THE EFFECT OF POSITIONING, PRODUCT QUALITY, AND BRAND IMAGE ON PURCHASING DECISIONS FOR MOTOR VEHICLE INSURANCE AT PT ASURANSI ASKRIDA SYARIAH, MEDAN BRANCH

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Article Information	Abstract
	This study aims to determine the effect of positioning, product quality and brand image on the decision to purchase motor vehicle insurance at PT Asuransi Askrida Syariah Medan Branch. This study uses a causal association method and uses a quantitative approach. Data collection techniques in this study using a questionnaire. This study uses data analysis techniques; data validity and reliability tests, classical assumption tests, multiple regression analysis, and hypothesis testing. The population in this study are customers of PT Asuransi Askrida Syariah Cab. Medan, totaling 388 customers. Because the population is too much, more than 100, therefore the researchers took samples using the solvine formula. Therefore, the sample obtained was 80 customers. The research results show; positioning has a positive and significant effect on purchasing decisions, product quality has a positive and significant effect on purchasing decisions, and brand image has a positive and significant effect on purchasing decisions.

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INTRODUCTION

Insurance is one of the financial tools in the household life system, both for initial risks such as death, illness or in experiencing impacts on property owned. The same thing also happens to companies in developing their business when experiencing various types of impacts that can affect the continuity of their business.

In the current era of globalization, competition is very competitive. Universality is a reality that must be experienced by the market, including the service sector, namely insurance. There are many insurance industries, one of which is PT. Askrida Sharia Insurance Area Agent. Competition becomes tighter from time to time so that it demands PT. Askrida Syariah Insurance Medan Branch must be able to compete proactively by maximizing various kinds of strategies that are considered appropriate in an effort to maintain and attract or increase consumers so they can compete with other insurance industries.

In order to win the competition, starting from not only being a strategy to improve product quality and increase customer confidence, target market determination is a strategy that is very important in the action plan for selecting one or more market segments to enter or serve. Next, positioning in the form of creating and communicating the exclusive product benefits of the product in the market needs to be done in an appropriate way (Yusuf et al., 2022). In terms of the insurance industry, creating innovative product innovations is one way to overcome competition. The strategy being tried is to identify what factors influence the purchase of an insurance policy, namely from the product offered to prospective customers until the prospective customer buys an insurance policy. There are also factors that influence the aspect of product quality, brand image and positioning (Abi, 2020).

Products and the advantages of a product are very significant in influencing customer happiness. The success of some industries in understanding the market is often related to the quality of the products offered to potential customers (Tsai et al., 2020). Product quality is one of the determinants of customer happiness because good product quality will produce, maintain and produce loyal customers. Product quality is a product's expertise in carrying out its functions, that expertise includes strong energy, reliability, accuracy, which the product gets by the whole process.

The industry must always improve the quality of its products or services because an increase in product quality can make clients feel satisfied with the products or services provided and will influence clients to buy back these products (Ayuningsih & Maftukhah, 2020).

Especially for insurance manufacturers who are part of the financial industry, the pressure is very heavy competition. The number of competitors continues to increase, making customers have many choices to get products that meet their expectations. PT. Askrida Syariah Insurance is one of the State Owned Enterprises (BUMN). The industry has various insurance products, one of which is motor vehicle insurance.

Table 1. Number of Motor Vehicle Insurance Customers of PT. Askrida Syariah Insurance Medan Branch for the 2017-2021 period

Year	Number of Customers
2017	89
2018	95
2019	86
2020	54
2021	64
Amount	388

According to Sekaran and Bougie (2016) what is meant by an abstract framework is an abstract form that describes the bond between various factors that have been identified as something meaningful for a problem. Theoretical Framework is set out in the following figure:
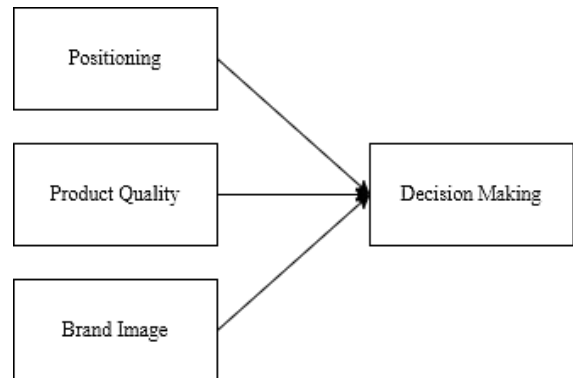

Figure 1. Conceptual Framework

Positioning is one of the industrial activities in conceptualizing products and marketing strategies so that they can produce specific opinions that are known in the contents of the customer's head. Positioning is not about the activities that the industry undertakes for its products, but about the activities that the industry undertakes for customer perceptions. Quality is the ability of a product to perform its functions which include strong performance, reliability or development, durability, ease of packaging and product repair and other identification. The product is defined as the customer's opinion that is presented by the manufacturer through its production results.

The quality or quality of the product is influenced by factors that will ensure that the quality of the product can fulfill its purpose, namely to increase marketing capacity (Sujarweni, 2015) .

When if a company 's positioning is good, because of that it will make someone who wants to buy a product from that company be sure to use their insurance product. The existence of support from good product quality from the company will also strengthen someone's interest in using the product.

H_1 : Positioning has a significant effect on purchasing decisions through motor vehicle insurance brand image.

H_2 : Product quality has a significant effect on purchasing decisions through motor vehicle insurance brand image.

H_3 : Brand Image has a significant effect on the decision to purchase motor vehicle insurance.

METHODS

The research concept used is a causal federation procedure and uses a quantitative approach. A causal bond is a bond that is characterized by impact. Quantitative research is research that places greater emphasis on objective measurement of social events. To be able to carry out measurements, each social event is described in several parts of the problem, elasticity and markers. Each defined elastic is measured by distributing different value symbols according to the type of data associated with that elastic. By using these value symbols, a quantitative mathematical calculation technique can be tried as a result of being able to make an ordinary legal conclusion in a standard.

In this research, the determination of the population is important to provide clear boundaries about the object to be studied. The population is an area of abstraction consisting of objects or subjects that have specific quantities and characteristics that are determined by researchers to be studied and then withdrawn finally. There is also a population in this research who are customers of PT Asuransi

Askrida Syariah Agen Area. This matter certainly fits with the purpose of this research which is to study the provisions for purchasing motorized transportation insurance at PT Asuransi Askrida Syariah, a total of 388 people .

The sample is a portion of the number and characteristics possessed by the population, or a small part of the body of the population obtained for a special method so that it can replace the population. In this research, illustration was taken using random sampling. This means that the collection of illustrations from the population is tried randomly.

Because the population is very large and exceeds 100, the researchers cite an illustration using the slovin method:

$$n = \frac{N}{1+N\,(e)^2}$$

Information:
n = Sample Size
N = population size, namely 388 customers of PT Asuransi Askrida Syariah Cab. Medan
E = Percentage of disengagement due to sampling error of 10%

$$n = \frac{388}{1+3{,}88}$$

$$n = \frac{388}{4{,}88}$$

$$n = 79{,}508$$

So, from the results of the calculation above using the slovin method, a sample of 80 people was obtained.

Data analysis technique

Information analysis is essentially a way of adapting the information obtained at the research site. To support the research results, the research information obtained will be analyzed with statistical tools through the support of the SPSS program. There are also experiments to try, namely:

Data Validity and Reliability Test

Validity test:

For (Ghazali, 2013) the validity test is used to measure whether or not a questionnaire is genuine. A questionnaire is said to be original if the statements in the questionnaire are able to say something that is to be measured by the questionnaire. The validity test system used in this research is an aspect analysis system driven by the SPSS application. To measure the level of intercorrelation of elastic accompaniment and whether or not an aspect analysis can be done, use the Kaiser-Meyer-Olkin Measure Of Sampling Aduquacy (KMOMSA). If the KMO MSA number is greater than 0.5 then the analysis method can be continued. The validity of a questionnaire can be known if the KMO number is 0.5. The MSA value that is deemed appropriate to proceed to the next method is 0.5. If there is an MSA number that is less than 0.5 to elastic with the smallest MSA number it must be issued and so on so that there are no more MSA numbers less than 0.5.

Data Reliability:

For (Ghazali, 2013) reliability is a tool for measuring a questionnaire which is a marker of elasticity. A questionnaire is said to be reliable if a person's response to the questionnaire statement does not change or is normal from duration to duration. The method used to test the reliability of the questionnaire in this study was the Alpha Cronbach statistical experiment. The benchmarks for research on reliability trials for Ghozali are: A construct or elastic is claimed to be reliable if it shares a Cronbach Alpha number of 0.6 with the following criteria:
1) If r alpha is positive or $> r_{table}$, then the statement is reliable.
2) If r alpha is negative or$< r_{table}$, then the statement is not reliable.

Classic assumption test

The classic presumption experiment is to try a form that is deemed appropriate or inappropriate for use in research.

The classic assumption experiments used in this research are :

The normality test is to find out whether the distribution of information follows or approaches a normal distribution. The normality test in the regression form is used to test whether the residual values are distributed fairly or not. So in this case what is tested for normality is not each free and limited elastic but the residual numbers obtained from the regression form.

Multicollinearity Test:

Multicollinearity experiments were carried out to find out whether there is a bond between the free elastics. Using relationship analysis, intercorrelations between free elastic will be obtained. Finally, if there is multicollinearity between the elastics, it is free so that the double relationship experiment cannot be continued. However, if there is no elastic multicollinearity then the double relationship experiment can be continued. If multicollinearity is found, then the regression coefficients are uncertain and the error becomes unlimited.

Heteroscedasticity Test:

The heteroscedasticity experiment intends to try whether in a form of regression there is an unequal variance from one observation to another. The tools for testing heterostisity can be divided into two, namely by analyzing diagrams or by analyzing residuals in the form of statistics.

Autocorrelation Test:

One of the assumptions that must be filled with meeting the regression form is the freedom of autocorrelation. This assumption experiment intends to identify whether in a form of linear regression there is a relationship between the error of confounders in the time span t and the error of the confounders in the t-1 period (first) if there is a relationship, so that we say there is an autocorrelation problem. Autocorrelation itself can be known by trying the Durbin Waston statistic. The collection of determinations whether or not autocorrelation is accepted is:

1) If Durbin-Waston lies between the Upper Bound (du) and (4-du) limits so that the autocorrelation coefficient is equal to zero (0), it means that there is no autocorrelation.
2) If Durbin-Waston is smaller than the baseline or Lower Bound (dl) until the autocorrelation coefficient is greater than nil (> 0), it means that there is a positive autocorrelation.
3) If Durbin-Waston is greater than (4- dl) so that the autocorrelation coefficient is less than nil (<0), it means that there is a negative autocorrelation.
4) If Durbin-Waston is between the upper limit (du) and the base limit (dl) or Durbin-Waston is between (4-du) and (4-dl) then the results cannot be concluded.

Multiple Regression Analysis

The procedure for analyzing information uses statistical calculations from the SPSS program to test assumptions that have been formalized whether they can be obtained or rejected. In this research statistical calculations use a form of multiple regression analysis. The usual meeting of multiple linear regression is:

$$Y = a_0 + a_1 X_1 + a_2 X_2 + a_3 X_3$$

Where :

Y　　　　　　　= Purchase Decision

a_0　　　　　　= Constant

a_1 and a_2 = Regression Coefficient

X_1　　　　　= Positioning

X_2　　　　　= Product Quality

X_3　　　　　= Brand Images

Hypothesis testing

Partial Test (T):

Partial experiments in research are experiments to study the effect of each independent elastic on a limited elastic which usually uses a T-statistical experiment. This experiment is used to determine whether by equating the comparison between 2 numbers in general with the standard error of the average comparison of 2 samples.

F test:

The free elastic effect experiment together (simultaneously) on a limited elastic number change, is tried through an experiment on the amount of a limited elastic number change that can be explained by a number change of all independent elastics, for this it is necessary to try experiment F. Experiment F or ANOVA is done by equate the important level assigned to research with the probability value of research results.

Determination Coefficient Test (R^2):

The determination coefficient experiment aims to find out how much the free elastic skill is the probability of reducing the limited elastic is to find out what percentage of the following components are exposed to the free elastic, so that the amount is found R^2. The way of looking at this experiment is that if the coefficient of certainty ranges from nil until the bond between the two is said to be weak. If the number is close to one then it is said that the bond between the two is very strong.

RESULTS AND DISCUSSION

Data Validity and Reliability Test

Research instrument trials using research questionnaires, so that first they can be carried out, validity and reliability trials, then the results of validity and reliability trials in this research are:

1. Validity test

Test Validity for the Positioning section was given to 80 respondents. With the results of the validity test seen in the table below:

Table 2. Validity Test Results

Variables	Statement Items	R Count	R Table	Information
Positioning (X1)	Statement X1.1	0.833	0.217	Valid
	Statement X1.2	0.898	0.217	Valid
	Statement X1.3	0.861	0.217	Valid
	Statement X1.4	0.872	0.217	Valid
	Statement X1.5	0.797	0.217	Valid
	Statement X1.6	0.707	0.217	Valid
Product Quality (X2)	Statement X2.1	0.861	0.217	Valid
	Statement X2.2	0.877	0.217	Valid
	Statement X2.3	0.872	0.217	Valid
	Statement X2.4	0.877	0.217	Valid
	Statement X2.5	0.839	0.217	Valid
	Statement X2.6	0.748	0.217	Valid
Brand Images (X3)	Statement X3.1	0.828	0.217	Valid
	Statement X3.2	0.888	0.217	Valid
	Statement X3.3	0.859	0.217	Valid
	Statement X3.4	0.883	0.217	Valid
	Statement X3.5	0.789	0.217	Valid
	Statement X3.6	0.669	0.217	Valid
Purchase Decision (Y)	Y1 statement	0.853	0.217	Valid
	Y2 statement	0.889	0.217	Valid
	Y3 statement	0.867	0.217	Valid
	Y4 statement	0.893	0.217	Valid
	Y5 statement	0.850	0.217	Valid
	Y6 statement	0.784	0.217	Valid

Based on table 2 above, it can be observed that all indicators for the independent part (positioning, product quality, and brand image) and the dependent part (purchase decisions) with 24 statement items have a rcount > rtable number of 0.217. Based on these results, it can be It can be concluded that all the indicators that exist and are used in this research are correct.

2. Reliability Test

A section will be said to be reliable if it produces a Cronbanch Alpha > 0.6.

Table 3. Instrument Reliability Test Results

Variable	Number of Statements	Cronbank Alpha	Information
Positioning (X1)	6	0.906	Reliability
Product Quality (X2)	6	0.917	Reliability
Brand Image(X3)	6	0.900	Reliability
Purchase Decision (Y)	6	0.924	Reliability

From the explanation above, it can be seen that each section has a Cronbanch Alpha > 0.6. Thus the positioning , product quality, brand image, and purchasing decisions can be considered reliable.

Classic assumption test

1. Data Normality Test

Table 4 Normality Test Results

One-Sample Kolmogorov-Smirnov Test		POSITIO NING	PRODU CT QUALI TY	BRAND IMAGE S	BUYIN G DECISI ON
N		80	80	80	80
Normal Parameters [a,b]	Means	22.7250	22.1750	22.8125	22.4375
	std. Deviation	3.26847	3.58540	3.16665	3.61377
Most Extreme Differences	absolute	.089	.090	.095	.086
	Positive	.073	.090	.095	.077
	Negative	-.089	-.084	-.093	-.086
Test Statistics		.089	,090	.095	.086
asymp. Sig. (2-tailed)		. 178 [c]	. 163 [c]	,072c	. 200c,d

If the significance figure obtained is 0.05 then the distribution of information can be considered reasonable. On the contrary, if the significance obtained is <; 0.05 until the distribution of information is said to be unreasonable. In table 4 above it can be seen that the results of the normality test for each section prove a significance greater than 0.05, namely 0.178 > 0.05 for the positioning section , 0.163 > 0.05 for the product quality section, 0.072 > 0.05 for the brand image section , and 0.200 > 0.05 for the share of motor vehicle insurance purchasing decisions in the insurance industry, which means that the information is distributed fairly.

2. Multicollinearity Test

Table 5. Multicollinearity Test Results

Coefficients [a]								
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tole ranc e	VIF
1	(Constant)	2.131	1.308		1.62 9	.107		
	Positionin g	-.039	.081	-.035	- .480	.632	.404	2.47 7

product quality	.922	.064		.915	14.469	.000	.544	1.837
brand_image	.033	.092		.029	.361	.719	.338	2.957

In the positioning section it appears that the total tolerance is 0.404 and the number of VIF is 2.477. In the product quality section, it appears that the tolerance number is 0.544 and the VIF number is 1.837. In the brand image section , it appears that the tolerance number is 0.338 and the VIF number is 2.957.

Based on the results of this information, it can be seen that the total tolerance for positioning , product quality, brand image is above 0.10 and the VIF number is below 10.00. This proves that the two parts are not intertwined. or free from multicollinearity.

3. Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Coefficients [a]								
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	3.304	1.141		2.896	.005		
	Positioning	-.035	.071	-.084	-.492	.624	.404	2.477
	Product quality	-.108	.056	-.287	-1.941	.056	.544	1.837
	Brand Image	.020	.080	.047	.253	,801	.338	2.957

Based on table 6, it can be seen that the calculation results for each section show a sig level > α , namely 0.624 > 0.05 for the positioning section, 0.056 > 0.05 for the product quality section, and 0.801 > 0 , 05 for the brand image section. As a result, this research is free from heteroscedasticity and deserves to be studied .

4. Durbin Watson Correlation Test

Table 7. Durbin Watson Correlation Test Results

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Durbin-Watson
1	. 914a	.835	.828	1.49801	2.052

Basis for decision making Durbin Watson Autocorrelation Test :

a. D < DL, or D > 4-DL autocorrelation occurs
b. DU < D < 4-DU no autocorrelation occurs
c. DL < D < DU or 4-DU < D < 4-DL no conclusion

N= 80, D= 2.052, DL= 1.534, DU= 1.743, 4-DL=2.466, 4-DU=2.257

So, 1.743 < 2.052 < 2.257. Because = Du < D < 4-Du, it means that there are no autocorrelation symptoms.

Multiple Regression Analysis

In this research, multiple linear regression meetings are used as follows:

$$Y = a + b_1 X1 + b_2 X2 + b_3 X3$$

a: Constant

b: Regression Coefficient

Y: Motor Vehicle Insurance Purchase Decision

X_1 : Positioning

X_2 : Product Quality

X_3 : Brand Images

Table 8 Test Results t

Coefficients [a]						
Model		Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	2.131	1.308		1.629	.107
	Positioning	.572	.107	.517	5.337	.000
	Product quality	.922	.064	.915	14.469	.000
	Brand image	.033	.092	.029	.361	.719

$$Y = 2.131 + 0.572X_1 + 0.922X_2 + 0.033X_3$$

a. The number of constants is 2.131, which means that if the positioning , product quality, and brand image are constant or 0, then the number of motor vehicle insurance purchasing decisions is 2.131. This positive constant means that there has been an increase in the number of motor vehicle insurance purchase decisions by 2.131.
b. positioning coefficient for section X_1 is 0.572, meaning that if the positioning number increases by 1%, therefore the level of motor vehicle insurance purchasing decisions will increase by 0.572.
c. The total product quality coefficient for section X_2 is 0.922, meaning that if the number of positioning increases by 1%, therefore the level of decision to purchase motor vehicle insurance will increase by 0.922.
d. brand image coefficient for section X_3 is 0.033 meaning that if the number of positioning increases by 1%, the level of decision to purchase motor vehicle insurance will increase by 0.033.

Hypothesis testing

1. Partial Test (t test)

Table 9 Test Results t

Coefficients [a]						
	Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
		B	std. Error	Betas		
1	(Constant)	2.131	1.308		1.629	.107
	Positioning	.572	.107	.517	5.337	.000
	Product quality	.922	.064	.915	14.469	.000
	Brand image	.033	.092	.029	.361	.719

Degrees of Freedom (df) = n – k = 80-4 = 76. At a significance level of 0.05, therefore the number of t_{tables} in this study is 1.66515.

Based on table 9 it can be observed that:

a. positioning sig 0.000 <0.05 and the number of t_{count} 5.337 > t_{table} 1.66515. Therefore $H_{01\ is}$ rejected, and $H_{\alpha\ 1\ is}$ accepted, so it is concluded that positioning has a significant positive effect on the decision to purchase motor vehicle insurance at the insurance company Askrida Syariah Cab. Medan .

b. The sig number of the product quality section is 0.000 <0.05 and the total $t_{count\ is}$ 14, 469 > t_{table} is 1.66515. Therefore $H_{02\ is}$ rejected, and $H_{\alpha\ 2}$ is accepted, so it can be concluded that product quality has a significant positive effect on the decision to purchase motor vehicle insurance at the insurance company Askrida Syariah Cab. Medan.

c. The number of sig part of the brand image is 0.719 > 0.05 and the number of $t_{count\ is}$ 0.361 < t_{table} is 1.66515. Therefore $H_{03\ is}$ accepted, and $H_{\alpha\ 3}$ is rejected, so it can be concluded that brand image has a significant positive effect on the decision to purchase motor vehicle insurance at the insurance company Askrida Syariah Cab. Medan.

2. Simultaneous Test (F)

Table 10 Simultaneous Test Results (F)

ANOVA [a]						
	Model	Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	861.140	3	287.047	127.915	.000 [b]
	residual	170.548	76	2.244		
	Total	1031.688	79			

Based on the results above, it shows that F_{count} is 127.915 > 2.72 F_{table} and is significant for positioning , product quality and brand image , which is 0.000 or less than 0.05. So the positioning regression model , product quality, and brand image simultaneously influence the decision to purchase motor vehicle insurance at the insurance company Askrida Syariah Cab. Meda

3. Coefficient of Determination (R^2)

Table 11 Results of the Coefficient of Determination (R^2)

Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.914a	.835	.828	1.498

It is known that the number of R squares is 0.835, therefore it can be concluded that the magnitude of the influence of the Positioning , Product Quality and Brand Image sections on Purchase Decisions is 83.5%. More than 16.5% is influenced by part or other factors outside the research.

std. The error of the estimate (SEE) is 1.498. A smaller number of SEE will make the regression form continue to be appropriate in calculating the dependent part.

DISCUSSION

Presumption 1 experiment proves that there is a positioning effect on purchasing decisions. Positioning as the act of positioning yourself in the right way in each part of the market tried by equalizing the strengths and weaknesses of the industry with competing industries working in the same part of the market, otherwise the decision to buy for (Sugiyono, 2014) is one way of handling the problem which consists of analyzing or identifying wants and desires, searching for data, collecting sources of sorting out substitutes for purchases, purchasing decisions, and post-purchase attitudes. A person's ability to buy a product is measured by the willingness to buy a product, the habit of buying a product, giving advice to others, and making repurchases (Hien et al., 2020). Based on the explanation above and the empirical evidence carried out in the research, it was found that the dependence of important indicators between positioning and purchasing decisions, and the greater or stronger the positioning, will be able to increase customer purchasing decisions for motorized transportation

insurance products at PT Asuransi Askrida Syariah.

The second presumption experiment proves that an increase in product quality will increase the purchase decision. Customers who receive products with suitable properties and benefits, then they will get what they expect from the product. Likewise the opinions expressed Lestari & Wahyono (2021) regarding formats that reflect product quality, including: product performance, product safety, reliability, suitability, strong energy, service expertise, aesthetics and perceived quality. Product quality describes the extent to which the product expertise in fulfilling customer desires (Lutfie & Marcelino, 2020). If the product obtained or experienced matches expectations, then the product is considered to be of perfect quality.

The third assumption experiment proves that an increase in Brand Image will continue to attract customers to make purchases. Customers who have a good opinion of a quality and useful brand will be the right decision to make a purchase. Based on the opinion expressed by Mishra et al., (2021) , it is reported that the brand federation has several types, namely, the characteristics of the brand, the benefits provided by the brand, and the actions that arise from the brand. The brand image itself is built by the industry by generating advantages from the products it owns, and the achievements achieved by the industry in order to get positive brand perceptions from customers (Savitri et al., 2021). A good brand image in the eyes of customers will be the right decision to buy a product.

CONCLUSSION AND RECOMMENDATION

The purpose of this research is to identify whether there is an impact of the Positioning (X1), Product Quality (X2), and Brand Image aspects on the Decision to Purchase Motorized Transportation Equipment Insurance at PT Asuransi Askrida Syariah Cab. The area and how much influence it has, is based on the results of the analysis of information, so that it can be concluded as follows:

The positioning component has a partial positive effect and is relevant to the decision to purchase motorized transportation equipment insurance at PT Asuransi Askrida Syariah Cab. areas. Through the results of the calculations that have been tried, the total tcount is 5.337 greater than ttable 1.66515 with a degree of relevance of 0.000 <0.05. Until H01 is obtained, and H α 1 is rejected, the result is that positioning has a positive influence in a way relevant to provisions for purchasing motorized transportation insurance in the insurance industry Askrida Syariah Cab. areas.

The product quality component partially influences positively and is relevant to the decision to purchase motorized transportation equipment insurance at PT Asuransi Askrida Syariah Cab. areas. Through the results of the calculations that have been tried, it is obtained that the number of tcounts is 14.469 greater than ttable 1.66515 with a relevant degree of 0.000 <0.05. Until H02 is obtained, and H α 2 is rejected, as a result it can be concluded that product quality has a positive influence by means of important to the decision to purchase motorized transportation insurance in the insurance industry Askrida Syariah Cab. areas.

The Brand Image component has a partial positive influence and is relevant to the Decision to Purchase Motorized Transportation Insurance at PT Asuransi Askrida Syariah Cab. areas. Through the results of the calculations that have been tried, it is obtained that the tcount is 0.361 smaller than the ttable 1.66515 with an important degree of 0.719 > 0.05. Until H03 is rejected, and H α 3 is obtained, as a result it can be concluded that brand image has a positive influence by relevant to the decision to purchase motorized transportation insurance in the insurance industry Askrida Syariah Medan.

For subsequent research, you can add markers for each independent component (each marker for each component contained in this research can be broken down into several more detailed markers).

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