the independent, dependent, or both variables in the regression model are normally distributed. The Kolmogorov-Smirnov method is used with the criterion that if the significance value is less than 0.05, then the data is not normally distributed. Conversely, if the significance value is more than 0.05, then the data is considered to be normally distributed (Ghozali 2018).

Table 3. Normality Test

		Unstandardized Residual
N		135
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.29825387
	Most Extreme Absolute Differences	.049
Test Statistic	Positive	.049
	Negative	-.049
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Based on the table of the normality test above, it can be seen that the value (*Asymp. Sig*) of $0.200 > 0.05$. This means that the research model is normally distributed

Heteroscedasticity Test

This test is used to determine whether there is a difference in variance between observations (heteroscedasticity) in the regression model or not. The regression model is

said to be good if there are no symptoms of heteroscedasticity. In this study, the Glejser test was used, with the criterion that there is no heteroscedasticity if the significance value is greater than 0.05 (Ghozali 2018).

Table 4. Heteroscedasticity Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1(Constant)	2.456	.646		3,802	.000
X1_TOTAL	-.010	.036	-.031	-.274	.784
X2_TOTAL	.017	.038	.055	.439	.661
X3_TOTAL	-.045	.037	-.133	-1.221	.224
X4_TOTAL	.034	.040	.115	.846	.399
X5_TOTAL	-.075	.039	-.236	-1.912	.058

Source: Primary data processed 2025

Based on the results of the above test, it can be seen that the significance value of the five variables > 0.05 , namely with the financial literacy variable (X1) of 0.784, the confidence level variable (X2) of 0.661, the income variable (X3) of 0.224, the premium rate variable (X4) of 0.399, and the service quality variable (X5) of 0.58. The Glejser test showed that the significance values for each variable were above 0.05, suggesting homoscedasticity or constant variance of the error terms across all levels of the independent variables. This further supports the model’s reliability.

Multicollinearity Test

The multicollinearity test aims to detect correlations between independent variables in the regression model. A good model should not show such a correlation, and to identify it uses the Tolerance and Variance Inflation Factor (VIF) (Ghozali 2018).

Table 5. Multicollinearity Test

Variabel	Tolerance	VIF
Variabel X1	0.580	1.724
Variabel X2	0.465	2.151
Variabel X3	0.615	1.626
Variabel X4	0.396	2.526

Variabel X5	0.479	2.090
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Source: Primary data processed 2025

The Variance Inflation Factor (VIF) values for all independent variables were below 10, and Tolerance values were above 0.10. These results indicate no multicollinearity, meaning the independent variables were not strongly correlated with one another and each could be interpreted individually within the regression model

Hypothesis Test

Multiple Regression Analysis

This analysis is a regression model that involves more than one variable to explain the relationship between one independent variable and the dependent variable. The results of the calculation using the SPSS 23 application are as follows.

Table 6. Hypothesis Test

Type	Unstandardized Coefficients B
(Constant)	2.792
Financial Literacy	.192
Confidence Level	.084
Income	-.050
Premium Rate	.271
Quality of Service	.197

Source: Primary data processed 2025

Based on multiple linear regression analysis, the results of the regression equation are obtained as follows: $Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5 + e$

$$Y \text{ Results} = 2.792 + 0.192 X_1 + 0.084 X_2 + (-0.050) X_3 + 0.271 X_4 + 0.197 X_5 + e$$

After looking at the results of the equation, it can be stated that:

1. The decision constant value of 2,792 shows that there is no change in the variables of financial literacy (X1), confidence level (X2), income (X3), premium rate (X4), and service quality (X5).
2. The value of the regression coefficient of 0.084 in the financial literacy variable means that when 1 unit experiences an increase in this variable, it will cause an increase of 0.084 in the decision to use sharia insurance.
3. The value of the regression coefficient of 0.192 in the confidence level variable means that when 1 unit experiences an increase in this variable, it will cause an increase of 0.192 in the decision to use sharia insurance.

4. The value of the regression coefficient of -0.050 in the income variable means that every time 1 unit experiences an increase in this variable, it will cause a decrease of 0.050 units to the decision to use sharia insurance, assuming other independent variables in the fixed model.
5. The value of the regression coefficient of 0.271 in the premium rate variable means that when 1 unit experiences an increase in this variable, it will cause an increase of 0.271 in the decision to use sharia insurance.
6. The value of the regression coefficient of 0.197 in the service quality variable means that when 1 unit experiences an increase in this variable, it will cause an increase of 0.192 in the decision to use sharia insurance.

T test

Partial tests basically show how far an individual explanatory or independent variable influences in explaining the dependent variable (Ghozali 2018).

Table 7. T Test Results

Type	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.792	1.118		2.496	.014
X1_TOTAL	.192	.063	.230	3.052	.003
X2_TOTAL	.084	.066	.108	1.280	.203
X3_TOTAL	-.050	.064	-.057	-.783	.435
X4_TOTAL	.271	.069	.358	3.928	.000
X5_TOTAL	.197	.068	.241	2.914	.004

Source: Primary data processed 2025

Based on the data in the table above, the output of the test carried out using the SPSS program can be described as follows:

1. Financial Literacy Variables

Based on the t-test, a significance of $0.03 < 0.05$ was achieved, so that the hypothesis found "Financial literacy has a significant effect on the decision of Gojek drivers in the Surakarta region to use sharia insurance" can be concluded to be accepted.

2. Confidence Level Variables

Based on the t-test, a significance result of $0.203 > 0.05$ was achieved, so the hypothesis found "The level of trust does not have a significant effect on the decision of Gojek drivers in the Surakarta area to use sharia insurance" can be concluded to be rejected.

3. Income Variables

Based on the t-test, a significance result of $0.435 > 0.05$ was achieved, so that the hypothesis found "Income does not have a significant effect on the decision of Gojek drivers in the Surakarta area to use sharia insurance" can be concluded to be rejected.¹

4. Premium Rate Variable

Based on the t-test, a significance result of $0.000 < 0.05$ was achieved, so that the hypothesis found "Premium rates have a significant effect on the decision of Gojek drivers in the Surakarta area to use sharia insurance" can be concluded to be rejected.

5. Service Quality Variables

Based on the t-test, a significance of $0.04 < 0.05$ was achieved, so that the hypothesis found "The quality of service has a significant effect on the decision of Gojek drivers in the Surakarta region to use sharia insurance" can be concluded to be accepted.

F test

Partial tests basically show how far an individual explanatory or independent variable influences in explaining the dependent variable.

Table 8. F Test Results

Type	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	307.585	5	61.517	35.137	.000b
Residual	225.852	129	1.751		
Total	533.437	134			

Source: Primary data processed 2025

The F-test result indicated a significance value of $0.000 (< 0.05)$, meaning that the five independent variables, when considered together, have a simultaneous and statistically significant effect on the decision to use sharia life insurance. This finding supports the overall model and affirms that the variables collectively contribute to

predicting the behavior of informal workers in choosing Islamic insurance. Based on the results of the F test in the table above, it can be seen that the F value is calculated at 35,137 while the F of the table in this study is 3.06 which means F is calculated at 35,137 $>$ F table is 3.06 and the significance value is $0.000 < 0.05$. So H_0 was rejected and H_a was accepted. Thus there is a positive and significant influence.

Coefficient of Determination Test (R^2)

Coefficient of determination (R^2) is used to assess how well a model describes variations in dependent variables. The result of the determination coefficient (R^2) is in the range between zero to one. If the result at R^2 is small or low, it indicates that the independent variables are only able to explain a small or limited part of the variation of the dependent variables. Conversely, if a value close to one explains that the independent variables provide almost all the information needed to predict changes in the variation of the dependent variables (Ghozali 2018).

Table 9. Determination Coefficient Test Results

Model Summary

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.759a	.577	.560	1.32317

Source: Primary data processed 2025

Based on the results of the determination coefficient test, it can be seen that the value of R^2 (Adjusted R Square) is 0.560 or 56%. This means that the variables of decision-making using sharia insurance for Gojek drivers in the Surakarta region can be explained by the variables of financial literacy, level of trust, income, premium rates, and quality of service. While the remaining 44% with a calculation of $100\% - 56\%$, explained by various other factors or other variables that are not included in the analysis of this study.

The Influence of Financial Literacy on Gojek Drivers' Decision to Use Sharia Insurance

The first hypothesis (H_1) in this study states that financial literacy has a positive and significant influence on decision-making. Based on the results of the t-test, a

significant value of $0.003 < 0.05$ proves that financial literacy plays an important role in determining Gojek drivers' decisions to use sharia insurance. These findings are in line with the results of the study Alfian (2023) which results in that understanding financial literacy is important to use sharia insurance products.

The Effect of Trust Level on Gojek Drivers' Decision to Use Sharia Insurance

The second hypothesis (H2) in the study states that the level of trust does not have a positive and significant influence on decision-making. Based on the results of the t-test, a significant value of $0.203 > 0.05$ proves that the level of trust does not have a significant effect on the decision Driver Gojek uses sharia insurance. These findings are in contrast to research conducted Anggarawati, Mitariyani, and Imbayani (2022) which states that the level of trust has a significant influence on the decision to use sharia insurance products.

This difference in results can be caused by differences in respondent characteristics. Previous research involved respondents with different educational, occupational, or financial backgrounds, while in this study, respondents were Gojek drivers who had typical socioeconomic conditions and practical considerations. In addition, in the context of the field, online motorcycle taxi drivers tend to focus more on short-term needs and immediate benefits that are felt, so that the aspect of trust in financial institutions has not been a top priority in financial decision-making, especially in choosing sharia life insurance products.

The Effect of Income on Gojek Drivers' Decision to Use Sharia Insurance

The third hypothesis (H3) in the study states that income has no positive and significant influence on decision-making. Based on the results of the t-test, the significant value is $0.435 > 0.05$ which means that income has no significant effect on the decision Driver Gojek uses sharia insurance. These findings suggest that the size of income is not a major factor influencing decisions Driver in choosing or not choosing sharia life insurance. This is contrary to the results of previous research by Al Ihsan (2021) which concludes that income has a significant influence on a person's decision to choose sharia insurance. These differences can be caused by differences in context, population, and company policies.

In this study, the difference in results was also strengthened by the findings of a direct interview with one of the Gojek drivers. This statement indicates that Gojek drivers' decision to use insurance is not entirely voluntary, but is influenced by the company's internal policies. In other words, the decision to use insurance is more of an administrative liability than the result of personal financial considerations, including income levels. In this context, no matter how much income is received, it is not a decisive factor in the decision to use sharia insurance.

The Effect of Premium Rates on Gojek Drivers' Decisions to Use Sharia Insurance

The fourth hypothesis (H4) in this study states that premium rates have a positive and significant influence on decision-making. Based on the results of the t-test, a significant value of $0.000 < 0.05$, it is proven that the premium rate plays an important role in determining Gojek drivers' decision to use sharia insurance. These findings are in line with research Sari (2024) who found that premiums, knowledge, and religiosity had a significant effect.

The Influence of Service Quality on Gojek Drivers' Decisions to Use Sharia Insurance

The fifth hypothesis (H5) in this study states that service quality has a positive and significant influence on decision-making. Based on the results of the t-test, a significant value of $0.004 < 0.05$, it is proven that the quality of service plays an important role in determining the decision Driver Gojek uses sharia insurance. These findings are in line with research Alfia, Subeno, and Andespa (2023) that the quality of service has a positive and significant effect on decision-making using sharia insurance.

Conclusion

Based on this study, it can be concluded that the influence of financial literacy, premium rates, and service quality has a significant effect on the decision of Gojek drivers in Surakarta in using sharia life insurance. Meanwhile, the level of trust and income had no significant effect. These results suggest that practical and accessible

factors such as knowledge, affordability, and service performance play a more decisive role in influencing decision making among informal sector workers than abstract elements like trust or income level. The regression model explains 56% of the variance in insurance adoption behavior, confirming the relevance of the selected variables within this research context.

In light of these findings, it is recommended that future studies explore additional factors such as religiosity, social influence, perceived risk, or institutional policies that may affect insurance adoption. A broader methodological approach, such as mixed methods, could provide a deeper understanding of the decision-making process. Moreover, conducting comparative studies across different regions may offer more representative insights into the socio-economic diversity of sharia insurance users, enabling providers and policymakers to design more inclusive and effective strategies.

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