# THE INFLUENCE OF INCOME, PREMIUMS, AND BRAND IMAGE ON THE DECISION TO USE INSURANCE SERVICES AT PT PANIN DAI ICHI LIFE SALES OFFICE MEDAN

**[1*]Lidia Purba, [2]Rifqah Harahap, [3]Siti Junaidah**

[1,2,3]STIE IBMI Medan
[*]e-mail: lidiapurba150@gmail.com

*Abstract: The problem in this study is the fluctuation in the number of customers, where middle-income groups feel their financial burden increases after paying premiums, premiums are considered too expensive for those with limited income, and many claims are difficult to disburse. The purpose of this study is to analyze the influence of income, premiums, and brand image on the decision to use insurance services at PT Panin Dai-ichi Life Sales Office Medan. This research employs a quantitative approach with a population of 374 customers and a sample of 79, selected through incidental sampling. Data sources consist of both primary and secondary data, analyzed using multiple linear regression with SPSS version 22. The regression model obtained is: $Y = 4.657 + 0.001X_1 + 0.335X_2 + 0.489X_3 + e$. The results show that income, premiums, and brand image positively and significantly influence the decision to use insurance services, both partially and simultaneously. The t-test results indicate significant effects for income (t = 3.009 > 1.922), premium (t = 2.471 > 1.922), and brand image (t = 5.544 > 1.922). Simultaneously, the F-test value of 21.954 > 2.727 indicates a significant joint effect. The coefficient of determination (Adjusted $R^2$) is 44.6%, meaning that the three variables explain 44.6% of the decision-making process to use insurance services, while the remaining 55.4% is influenced by other factors not included in this model.*
*Keywords: Income, Premium, Brand Image, Decision to Use Insurance Services*

**Abstrak**: Masalah dalam penelitian ini berkaitan dengan fluktuasi jumlah nasabah, beban keuangan yang dirasakan kelompok berpendapatan menengah setelah membayar premi, anggapan bahwa premi terlalu tinggi bagi nasabah berpenghasilan rendah, serta kesulitan dalam pencairan klaim. Penelitian ini bertujuan untuk menganalisis pengaruh pendapatan, premi, dan citra merek terhadap keputusan menggunakan jasa asuransi pada PT Panin Dai-ichi Life Sales Office Medan. Metode penelitian yang digunakan adalah kuantitatif dengan populasi sebanyak 374 nasabah dan sampel 79 responden yang ditentukan melalui teknik incidental sampling. Data penelitian berupa data primer dan sekunder dianalisis menggunakan regresi linier berganda dengan bantuan SPSS versi 22. Model regresi yang diperoleh adalah: $Y = 4,657 + 0,001X_1 + 0,335X_2 + 0,489X_3 + e$. Hasil penelitian menunjukkan bahwa pendapatan, premi, dan citra merek berpengaruh positif serta signifikan terhadap keputusan menggunakan jasa asuransi, baik secara parsial maupun simultan. Uji t membuktikan adanya pengaruh signifikan dari pendapatan (t = 3,009 > 1,922), premi (t = 2,471 > 1,922), dan citra merek (t = 5,544 > 1,922). Uji F menghasilkan nilai 21,954 > 2,727 yang menegaskan adanya pengaruh signifikan secara simultan. Nilai koefisien determinasi (Adjusted $R^2$) sebesar 44,6% menunjukkan bahwa ketiga variabel mampu menjelaskan 44,6% variasi keputusan menggunakan jasa asuransi, sedangkan 55,4% sisanya dipengaruhi oleh faktor lain di luar model penelitian ini.
**Kata Kunci: Pendapatan, Premi, Citra Merek, Keputusan Menggunakan Jasa Asuransi**

## INTRODUCTION

Insurance plays a vital role in the modern economy as a financial protection and risk management mechanism. The fundamental function of insurance is to provide coverage against unexpected risks, including illness, accident, death, or property loss, through premium contributions paid by policyholders. In Indonesia, the importance of insurance is increasingly recognized along with the growth of the middle class and the growing awareness of financial planning. Insurance is no longer

considered merely a luxury, but rather a vital financial instrument to ensure stability and security for families and businesses.

The Indonesian insurance industry has experienced significant growth over the past two decades, marked by an increasing number of insurance companies, expanding product innovation, and strengthening financial services regulations under the supervision of the Financial Services Authority (OJK). According to the OJK report (2022), life insurance dominates the market, contributing over 60% of total insurance premium revenue. However, despite this promising development, various challenges remain, including fluctuating customer participation, issues related to premium affordability, difficulties in claims settlement, and the importance of maintaining a positive company image to build consumer trust.

PT Panin Dai Ichi Life, a joint venture between Panin Group Indonesia and Dai Ichi Life Japan, has been operating in the Indonesian market since 1974. As a leading life insurance provider, the company offers a wide range of products, from traditional life and health insurance to education and unit-linked policies. The Medan Sales Office is one of its strategic branches, serving customers in North Sumatra. Despite its strong brand reputation and strong corporate support, the Medan Sales Office has experienced fluctuations in customer numbers and premium income in recent years. For example, company records show a decline in active policyholders in 2021, a slight recovery in 2023, followed by another decline in 2024. This fluctuation indicates that customer decisions to purchase and maintain insurance policies are influenced by several key factors, including income level, premium perception, and brand image.

Income is one of the most crucial determinants of consumer behavior in financial services. According to (Kotler and Keller, 2016), income level directly influences purchasing power and financial decision-making. High-income groups are generally more able to allocate funds for long-term financial products such as insurance, while lower-middle income groups often prioritize immediate consumption needs over long-term protection. In the context of PT Panin Dai Ichi Life Medan, middle-income customers have expressed concerns about the burden of premium payments, especially when household expenses increase. Customers with limited incomes may perceive premiums as expensive, which affects their willingness to purchase or maintain insurance products.

Premiums, as the cost of coverage, are another important factor in the decision-making process. From an economic perspective, premiums are essentially the price paid to transfer risk to the insurance company. According to (Henebry & Rejda, 2018), premium affordability and perceived value significantly influence insurance demand. If customers perceive premiums to be disproportionate to the benefits received, they may find insurance unattractive. Complaints about "premiums being too expensive" are common among middle-income groups, who must balance insurance payments with other financial obligations such as education, housing, and healthcare. Furthermore, rigid premium structures with limited payment flexibility can discourage potential customers from committing to long-term policies.

Brand image also plays a fundamental role in shaping customer perceptions and decisions. Kotler (2019) defines brand image as the set of beliefs, ideas, and impressions consumers have about a company or product. In financial services, particularly insurance, brand image is closely linked to trust, reliability, and credibility. A positive brand image enhances customer confidence, not only in purchasing a policy but also in believing that claims will be honored promptly and fairly. Conversely, negative publicity, unresolved claim disputes, or poor service delivery can quickly damage a brand's reputation and deter potential customers. For PT Panin Dai Ichi Life, maintaining a strong brand image is crucial in a competitive market where trust is the foundation of customer relationships. The company must continue to strengthen its corporate communications.

The decision to use insurance services is the outcome of a complex evaluation process involving financial capability, perceived value, and trust in the company. According to Schiffman and Wisenblit (2019), consumer decision-making in financial services is influenced by psychological, social, and personal factors. In the insurance context, decisions are not only based on product features but also on long-term considerations such as financial stability, family protection, and service reliability. For PT Panin Dai Ichi Life Medan, customers' decisions to use life insurance services are shaped by how well their income allows them to afford premiums, how fair they perceive the premium-to-benefit ratio, and how strong the company's brand image is in ensuring claim reliability.

Therefore, understanding these three factors is essential for designing effective marketing strategies to attract and retain customers in the highly competitive insurance industry.

## THEORETICAL REVIEW
### Decision to use

A decision to use is the process by which consumers evaluate various alternatives and ultimately decide to purchase a product or service. Susanto (2015) defines a decision to use as a process in which consumers go through several stages to make a purchase. Engel et al., in Sangadji and Sopiah (2016), describe it as the decision-making process and actions taken by individuals involved in purchasing and using a product. Tjiptono (2015) explains that a decision to use occurs when consumers identify a problem, search for product information, evaluate alternatives, and then make a purchase choice. Similarly, Sumarwan (2020) views the decision to use as one of the main components of consumer behavior, involving need recognition, information search, alternative evaluation, decision to use, and post-purchase behavior. Decision to use Indicators (Kotler & Keller, 2016):
1. Product stability (consumer choice firmness based on quality, price, and benefits).
2. Habitual purchasing (the tendency to buy familiar products).
3. Recommendations to others (willingness to recommend a product to colleagues).
4. Continuity of use (the decision to repurchase and use a product continuously).

### Income

Income is the total income received by an individual or household in a given period from employment, business, or other sources. Pertiwi (2015) defines income as the maximum value a person can consume in a given period while remaining in the same economic condition. Bagiana & Yasa (2017) state that income is compensation received in the form of wages, salaries, rent, interest, or business profits. Firdausa & Arianti (2015) emphasize that income can be used to meet daily needs and ensure business continuity. Hanum (2017) also defines income as money received in return for an activity, in the form of wages, rent, interest, or profits.
Income Indicators (Fitroh, 2019; Hanum, 2017):
1. Monthly income received (financial capacity to pay insurance premiums).
2. Occupation (type of employment and income stability).
3. Family dependents (the number of dependents affects the ability to allocate funds).

### Premium

A premium is a payment made by the insured (policyholder) to the insurer in exchange for the transfer and coverage of risk. Abdullah (2016) defines a premium as the cost of transferring risk from the insured to the insurer. Simanjuntak (2020) explains that a premium is an obligation of the insured that serves as a source of funds for claim payments. Djojosoedarso (2018) describes it as compensation provided by the insured for risk coverage. Insurance Law No. 2 of 1992 also states that a premium is a periodic payment that binds the insurer to provide compensation in the event of a loss.
Premium Indicators (Rahman, 2015):
1. Premium installment amount (periodic payment amount).
2. Premium payment period (payment duration, for example, 5 years, 10 years, or lifetime).
3. Premium agreement (contract terms including rights and obligations in premium payments).

### Brand Image

Brand image is the consumer's perception of a brand, reflecting its identity and credibility. Sangadji (2015) defines brand image as a set of unique associations created and maintained by marketers to position the brand in the minds of consumers. Hasan (2016) describes it as the tangible and intangible attributes that make a brand unique, including values, ideas, and reputation. Sunyoto (2014) emphasizes that a positive brand image serves as an identity for the product and company, significantly influencing consumer decisions.
Brand Image Indicators (Sangadji & Sopiah, 2015):
1. Product quality (functional benefits offered to consumers).
2. Price (consumer perception of the fairness of price relative to value).
3. Service quality (human resources, systems, and technology that support customer satisfaction).
4. Brand identity (visual and emotional representation of the brand's uniqueness).

5. Convenience (ease and convenience in accessing products and services).
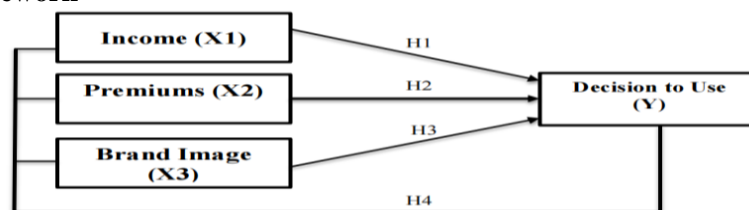
**Conceptual Framework**



**Figure 1. Conceptual Framework**

**Hypothesis**

According to Sugiyono (2016), "A hypothesis is a temporary answer to the research problem statement, where the research problem has been formulated in the form of a declarative sentence." The hypotheses in this study are as follows:

1. H0: Income does not affect the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
   Ha: Income has an effect on the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
2. H0: Premiums have no effect on the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
   Ha: Premiums influence the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
3. H0: Brand image does not influence the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
   Ha: Brand image affects the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
4. H0: Income, premiums, and brand image collectively have no impact on the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.
   Ha: Income, premiums, and brand image together influence the decision to use insurance services at PT Panin Dai Ichi Life Sales Office Medan.

**RESEARCH METHOD**

This research adopts a quantitative approach with questionnaires serving as the main tool for data collection. As stated by Sugiyono (2013), quantitative research is grounded in positivist philosophy and focuses on investigating specific populations and samples. The study design utilizes descriptive statistics to display the collected data as it is, without making generalizations, and inferential statistics to process sample data so that the findings can be generalized to the population. The research population includes 374 customers of PT Panin Dai Ichi Life Sales Office Medan in 2024. The sampling technique applied is incidental sampling, where respondents are chosen based on chance encounters and considered appropriate as data sources (Sugiyono, 2020). Using the Slovin formula with a 10% margin of error, the sample size was calculated to be 79 respondents.

**RESULTS AND DISCUSSIO**

**Validity Test Results**

**Table 1. Validity Test Results for the Income Variable (X1)**

| No Item | r hitung | r tabel | Information |
|---|---|---|---|
| 1 | 0,772 | 0,221 | Valid |
| 2 | 0,786 | 0,221 | Valid |
| 3 | 0,738 | 0,221 | Valid |
| 4 | 0,647 | 0,221 | Valid |
| 5 | 0,841 | 0,221 | Valid |
| 6 | 0,658 | 0,221 | Valid |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 1 presents the validity test results for the Income variable ($X_1$). All six items have r-count values greater than the r-table value of 0.221, indicating that each item is valid. Therefore, the instrument used to measure the Income variable is appropriate and reliable for this study.

**Tabel 2. Results of the Premium Variable Validity Test (X2)**

| No Item | r hitung | r tabel | Information |
|---|---|---|---|
| 1 | 0,848 | 0,221 | Valid |
| 2 | 0,710 | 0,221 | Valid |
| 3 | 0,730 | 0,221 | Valid |
| 4 | 0,813 | 0,221 | Valid |
| 5 | 0,838 | 0,221 | Valid |
| 6 | 0,726 | 0,221 | Valid |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 2 presents the validity test results for the Premium variable ($X_2$). All six items show r-count values higher than the r-table value of 0.221, meaning each item is valid. Thus, the instrument for the Premium variable is appropriate and can be used in this study.

**Tabel 3. Results of the Validity Test of Brand Image Variables (X3)**

| No Item | r hitung | r tabel | Information |
|---|---|---|---|
| 1 | 0,804 | 0,221 | Valid |
| 2 | 0,821 | 0,221 | Valid |
| 3 | 0,754 | 0,221 | Valid |
| 4 | 0,822 | 0,221 | Valid |
| 5 | 0,742 | 0,221 | Valid |
| 6 | 0,596 | 0,221 | Valid |
| 7 | 0,589 | 0,221 | Valid |
| 8 | 0,588 | 0,221 | Valid |
| 9 | 0,807 | 0,221 | Valid |
| 10 | 0,900 | 0,221 | Valid |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 3 shows the validity test results for the Brand Image variable ($X_3$). All ten items have r-count values greater than the r-table value of 0.221, indicating that each item is valid. Therefore, the Brand Image instrument is considered appropriate and reliable for use in this study.

**Tabel 4. Validity Test Results of the Decision to use Variable (Y)**

| No Item | r hitung | r tabel | Information |
|---|---|---|---|
| 1 | 0,780 | 0,221 | Valid |
| 2 | 0,799 | 0,221 | Valid |
| 3 | 0,767 | 0,221 | Valid |
| 4 | 0,754 | 0,221 | Valid |
| 5 | 0,757 | 0,221 | Valid |
| 6 | 0,809 | 0,221 | Valid |
| 7 | 0,748 | 0,221 | Valid |
| 8 | 0,607 | 0,221 | Valid |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 4 The validity test results for the Decision to use variable (Y) show that all eight items have r-count values exceeding the r-table value of 0.221, indicating that each item is valid. Thus, the instrument for measuring the Decision to use variable is appropriate and suitable for use in this research.

**Reliability Test**

**Table 5. Results of the Reliability Test of Research Variables**

| Variabel | Jumlah Item | Cronbach's Alpha | Kriteria | Information |
|---|---|---|---|---|
| Income (X1) | 6 | 0,816 | > 0,60 | Reliabel |
| Premium (X2) | 6 | 0,821 | > 0,60 | Reliabel |
| Brand Image (X3) | 10 | 0,873 | > 0,60 | Reliabel |
| Purchase Decision (Y) | 8 | 0,847 | > 0,60 | Reliabel |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 5 presents the reliability test results of the research variables. Based on the calculation, all variables Income ($X_1$), Premium ($X_2$), Brand Image ($X_3$), and Decision to use (Y) have Cronbach's

Alpha values greater than 0.60, which indicates that all variables are declared reliable. This means the instruments used in the study are consistent and feasible for further analysis.

**Normality Test**
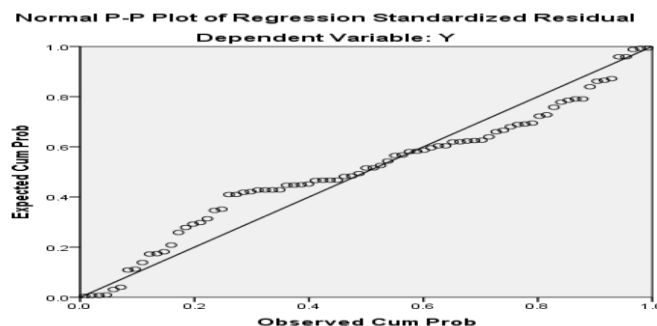


**Figure 2. Normality Test Results**

Source: SPSS Calculation Results (Attached) version 22, 2025

Figure 2 above shows that the data distribution in the image above can be said to be spread around the diagonal line (not radiating far from the diagonal line). This result indicates that the data to be regressed in this study is normally distributed, or it can be said that the requirements for data normality are met.

**Multicollinearity Test**

**Table 6. Multicollinearity Test Results**

| Coefficients^a | | | | | | | |
|---|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | 4.657 | 4.685 | | 2.994 | .023 | | |
| | $X_1$ | .001 | .122 | .001 | 3.009 | .003 | .989 | 1.011 |
| | $X_2$ | .335 | .136 | .239 | 2.471 | .016 | .757 | 1.321 |
| | $X_3$ | .489 | .088 | .535 | 5.544 | .000 | .762 | 1.312 |
| a. Dependent Variable: Y | | | | | | | | |

Source: SPSS Calculation Results (Attached) version 22, 2025

Based on Table 6 presents the results of the Multicollinearity Test. The tolerance values for all independent variables Income ($X_1$) = 0.989, Premium ($X_2$) = 0.757, and Brand Image ($X_3$) = 0.762 are greater than 0.10, while their VIF values ($X_1$ = 1.011, $X_2$ = 1.321, $X_3$ = 1.312) are less than 10. These results indicate that there is no multicollinearity among the independent variables, meaning they can be used together in the regression model without bias.

**Heteroscedasticity Test**
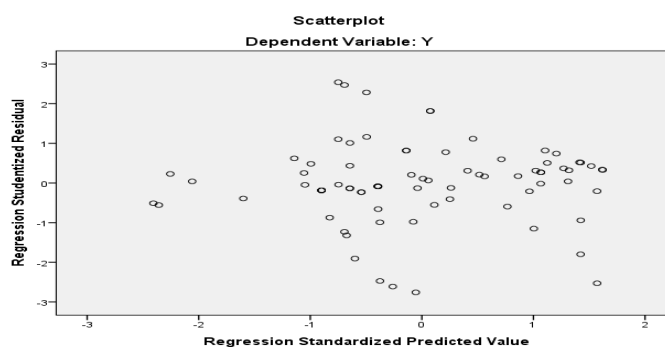


**Figure 3. Heteroscedasticity Test Results**

Source: SPSS Calculation Results (Attached) version 22, 2025

Figure 3. illustrates that the plotted points are randomly dispersed without forming any distinct pattern or trend line. The data is also distributed around the zero point. These findings suggest that the regression model is free from heteroscedasticity, meaning the variables examined in this study do not exhibit heteroscedasticity.

**Multiple Linear Regression Analysis**

**Table 7. Results of Multiple Regression Analysis**

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| **Model** | | **Unstandardized Coefficients** | | **Standardized Coefficients** | **t** | **Sig.** |
| | | **B** | **Std. Error** | **Beta** | | |
| 1 | (Constant) | 4.657 | 4.685 | | 2.994 | .023 |
| | $X_1$ | .001 | .122 | .001 | 3.009 | .003 |
| | $X_2$ | .335 | .136 | .239 | 2.471 | .016 |
| | $X_3$ | .489 | .088 | .535 | 5.544 | .000 |
| a. Dependent Variable: Y | | | | | | |

Source: SPSS Calculation Results (Attached) version 22, 2025

$$Y = 4{,}657 + 0{,}001\, X_1 + 0{,}335\, X_2 + 0{,}489 X_3 + e$$

The constant value of 4.657 means that even if all independent variables (Income, Premium, and Brand Image) are zero, the Decision to use remains at 4.657. Income (0.001) has a very small positive effect, Premium (0.335) shows a stronger influence, while Brand Image (0.489) is the most dominant factor. Overall, all three variables positively affect Decision to uses, with Brand Image being the most influential.

**Partial Test (t-Test)**

**Table 8. t-Test Results**

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| **Model** | | **Unstandardized Coefficients** | | **Standardized Coefficients** | **t** | **Sig.** |
| | | **B** | **Std. Error** | **Beta** | | |
| 1 | (Constant) | 4.657 | 4.685 | | 2.994 | .023 |
| | $X_1$ | .001 | .122 | .001 | 3.009 | .003 |
| | $X_2$ | .335 | .136 | .239 | 2.471 | .016 |
| | $X_3$ | .489 | .088 | .535 | 5.544 | .000 |
| a. Dependent Variable: Y | | | | | | |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 8 presents the t-test results, showing that Income ($X_1$), Premium ($X_2$), and Brand Image ($X_3$) each have significance values below 0.05 and t-counts greater than the t-table. This indicates that all three variables have a significant partial effect on the decision to use insurance services at PT Panin Dai-ichi Life Sales Office Medan, with Brand Image exerting the strongest influence.

**Simultan Test (F- Test)**

**Tabel 9. F-Test Results**

| ANOVA[a] | | | | | | |
|---|---|---|---|---|---|---|
| **Model** | | **Sum of Squares** | **Df** | **Mean Square** | **F** | **Sig.** |
| 1 | Regression | 830.970 | 3 | 276.990 | 21.954 | .000[b] |
| | Residual | 946.246 | 75 | 12.617 | | |
| | Total | 1777.215 | 78 | | | |
| a. Dependent Variable: Y | | | | | | |
| b. Predictors: (Constant), $X_3$, $X_1$, $X_2$ | | | | | | |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 9 presents the results of the F-test (simultaneous test). The analysis shows a significance value of 0.000 (<0.05) with an F-count of 21.954, which is greater than the F-table value of 2.73 (df1 = 3; df2 = 75). These results lead to the rejection of H0 and the acceptance of Ha, indicating that the independent variables Income ($X_1$), Premium ($X_2$), and Brand Image ($X_3$) jointly have a significant

and positive effect on the decision to use insurance services at PT Panin Dai-ichi Life Sales Office Medan.

**Coefficient of Determination (R²)**

**Table 10.  Results of the Coefficient of Determination Test (R²)**

| Model Summary$^b$ | | | | |
|---|---|---|---|---|
| **Model** | **R** | **R Square** | **Adjusted R Square** | **Std. Error of the Estimate** |
| 1 | .684$^a$ | .468 | .446 | 3.55199 |
| a. Predictors: (Constant), $X_3$, $X_1$, $X_2$ | | | | |
| b. Dependent Variable: Y | | | | |

Source: SPSS Calculation Results (Attached) version 22, 2025

Table 10 shows the results of the coefficient of determination test (R²). The Adjusted R Square value of 0.446 indicates that Income ($X_1$), Premium ($X_2$), and Brand Image ($X_3$) collectively explain 44.6% of the variation in the decision to use insurance services (Y), while the remaining 55.4% is influenced by other factors not included in the model.

**Discussion**

**The Effect of Income on Customer Decision to Use**

The results show that income has a significant effect on customer decision to use, with t = 3.009 > $t_{table}$ = 1.665 (sig. 0.003 < 0.05). This indicates that higher income increases customers' ability to purchase insurance products. This finding supports (Purnamasari, 2019), who also found income to be an important factor in purchasing life insurance, consistent with Maslow's hierarchy of needs, where financial stability enables individuals to fulfill security needs through insurance. For PT. Panin Dai Ichi Life, this suggests focusing marketing strategies on middle- to high-income customers.

**The Effect of Premium on Customer Decision to Use**

The premium variable also has a significant effect on customer decision to use (t = 2.471 > $t_{table}$ = 1.665; sig. 0.016 < 0.05). Customers tend to evaluate the premium in relation to the benefits offered. This is consistent with (Lestari, 2020), who found that affordable and well-structured premiums increase purchase intention, in line with utility theory. The implication is that PT. Panin Dai Ichi Life should design competitive and flexible premium structures, supported by clear communication of benefits, to enhance customer decisions and loyalty.

**The Effect of Brand Image on Customer Decision to Use**

Brand image demonstrates the strongest influence on customer decision to use (t = 5.544 > $t_{table}$ = 1.665; sig. 0.000 < 0.05). A positive image enhances customer trust and increases the likelihood of purchase. This finding is consistent with (Pratiwi, 2021) and (Aaker's, 2023) brand equity theory, which emphasize brand image as a key factor shaping consumer perceptions and trust. PT. Panin Dai Ichi Life should therefore strengthen its brand image through consistent communication, high-quality services, and reputation-building efforts.

**The Effect of Income, Premium, and Brand Image on Customer Decision to Use**

The F-test results (F = 21.954 > $F_{table}$ = 2.727; sig. 0.000 < 0.05) confirm that income, premium, and brand image simultaneously have a significant effect on customer decision to use. This supports (Ramadhani, 2022), who found that these three factors positively and significantly influence life insurance purchasing decisions. This is also in line with (Kotler's, 2016) consumer behavior theory, which highlights the role of personal (income), psychological (premium/value), and social (brand image) factors in decision - making. The implication is that PT. Panin Dai Ichi Life must integrate these aspects into its marketing strategy to strengthen customer trust, attract purchases, and maintain long-term loyalty.

**CONCLUSION**

The findings of this study indicate that Income ($X_1$), Premium ($X_2$), and Brand Image ($X_3$) each exert a positive and significant influence on customer decisions to use insurance services at PT. Panin Dai Ichi Life Sales Office Medan. Collectively, these three variables also have a significant positive impact on purchasing decisions. Moreover, the adjusted coefficient of determination (Adjusted R²) is 0.446, meaning that Income, Premium, and Brand Image account for 44.6% of the

variation in customer decision to uses, while the remaining 55.4% is explained by other factors beyond this research model.

**Suggestions**

Based on the results, discussion, and conclusions of this research, several suggestions can be made. First, the company should set insurance premiums that are in line with the financial conditions of the community. In addition, it is important to maintain a strong brand image by providing reliable and high-quality services so that more people are attracted to using insurance products. Second, for the Bachelor of Management Program at STIE IBMI, the results of this research are expected to serve as a reference in the library, enrich learning materials, and contribute to the development of future scientific studies. Third, future researchers are encouraged to further explore the 55.4% of variables not explained by this model by applying different methods and models such as incorporating work income, premium structures, or conducting in-depth interviews with respondents so that the data obtained is more varied and provides deeper insights compared to the use of structured questionnaires alone.

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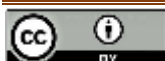
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