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**ANALYSIS OF THE INFLUENCE OF CULTURE, SOCIAL, PERSONAL AND PSYCHOLOGICAL FACTORS ON CONSUMER DECISIONS IN BUYING BANCASSURANCE INSURANCE PRODUCTS (CASE: BRI LIFE BRANCH OF PAMULANG BRANCH, SOUTH TANGERANG CITY)**

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**ARTICLE INFORMATION**

Received: 26<sup>th</sup> February 2020

Revised: 25<sup>th</sup> April 2020

Issued: 6<sup>th</sup> June 2020

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DOI:10.31933/DIJEMSS

**Abstract:** The purpose of this study is to develop a comprehensive model by measuring the influence of cultural, social, personal and psychological on consumer decisions in purchasing decisions for bancassurance. This research applies a descriptive research design using survey methods. Sampling uses convenient sampling as a sampling technique. This study uses the structural equation modeling approach - Lisrel to test the influence of the significance of the overall model and predetermined pathway. The findings show that cultural and social factors have a positive relationship but do not have a significant effect on purchasing decisions for bancassurance. Further findings show that personal and psychological factors have a positive relationship and have a significant influence on purchasing decisions for bancassurance.

**Keyword:** Cultural, Social, Personal, Psychological, Purchasing Decisions

## INTRODUCTION

Increased insurance purchasing trends occur every year. It is estimated relating to the consistency of a strong economic foundation in Indonesia which have an effect on increasing the sheer number of the middle class.

Kiragu (2014) in Waweru explained that the increasingly competitive environment in the financial markets has resulted in pressure for companies to develop and utilize alternative distribution channels. Financial deregulation, market convergence and globalization are all a negative effect on each of the banking and insurance industries. Banks should have an innovative idea to retain customers or their customers and increase revenue. On the other hand, insurance companies are faced with stagnant growth and a fairly mature market, the insurance company should also have innovative ideas to ensure survival. Intense competition makes banks require the latest strategies, therefore, the bank in cooperation with insurance companies.

Communities can obtain facilities in terms of premium payment and obtained *lainseperti* for example ease of using a credit application *bancassurance*. Banks will certainly give more convenience to the customer the use of *bancassurance* because customers have been guaranteed with a credit life insurance that guarantees the customer if the customer dies.

BRI Life as a company that became the leading insurance product in *Bancassurance*. *Iklim* effort throughout 2017 BRI Life always goes positive in terms of meeting the targets of the Business Plan of the Company. Company business development efforts have also been made with the development of *Bancassurance* Business Unit. BRI Life drove aggressively to have launched 28 (twenty eight) new product, which consists of 20 (twenty) products *Rider* and 8 (eight) products *Unit Link* issued for work on distribution channels *In-Branch Sales Bancassurance* and *distribution Agency*.

For 2018 *In Branch Sales Bancassurance* growing number of policyholders by 36%, growth in the number of *Annual Net Premium (ANP)* by 31%, growth in the number of officers in annual 41%, the average growth of annual insurance policies by 36% and average growth *ANP* amount of 31%, a decrease in the average number of *ANP / BFA* at 7%, the average decrease *Polis / BFA* at 2% and a decrease of *ANP / Polis* at 4%. And 2018. Participants *AJK Mortgage Homeowners Insurance Bancassurance* has decreased the number of participants amounted to 3% of the 14 240 people in 2017 to 13 881 people in 2018.

Based on the above phenomenon, researchers interested in conducting research on consumer behavior in meeting the protection needs of themselves and their families by providing *Bancassurance* product policy.

Of the phenomenon of the above problems this research is supported also from the results of research are sourced from reputed international journals, namely:

In accordance with the description in the above background, the researcher can identify the problem as follows:

- 1) Some life insurance companies still rely on *bancassurance* distribution as a source of revenue insurance so that there is intense competition in the insurance industry *Bancassurance* track.
- 2) In 2018 there is a decrease in the average number of *ANP / BFA* at 7%, the average decrease *Polis / BFA* at 2% and a decrease of *ANP / Polis* by 4% this is because of growth in the number of officers in annual 41% but contributed growth the average annual insurance policies by 36% and average growth of 31% the number of *ANP*.
- 3) Insurance premiums for the year 2018 *Micro AMKKM Bancassurance* growth fluctuating number of monthly premiums to 2017. Although the total grew by 51% from 144,5Milyar in 2017 became 218,1Milyar in 2018.
- 4) For 2018 Participants *Microinsurance AMKKM Bancassurance* to grow the number of participants fluctuated monthly to 2017. Although the total grew by 52% from 3,025,134 in 2017 to 4.61259 million in 2018.
- 5) For the year 2018 *Homeowners Insurance Premiums Mortgage AJK Bancassurance* sharp decline in November and December despite the growing number of premium of 25% of 93.7Miliar in 2017 became 117Miliar in 2018.
- 6) Participants for the 2018 *Homeowners Insurance Bancassurance AJK mortgages* decreased by 3% the number of participants of 14 240 people in 2017 to 13 881 people in 2018.

In accordance with the problems posed in the study, the objectives of this research are:

- 1) To analyze whether the cultural variables have a significant influence on consumer purchase decisions in buying products *BRI Life Bancassurance* in South Tangerang City.

- 2) To analyze whether social variables have a significant influence on consumer purchase decisions in buying products BancassuranceBRI Life in South Tangerang City.
- 3) To analyze whether the private variables have a significant influence on consumer purchasing decisions in buying products BancassuranceBRI Life in South Tangerang City.
- 4) To analyze whether psychological variables have a significant influence on consumer purchase decisions in buying products BancassuranceBRI Life in South Tangerang City.

## LITERATURE REVIEW

### Consumer behavior

Schiffman and Kanuk (2010) in Sumarwan (2014: 4) defines consumer behavior as behavior that diperlihatkankonsumen in finding, purchasing, using, evaluating, and spent the products and services they expect akanmemuaskan their needs.

According to Kotler and Keller (2012), Consumer behavior is the study of how individuals, groups and organizations select, buy, use and dispose of goods, services, ideas or experiences to satisfy their wants and needs.

### Culture

Macionis (1996) in Sudaryono (2014) said, culture is beliefs, values, behavior and material objects adopted and used by the community or society tertentu. Budaya a way of life of the community for generations, and the community is a group of people interacting within a limited area and are directed by their culture.

Peter and Olson (2010) in Sumarwan (2014) states that culture as meaning shared by (most) people in a social group. In a broad sense, cultural relations include affective reactions are common, cognition (belief) is typical, and typical behavior patterns.

### Social

Sumarwan (2014: 14) states, the consumer environment is divided into two kinds, namely the social environment and social fisik. Lingkungan environment are all social interactions that occur between the consumer and those around him or among many people. Social environment are other people who are around the consumer and includes behavior of these people.

### Personal

Personality is defined as an internal psychological characteristics that determine and reflect how one responds to its environment. (Sciffman and Kanuk, 2010).

Personality refers to a person's unique psychological makeup and how it consistently affects the way one responds to its environment (Solomon, 2009).

### Psychology

Sumarwan (2014: 14) states, the consumer environment is divided into two kinds, namely the social environment and social fisik. Lingkungan environment are all social interactions that occur between the consumer and those around him or among many people. Social environment are other people who are around the consumer and includes behavior of these people.

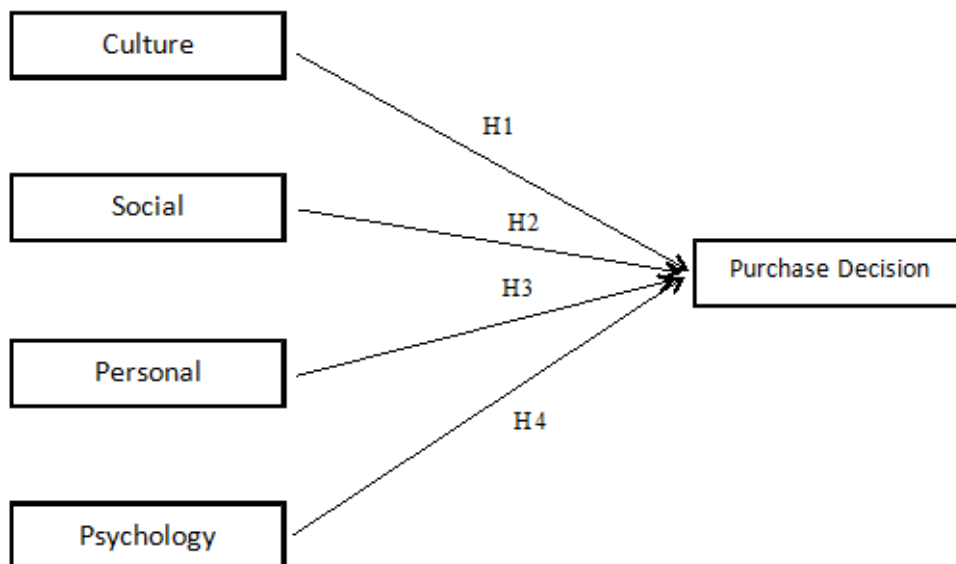
Kotler (2002: 196) psychological factors are four purchase options seseorangdipengaruhi by psychological factors such as motivation, perception, learning, sertakeyakinan and establishments.

### Decision-making

According to Mullins & Walker (2010) consumer decision-making is essentially a process of overcoming the problem. Manufacturers must be aware of factors - factors that influence consumer purchase behavior both individual and the environment, getting to know the greater the ability to design an attractive product offer, defining and targeting market segments and develop appropriate marketing program and the demand by the consumer segment.

### Framework

Based on the research objectives, literature review, previous research and the relationship between the variables in the analytical framework of this study are presented in Figure 1. Where the variable quality of the product is the independent variable, the variable purchase again as the dependent variable and variable purchasing decisions as intervening variables, or variables mediate between the independent variables with the dependent variable.



**Picture 1.** Framework of thinking

### Hypothesis

Based on the problems studied, then pulled a hypothesis as follows:

- H1: There is a significant influence purchase decision variables Budayaterhadap Life Bancassurance products BRI Branch Pamulang South Tangerang City.
- H2: There is a significant influence of social variables on Purchasing Decisions Life Bancassurance products BRI Branch Pamulang South Tangerang City.
- H3: There is a significant influence on the Personal Variable Purchase Decision Life Bancassurance products BRI Branch Pamulang South Tangerang City.
- H4: There is a significant influence on the purchase decision variables Psychology BRI Life Bancassurance products Pamulang, South Tangerang City Branch.

### RESEARCH METHODS

In this study the variables measured using the instrument in the form of a questionnaire using a form that meets statement Likert type scale and distributed to the consumer in Life Branch Office BRI Pamulang, South Tangerang City.

Model in this study is a model of causality (cause and effect relationship or the influence), then to test the hypothesis used test equipment Structural Equation Model (Structural Equation Modeling - SEM), using LISREL 8.8 program. Purchasing decisions as independent variables, cultural, social, probadi, and psychology as the dependent variable.

## RESULTS AND DISCUSSION

### Research result

In this research, consumer demographics Life bancassurance BRI Branch Office Pamulang, South Tangerang in Jakarta are as follows:

- 1) Respondents of this research is dominated by male respondents gender-lakiyaitu as many as 159 people or about 69% of the total respondents.
- 2) Respondents of this research is dominated by respondents who have menikahyaitu many as 186 people or 81% of the total respondents.
- 3) Respondents of this research is dominated by respondents aged 41-50 years as many as 117 people or 51% of the total.
- 4) Respondents of this research is dominated by the respondents who have a recent education Diploma and Degree S1 as many as 186 people or 81% of the total.
- 5) Respondents in this study is dominated by Servants respondents were 94 people or 41% .Pegawai State in general the system for receiving salaries through state-owned banks among which the BRI, where BRI Life Bancassurance product is a micro-insurance product offered for BRI customers.
- 6) Respondents in this study are dominated by respondents spending per month over 10 million as many as 124 people or 54% of the total.

### Test assumptions and Quality Research Instruments

Test the validity of using the model Confirmatory Factor Analysis .In these tests need to be considered regarding the value Standardize Loading Factor (SLF). Questions will be considered invalid if it has a value of SLF and Extraction greater than 0.5. Reliability test indicates the extent to which a measuring instrument that can provide relatively similar results when measurements go back on the same object.

Construct suggested reliability value is larger than the size of the feasibility 0,7.Sedangkan extract suggested variance is greater than 0.5.

### Measurement Model Test Match

- 1) Cultural variables have  $CR > 0.70$  ie 0.85 these results suggest that indicators have internal consistency baik.Nilai  $VE > 0.50$  ie 0.50.
- 2) Social variables have  $CR > 0.70$  ie 0.88 these results suggest that indicators have internal consistency baik.Nilai  $VE > 0.50$  is 0.56
- 3) Private variable has a value of  $CR > 0.70$  ie 0.95 results indicate that the indicator - the indicator has a good internal consistency. Value  $VE > 0.50$  is 0.68.
- 4) Variable psychology has  $CR > 0.70$  ie 0.96 results indicate that the indicator - the indicator has a good internal consistency. Value  $VE > 0.50$  is 0.73.
- 5) Variable purchasing decisions have  $CR > 0.70$  ie 0.92 these results suggest that indicators have internal consistency baik.Nilai  $VE > 0.50$  is 0.53.

### Structural Model Suitability Test (Test T)

The causal relationship between variables is said to be significant views on causality test.

**Table 1. Results of Suitability Test Research Model**

| Standard Goodness Of Fit (GOF)         | Fit Level Target  | Estimation Value | Fit Level       |
|--|---|------------------|-----------------|
| Room Mean Square Error of Aproximation | RMSEA $\leq$ 0.08 ( <i>Good Fit</i> )<br>0.08 < RMSEA $\leq$ 0.10 ( <i>Marginal Fit</i> ) | 0.08             | <i>Good Fit</i> |
| Normed Fit Index                       | NFI $\geq$ 0.90 ( <i>Good Fit</i> )<br>0.08 $\leq$ NFI < 0.90 ( <i>Marginal Fit</i> )     | 0.91             | <i>Good Fit</i> |
| Comaparative Fit Index                 | CFI $\geq$ 0.90 ( <i>Good Fit</i> )<br>0.08 $\leq$ CFI < 0.90 ( <i>Marginal Fit</i> )     | 0.92             | <i>Good Fit</i> |
| Goodness of Fit Index                  | GFI $\geq$ 0.90 ( <i>Good Fit</i> )<br>0.08 $\leq$ GFI < 0.90 ( <i>Marginal Fit</i> )     | 0.9              | <i>Good Fit</i> |
| Room Mean Square Residual              | Standardized RMR $\leq$ 0.05 ( <i>Good Fit</i> )  | 0.049            | <i>Good Fit</i> |

Table 1 shows that the value matches the model showed a good level match value, good fit for each Goodness Of Fit (GOF), overall hypothesized that the model is a good model to present the results of research.

### Research Hypothesis Testing

After obtaining a structural model with Goodness of Fit is good, the next step is to test the hypothesis. In this study there were four hypotheses as described in the previous chapter and testing is done by looking at the significance of each relationship variables. The significance value ( $\alpha$ ) which is used by 0.05 or 5% with a t value of  $\geq 1.96$ .

**Table 2 Results of Research Hypothesis Testing**

| Hypothesis    | Path                | SLF  | T-Value | Relationship | Influence       |
|---------------|---------------------|------|---------|--------------|-----------------|
| H1 Culture    | → Purchase decision | 0,05 | 0,67    | Positive     | Not Significant |
| H2 Social     | → Purchase decision | 0,01 | 0,05    | Positive     | Not Significant |
| H3 Personal   | → Purchase decision | 0,20 | 2,42    | Positive     | Signifiant      |
| H4 Psychology | → Purchase decision | 0,69 | 8,17    | Positive     | Signifiant      |

Source: Data adapted itself (2019)

### Hypothesis Test Results

#### 1) Cultural Influence on Purchase Decisions

First hypothesis which states that budayatidak variables have a significant influence on purchasing decisions policy BRI Life Bancassurance insurance products Branch Pamulang, Tangerang City Selatan. Kesimpulan is indicated by the positive value of Standard Loading Factor of 0.05 and the t-value of 0.67 is smaller than t-table 1, 96 ..

The results are consistent with research conducted by Arista Milka Nasrul (2014) in penelitiannyayang entitled Consumer Behavior Factors Influence Buying Decision Against Life Insurance 1912 Study on Syariah Branch Cibubur. Peneliti found that there is no culture of positive and significant influence on purchasing decisions of insurance ,

#### 2) Against Social Influence Purchasing Decisions

The second hypothesis which states that social variables do not have a significant influence on purchasing decisions policy BRI Life Bancassurance insurance products Branch Pamulang, South Tangerang City. The conclusion indicated by the positive value of Standard Loading Factor 0:01 and t-value of 0.05 is smaller than t-table 1.96.

These results are consistent with supporting a research conducted by Tri infallible Sofuwan and maftuhah Nurrahmi (2015) in the Journal of Management Science Vol. 5 No. 1, research entitled Characteristics Influence Consumer Buying Decision Against



Insurance Products At PT. Seqislife Insurance Branch Palembang. Researchers found that There is no significant influence of social factors (X2) the consumer decision (Y) .The Seqislife insurance consumers consider this insurance product purchasing decisions not based on their social impact, whether the influence of friends, family, or the environment. Besides, we can be friends, family, or the surrounding environment consumers are not many who use this product Seqislife insurance services so that they choose Seqislife Insurance due to the influence of other factors. Although social factors have a positive correlation direction on consumer purchasing decisions, but social factors have a significant influence. These results support previous research conducted third, namely Nasrul (2014), Dwi Utari (2011), and Saragih (2011).

### 3) Analysis of Personal Influence Buying Decision Against

The third hypothesis which states that personal variables have a significant influence on purchasing decisions policy BRI Life Bancassurance insurance products Branch Pamulang, South Tangerang City. The conclusion indicated by the positive value of Standard Loading Factor 0:20 and 2:42 t-value is greater than t-table 1.96.

These results are consistent with research Arista Nasrul Milka (2014) in his research thesis entitled Influence Consumer Behavior Factors Buying Decision Against Life Insurance 1912 Study on Syariah Branch Cibubur. Peneliti found that personal factors are positive and significant impact on insurance purchasing decisions.

### 4) Psychological Effect Analysis of the Purchase Decision

The fourth hypothesis which states that psychological variables have a significant influence on purchasing decisions policy BRI Life Bancassurance insurance products Branch Pamulang, South Tangerang City. The conclusion indicated by the positive value of Standard Loading Factor is 0.69 and the t-value of 8:17 is smaller than t-table 1.96.

These results are consistent with research Arista Nasrul Milka (2014) in his research thesis entitled Influence Consumer Behavior Factors Buying Decision Against Life Insurance Studies at 1912 Syariah Branch Cibubur. Peneliti found that psychological factors are positive and significant impact on insurance purchasing decisions.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusion

Based on the results of research and discussion in the previous chapter, the cultural, social, personal and psychological on purchasing decisions can be concluded that:

1. Cultural variables do not have a significant influence on purchasing decisions BRI Life Bancassurance insurance products in branches Pamulang, South Tangerang City.
2. Social variables do not have a significant influence on purchasing decisions BRI Life Bancassurance insurance products in branches Pamulang, South Tangerang City.
3. Private variables have a significant influence on purchasing decisions BRI Life Bancassurance insurance products in branches Pamulang, South Tangerang City.
4. Psychological variables have a significant influence on purchasing decisions BRI Life Bancassurance insurance products in branches Pamulang, South Tangerang City.

### Suggestions

The researchers suggested several things for the next research are:

1. Dimensions sub-culture with an average value of 4.18 to be maintained while the dimensions of performance that the average value of the most lower by 4,08 adalah soial class dimension that can be improved, as well as BRI Life Branch Pamulang

- South Tangerang City can improve in terms of performance the product as well as that product Bancassurance describes as the product is used by someone who is educated, upper-class society, and that reflects the lifestyle of contemporary,
2. Dimensions of the reference group with an average value of 4.31 to be maintained while the dimensions of performance that the average value of 4.11 is the lowest of the dimensions of the role and status that can be improved, as well as BRI Life Branch Pamulang South Tangerang City could increase from in terms of the product's performance as well as that product Bancassurance describes as the product is used by someone who has a position of high social status in society, the role and status can affect others in a purchase decision.
  3. Dimensions of Personality and Self-Concept with an average value of 4.26 to be maintained while the dimensions of performance that the average value of 4.19 is the lowest dimension of Employment and Economic Circumstances that could be improved, such as BRI Life Pamulang, South Tangerang City Branch can improve in terms of performance as well as the products that consumers considering the product Bancassurance based employment and consumer incomes in South Tangerang City.
  4. Beliefs and Attitudes dimension with an average value of 4.20 to be maintained while the dimensions of performance that the average value of 4.02 is the lowest dimension of motivation that can be improved, as well as BRI Life Branch Pamulang South Tangerang City could improve in terms of customer satisfaction and new customers can feel satisfied when making a claim.

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