

Factor Analysis of Social Status, Lifestyle, Education in Consumer Behavior to Increase Loyalty in the Vehicle Insurance at PT. Jasaraharja Putera, Manado Branch

Yudhi Kevin, Silvya L. Mandey, Djurwati Soepeno

Master of Management Study Program, Postgraduate Program, Sam Ratulangi University, Indonesia

Abstract: Insurance companies are non-bank financial institutions that have a role that is not much different from banks, namely operating in the field of services provided to the public in overcoming risks that will occur in the future. The aim of this research is to analyze the influence of social status, lifestyle and education on consumer behavior to increase customer loyalty in vehicle insurance at PT Jasaraharja Putera, Manado branch. The analytical methods used are validity, reliability, classical assumptions, hypothesis testing and multiple linear regression analysis using the SPSS version 25 application. The results of the research partially show that Social Status, Lifestyle and Education have a positive and significant effect on Customer Loyalty in Vehicle Insurance at PT Jasaraharja Putera Manado Branch. Together the variables Social Status, Lifestyle and Education have a significant effect on Customer Loyalty in Vehicle Insurance at PT Jasaraharja Putera Manado Branch.

Key words: Social Status, Lifestyle, Education, Customer Loyalty.



This is an open-access article under the [CC-BY 4.0](https://creativecommons.org/licenses/by/4.0/) license

INTRODUCTION

Background

The development of information technology makes business competition in the global environment increasingly competitive and increasingly difficult. The large number of new competitors emerging in the same industry poses a threat to companies running their business. The birth of insurance in Indonesia has created competition between non-bank financial institutions to increasingly improve the quality of their services so as not to lose their market share. The ease of accessing insurance facilities makes it easy for consumers to differentiate the quality of one insurance service from another. For this reason, every insurance company must compete fiercely in improving the quality of its services so that satisfaction which leads to customer loyalty can be

achieved. Companies offering insurance services are currently faced with very sharp, complex competition and a rapidly changing business environment (Sewaka, et al. 2022).

Insurance companies are non-bank financial institutions that have a role that is not much different from banks, namely operating in the field of services provided to the public in overcoming risks that will occur in the future. Along with the development of the insurance business, insurance service providers must do many things to be able to win the competition and maintain their existence. Insurance products are a form of product that provides many uses for the survival of individuals, communities and companies. Therefore, consumer loyalty is important for the development of the insurance business in Indonesia.

Customer satisfaction can be an indicator of whether a company will continue to grow and develop. Satisfied customers will share pleasant experiences with other customers without being asked. On the other hand, dissatisfied customers can give the company a bad image from negative comments spread by customers. According to Kotler (2018) customer dissatisfaction is one of the factors that causes brand switching because dissatisfied customers will look for information about other products, and may stop buying products from a company and even influence other people not to buy that product. For this reason, companies must understand and pay attention to customer expectations and preferences. However, striving to meet or exceed customer expectations or create a satisfying experience is a challenge for almost all companies in all sectors, especially in financial sectors such as insurance where products are intangible and awareness is needed to improve services. Quality and providing the best customer experience to retain customers is increasing (Andranurviza et.al, 2022).

Social class refers to the grouping of people who are similar in their behavior based on their economic position in the market. Status groups reflect a community's expectations of lifestyle among each class and also positive or negative social estimates regarding the honor given to each class (Ilham and Hermawati, 2018). The influence of social class on consumer behavior can be seen from the purchase of daily necessities, how someone buys basic daily necessities or just for decoration in different social classes. Social classes of higher status will buy well-known branded necessities, in special places and at quite expensive prices. Meanwhile, social classes of lower status will buy necessities according to their abilities and in normal places (Ilham and Hermawati, 2018).

This change in lifestyle has an impact on the purchasing decision making process, which was initially inertia, which means the level of interest in the goods was low and there was no lengthy decision making, changing to limited decision making, namely the act of making a decision to buy a product that requires certain considerations and information including the quality of the product to be purchased (Sukmawati, 2020). A person's lifestyle influences purchasing behavior, which can determine many individual consumption decisions. Another factor that can influence purchasing decisions is the price of a product. Price is a variable that can be controlled and determines the acceptance of a product by consumers (Solihah, 2019).

Jasa Raharja Putera offers various commercial insurance products, both for individuals and corporations. The following are the insurance products offered: Motor vehicle insurance, vehicle insurance, personal accident insurance, travel insurance, micro-insurance for public transport passengers, property insurance, goods transport insurance, legal liability insurance, construction and engineering insurance, surety bonds and bank guarantees. The insurance products offered by Jasa Raharja Putera are designed not only to provide protection against financial risks, but also to create a safe, reliable and long-term customer experience. By providing various types of protection from vehicles, travel, property, to construction and legal projects, Jasa Raharja Putera is able to reach various needs of the community, both individuals and corporations.

Comprehensive type of vehicle insurance is protection against the risk of vehicle loss ranging from minor to total damage, according to the coverage written in the policy. Below is a table regarding the number of policies from 2020-2024, data obtained from PT Jasaraharja Putera Manado Branch.

Table 1. Vehicle Insurance Policies in Manado Branch 2020-2024

Year	Number of Policy	Number of New Policy	Number of Renewal Policy
2020	147	39	108
2021	206	68	138
2022	238	132	106
2023	212	104	108
2024	281	99	182

Source: PT Jasaraharja Putera Manado Branch, (2025)

Based on Table 1.1, in 2019 the total number of policies recorded was 209, consisting of 96 new policies and 113 renewal policies. In 2020, there was a decrease in the overall number of policies. However, in 2021, the number of policies increased again, with the number of renewal policies reaching 138. Furthermore, in 2022, the total number of policies increased to 238, with 132 of them being new policies. This was accompanied by a decrease in the number of renewal policies to 106. Meanwhile, in 2023, the number of policies will decrease to 212, with 104 new policies. However, there has been an increase in the number of renewals. In 2024, the number of policies will again increase significantly to 281, with renewal policies reaching 182. However, the number of new policies will actually decrease to 99.

This type of policy is a big challenge for every insurance company, because products with attractive features at PT Jasaraharja Putera Manado Branch are difficult to design and price accurately, and any mistakes in the process can have fatal financial consequences. Based on the general description above, the author will conduct research on the influence of consumer behavior factors consisting of social status, lifestyle and education on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance.

Research purposes

The aim of this research is to:

1. To analyze whether social status, lifestyle and education level simultaneously influence consumer loyalty in vehicle insurance at PT Jasaraharja Putera Manado Branch.
2. To analyze whether social status influences consumer loyalty in vehicle insurance at PT Jasaraharja Putera Manado Branch.
3. To analyze whether lifestyle influences consumer loyalty in vehicle insurance at PT Jasaraharja Putera Manado Branch.
4. To analyze whether the level of education influences consumer loyalty in vehicle insurance at PT Jasaraharja Putera Manado Branch.

LITERATURE REVIEW

Marketing Management

Kotler & Keler (2017), marketing management is a target market to attract, retain and increase consumers by creating and providing good sales quality. According to Tjiptono, 2016, overall marketing management is the way a company does business by preparing, determining and distributing products, services and ideas that can meet the needs of the target market. Based on the two statements that have been explained by several experts, the researcher concludes that

marketing management is a science that is applied to a business to keep it alive through the process of planning, implementing and controlling marketing concept creation programs.

Consumer Behavior

Solomon (2019) consumer behavior is a study that processes the involvement of individuals and groups in selecting, purchasing, using, or disposing of products, services, ideas, or experiences to satisfy their needs and desires. Consumer behavior is presented as a field of study that analyzes how people, groups, and organizations select, purchase, use and dispose of goods, services, concepts, or experiences to satisfy needs and desires and negative reinforcement, initially consumers seek convenience. and satisfaction (Schiffman & Wisenblit, 2019).

Customer Loyalty

Customer loyalty can generally occur after customers feel very positive about a product or service that is used and felt by Rosalina et al. (2019). According to Kotler and Keller (2016), customers will usually be loyal or stay with the same company's choice in consuming its products after the customer feels happy. Loyalty refers to a customer's high level of positive brand evaluation, seen from the customer's purchasing activity. Customer loyalty can be seen from customer attitudes and behavior as well as the level of purchasing and voluntarily providing positive feedback on the company's products/services to others. Indicator to see how loyal customers are to a product. The customer loyalty dimension is formed by 4 aspects or dimensions, namely (Pertiwi et al. 2022): making regular purchases, purchasing between service product lines, recommending to others and showing immunity to competing products.

Social Status

Social status may serve better as a basis for market segmentation of durable goods than consumer income. Social class is also a determining factor in shopping and watching television (Triwijayati et al. 2019). Social status in consumer behavior is very clearly visible in society, such as purchasing goods to meet consumers' daily needs. Purchases from those with the lowest social status are usually less than purchases from those with the highest social status. Therefore, it can be concluded that social status is very influential in purchasing ability (Zakia et al. 2022).

Indicators that can influence social status, according to Damiani (2017) state that indicators that can influence social status are: employment, education, income.

Lifestyle

Lifestyle can be interpreted through a person's activities, a person's interests, and personal opinions. It can be described by a person's treatment of the environment and each other, namely the way they live, allocate their money and spend their time (Aulianigrum and Rochmawati, 2021). Lifestyle shows how people live, how they spend their money and how they allocate their time. So it can be concluded that lifestyle is a person's lifestyle which is expressed in their activities, interests and opinions in spending their money and how they allocate their time. Lifestyle reflects a consumer pattern that describes a person's choices for how he uses his time and money. So, the definition above can be concluded that lifestyle better describes a person's behavior, namely how he lives, uses his money and utilizes his time (Haryanti, 2021). Lifestyle indicators have AIO components according to Setiadi (2015:82), including: activities, interests, opinions.

Education

Moses' education is a systematic process of transferring knowledge from one person to another according to standards set by experts. With the transfer of this knowledge, it is hoped that behavioral attitudes, maturity of thinking and personality maturity can be changed into formal education and informal education. According to Teguh Triwiyanto (2004) education is an effort to

attract something within humans as an effort to provide programmed learning experiences in the form of formal, non-formal and informal education at school and outside school, which lasts a lifetime with the aim of optimizing individual abilities so that in the future they can play their life roles appropriately. Meanwhile, according to Sugihartono (2007) education is a conscious and planned effort carried out by educators to change human behavior, both individually and in groups to mature humans through the teaching and training process. Yuriko and Pradana's (2021) education indicators include: knowledge, understanding.

Previous Research

Basit and Fulvia (2020) stated that personally has a positive and significant influence on insurance policy sales at PT Jasa Rahharja Putera, Mataram Branch.

Ilham and Hermawati (2018) stated that social class has a positive and significant effect on consumer behavior.

Putra et al. (2022) who stated that lifestyle has a positive and significant effect on customer loyalty.

Research Model and Hypothesis

Research Model

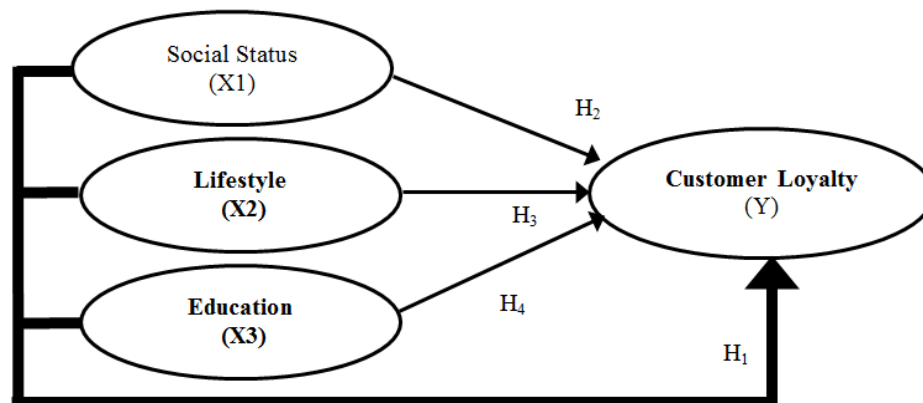


Figure 1. Research Model

Source: Data Process, 2024

Hypothesis

H₁: Social status, lifestyle and education are thought to jointly influence customer loyalty of PT Jasaraharja Putera Manado Branch vehicle insurance.

H₂: Social status is thought to influence customer loyalty (Y) PT Jasaraharja Putera Manado Branch vehicle insurance.

H₃: Lifestyle is thought to influence customer loyalty (Y) PT Jasaraharja Putera Manado Branch vehicle insurance.

H₄: Education is thought to influence customer loyalty (Y) PT Jasaraharja Putera Manado Branch vehicle insurance.

Research methods

Sugiyono (2021) quantitative research method as a type of research carried out in a systematic, planned and well-organized manner. This research is research with a type of problem in the form of two or more variables. To identify facts or events, these are the variables that influence the independent variables, namely status, lifestyle and education, while the dependent variable is customer loyalty.

Location and Research Objects

Researchers discover phenomena in locations that have been designated as research settings. A theory is tested empirically before being included in temporary data, as explained by Moleong (2018: 127). Once the researchers are in the field, the data will be compared and verified. This research focuses on vehicle insurance users of PT Jasaraharja Putera Manado Branch.

Data collection technique

The data collection technique was carried out by distributing questionnaires online using Google Form to PT Jasaraharja Putera vehicle insurance users. Manado Branch. Additional information was obtained through library research, namely a method that examines various theories relevant to this research, with data sources originating from various reference books and scientific research, including theories about status, lifestyle, education and customer loyalty.

Research Population and Sample

Population is a generalized area consisting of objects or subjects with certain quantities and characteristics determined by researchers to be studied and conclusions drawn (Sugiyono, 2016: 135). This population consists of 281 PT Jasaraharja Putera vehicle insurance users.

Sugiyono (2018) states that the sample is part of the number and characteristics of the population. The reason this research uses a saturated sampling technique is because the population is small, so the sample in this research used as respondents was 100 customers.

Research Instrument Scale

According to Sugiyono (2018:93), the Likert Scale is used to evaluate the attitudes, views and perceptions of individuals or groups of individuals towards social phenomena. The questionnaire used in this case uses a Likert scale format in the form of a checklist. By using a Likert scale, the variables measured are broken down into variable indicators. These indicators then become the basis for compiling instrument items which can be in the form of statements or questions.

Data Analysis Methods

Multiple linear regression is a regression model that involves more than one independent variable. Multiple linear regression analysis was carried out to determine the direction and how much influence the independent variable has on the dependent variable (Ghozali, 2018).

RESEARCH RESULTS AND DISCUSSION

Research result

It can be seen that the male gender is the largest at 70 or 70% of the respondents, while the female gender is the smallest at 30 or 30% of the respondents. This shows that most of the respondents were men in the activity of using PT Jasaraharja Putera Manado Branch vehicle insurance that this researcher met.

The test criteria taken are based on probability values with the IMB SPSS Statistics 25 application.

Table 2. Kolmogorov-Smirnov Normality Test Results

Unstandardized Residual

N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.42608931
Most Extreme Differences	Absolute	.084
	Positive	.075

	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.076 ^c

Source: Data Process, 2024

If the significance value (sig) > 0.05 , then the research data is normally distributed. Conversely, if the significance value (sig) < 0.05 , then the research data is not normally distributed. The significance value (sig) shows $0.76 > 0.05$, so this means that the frequency distribution comes from a normally distributed population.

The summary model processed using the SPSS version 25 program obtained the following results:

Table 3. R-Square Determination Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.785 ^a	.617	.605	.43270	1.762

Source: Data Process, 2024

It can be seen that the relationship or correlation between social status, lifestyle and education on customer loyalty can be seen through the correlation coefficient. The results of the correlation coefficient or R are 0.785, this shows that the relationship between social status, lifestyle and education on customer loyalty in vehicle insurance is 78.5%, and the Adjusted R Square value is 0.605. This means that the ability of the independent variable to explain the dependent variable is 60.5%, the remaining 39.5% is explained by other variables not discussed in this research. It can also be seen that the result of the Coefficient of Determination or R square is 0.617 which shows that 61.7% of social status, lifestyle and education influence customer loyalty while the remaining 38.3% is influenced by other variables not examined in this research.

The results of simultaneous hypothesis testing (F Test) can be seen below:

Table 4. F Test Results

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	28.925	3	9.642	51.497	.000 ^b
	Residual	17.974	96	.187		
	Total	46.898	99			

Source: Data Process, 2024

Based on the test results in Table 5.12 above, it can be seen that the Fcount value is 51,497 with the Ftable value being 2.46 so that the Fcount value \geq Ftable or $51,497 \geq 2.46$ and a significant level of $0.000 \leq 0.05$, it can be concluded that the variables of social status, lifestyle and education simultaneously have a significant effect on customer loyalty in PT Jasaraharja Putera Branch vehicle insurance. Manado, So Hypothesis one can be accepted.

The results of partial hypothesis testing (t test) can be seen below:

Table 5. t Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.458	.338		1.358	.178
	Social Status (X1)	.234	.088	.264	2.657	.009
	Lifestyle (X2)	.364	.087	.422	4.202	.000
	Education (X3)	.289	.065	.239	4.423	.000

Source: Data Process, 2024

1. Social status obtained a t value of $2,657 \geq t \text{ table } 1,660$, and $\text{sig } 0.009 \leq 0.05$ so it can be concluded that H2 is accepted, which means there is a positive and significant influence of social status on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance, so Hypothesis two can be accepted.
2. Lifestyle obtained a t value of $4,202 \geq t \text{ table } 1,660$, and $\text{sig } 0.000 \leq 0.05$ so it can be concluded that H3 is accepted, which means there is a positive and significant influence of lifestyle on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance, so Hypothesis three can be accepted.
3. Education obtained a t value of $4,423 \geq t \text{ table } 1,660$, and $\text{sig } 0.000 \leq 0.05$ so it can be concluded that H4 is accepted, which means there is a positive and significant influence of education on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance, so Hypothesis four can be accepted.

Discussion

The influence of social status, lifestyle, education on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance

Social status, lifestyle and education together have a significant effect on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance. These results are in line with the research findings of Basit and Fulvia (2020) which stated that personal had a positive and significant influence on insurance policy sales at PT Jasa Rahharja Putera, Mataram Branch. These results are in line with the research findings of Putra et al. (2022) who stated that lifestyle has a positive and significant effect on customer loyalty. These results are also in line with the research findings of Priadi et al. (2019) who stated that education has a positive and significant influence on customer decisions regarding insurance services. The combination of these factors can complement each other and shape customer preferences and behavior towards PT Jasaraharja Putera Manado Branch insurance products.

A person's social status can influence access, financial capabilities, and social networks. People with higher social status may have better access to higher quality information, education, and insurance services. They may also have social networks that influence their preferences for certain brands or types of insurance. An individual's lifestyle may reflect different protection needs. For example, someone who has an active lifestyle might look for insurance that protects against sports injuries. The use of technology in lifestyle can also influence preferences for online insurance or technology-based services. A higher level of education is often associated with a better understanding of insurance products, analytical skills, and trust in financial institutions. People with higher levels of education tend to make more informed decisions and choose products that suit their needs.

The influence of social status on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance

Social status has a positive and significant effect on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance. These results are in line with the research findings of Basit and Fulvia (2020) which stated that personally had a positive and significant influence on insurance policy sales at PT Jasa Rahharja Putera, Mataram Branch. These results are also in line with the research findings of Ilham and Hermawati (2018) which state that social class has a positive and significant effect on consumer behavior. Meanwhile, these results are not in line with the research findings of Pradana and Rohman (2016) which stated that social status does not have a positive and significant effect on interest in insurance. A person's social status can influence customer loyalty in PT Jasaraharja Putera Manado Branch insurance in several ways.

Access to information and education: People with higher social status may have better access to information, education, and understanding of insurance benefits. They tend to be more aware of required insurance coverage and may become more loyal customers. More comprehensive insurance options: People with higher social status may have greater resources to choose an insurance package that is more comprehensive and suits their needs. They may be more inclined to maintain an insurance policy that provides broader coverage.

Trust in brand and quality of service: People with higher social status may tend to choose insurance companies that are considered more prestigious or have a good reputation. Brand and service quality can be an important factor in maintaining customer loyalty from this group. Influence and social networks: Higher social status is often associated with extensive social networks. Recommendations from a strong social environment can influence a person's decision in choosing insurance. People with higher social status may have greater influence in influencing others in their environment to use insurance services from the same company. Ability to pay higher premiums: People with higher social status may be more financially able to pay higher premiums for better insurance. This can contribute to loyalty as they can maintain better protection.

The influence of lifestyle on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance

Lifestyle has a positive and significant effect on customer loyalty in vehicle insurance at PT Jasaraharja Putera Manado Branch. These results are in line with the research findings of Putra et al. (2022) who stated that lifestyle has a positive and significant effect on customer loyalty. These results are also in line with the research findings of Arsita and Sanjaya (2021) which state that lifestyle has a positive and significant influence on purchasing decisions. Lifestyle can influence customer loyalty in PT Jasaraharja Putera Manado Branch insurance in several ways: Financial consistency and reliability: A person's lifestyle often reflect their financial stability and the values they adhere to. People who have a stable and regular lifestyle tend to be more loyal customers because they may be better able to maintain their insurance and appreciate the benefits of long-term protection.

Insurance choices that suit their lifestyle: Customers tend to be more loyal if they feel that the insurance product, they have suited their needs and lifestyle. For example, a physically active person may be more interested in insurance that offers protection against sports injuries. Use of technology: People who are technologically active or use apps regularly may be more interested in insurance companies that offer technology-based services, such as online claims or 24/7 customer service. This can influence customer loyalty because of the convenience and comfort it provides.

Interest in change and innovation: Customers who are interested in innovation and change may be more inclined to switch insurance if there is an offering that better suits their needs. Therefore, insurance companies need to continue to innovate to maintain loyal customers. Interaction and communication: A lifestyle that requires intense communication or a lack of free time can affect customer loyalty. If insurance companies can communicate in an appropriate manner and provide responsive service, customers are more likely to remain loyal.

The Effect of Education on Customer Loyalty in PT Jasaraharja Putera Manado Branch Vehicle Insurance

Education has a positive and significant effect on customer loyalty in PT Jasaraharja Putera Manado Branch vehicle insurance. These results are in line with the research findings of Priadi et al. (2019) who stated that education has a positive and significant influence on customer decisions regarding insurance services. A person's education can have a significant influence on customer loyalty in PT Jasaraharja Putera Manado Branch insurance.

A higher level of education often corresponds to a better understanding of insurance products, terms, and benefits offered. More educated customers tend to make more informed decisions, which can impact loyalty to a particular insurance product. People with more education may be more adept at analyzing the various insurance options available, comparing benefits, premiums and terms, so they are more likely to choose a policy that suits their needs. This can contribute to higher levels of loyalty because decisions are made more rationally.

A higher level of education can result in greater trust in financial institutions, including insurance companies. More educated people may be more inclined to trust the information provided by insurance companies, which in turn may influence their loyalty to those companies. People with more education may have a better chance of getting a job with a higher income. This may make them more able to pay higher insurance premiums and choose more comprehensive insurance plans.

Higher education is often associated with awareness of the importance of long-term financial planning. Financially educated people tend to be more committed to long-term insurance coverage, which can lead to loyalty to the insurance company they choose.

CONCLUSION AND SUGGESTION

Conclusion

The results of this research show that social status, lifestyle and education influence customer loyalty in the insurance service PT Jasaraharja Putera Manado Branch, so the following conclusions can be drawn:

1. Social status, lifestyle and education together have a significant effect on customer loyalty to the insurance services of PT Jasaraharja Putera Manado Branch.
2. Partially, social status has a positive and significant effect on customer loyalty in the insurance services of PT Jasaraharja Putera, Manado Branch.
3. Partially, lifestyle has a positive and significant effect on customer loyalty in the insurance services of PT Jasaraharja Putera, Manado Branch.
4. Partially, education has a positive and significant effect on customer loyalty at the insurance service PT Jasaraharja Putera Manado Branch.

Suggestion

Based on the conclusions above, recommendations can be given as material for consideration and benefits in making decisions:

1. To increase and improve customer loyalty, this can be done by continuing to pay attention to people's lifestyles according to needs, checking impressions and advertising quality, and setting balanced prices. In order to support or complete input on purchasing decisions.
2. It is recommended to carry out further research. Future research is expected to be able to test important variables such as brand satisfaction, brand trust, and brand affection which can influence purchasing decisions.

REFERENCE

1. Arsita N, Sanjaya F. V (2021) "Pengaruh Gaya Hidup dan Trend Fashion Terhadap Keputusan Pembelian Online Produk Fashion Pada Media Online Instagram", Jurnal Ilmu Manajemen Saburai. Vol 7(2), 125-131.
2. Aulianingrum, R. D., & Rochmawati. (2021). Pengaruh Literasi Keuangan, Status Sosial Ekonomi Orang Tua, Dan Gaya Hidup Terhadap Pengelolaan Keuangan Pribadi Siswa. Jurnal

- Pendidikan Ekonomi: Jurnal Ilmiah Ilmu Pendidikan, Ilmu Ekonomi, Dan Ilmu Sosial, 15(2), 198–206. <https://doi.org/10.19184/jpe.v15i2.24894>
3. Basit A, Fulvia I. N (2020) “Pengaruh Personal Selling dan Advertising Terhadap Penjualan Polis Asuransi Pada PT. Jasa Raharja Putera Cabang Mataram”, Jurnal Pendidikan Ekonomi. Vol 5(2), 77-89. <http://jurnal.stkipppersada.ac.id/jurnal/index.php/JPE>
 4. Brabo, N. A., Iswanti, H., & Pratiwi, A. (2022). *Pengaruh kualitas pelayanan, kualitas produk dan pengalaman konsumen terhadap loyalitas pelanggan melalui kepuasan pelanggan*. Syntax Literate: Jurnal Ilmiah Indonesia, 8(1), 150–165.
 5. Ghozali, Imam. 2018. *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro: Semarang.
 6. Hariyanti, N dan Wirapraja, A. 2018. Pengaruh Influencer Marketing Sebagai Strategi Pemasaran Digital Era Moderen (Sebuah Studi Literatur). Jurnal eksekutif Volume 15; 113-146.
 7. Ilham, Hermawati (2018) “Pengaruh Faktor Kelas Sosial Terhadap Perilaku Konsumen Dalam Pemilihan Pakaian di Desa Lagego Kecamatan Burau Kabupaten Luwu Timur”, Journal of Islamic Management And Bussines. Vol 1(1), 17-24. <https://doi.org/10.31933/jimt.v3i5>
 8. Kotler, Philip and Gary Amstrong. 2018. Principles of Marketing. Edisi 15 Global Edition. Pearson.
 9. Kotler, Philip and Lane Keller. 2017. Marketing Manajement, 15th Edition New Jersey: Pearson Pretice Hall, Inc.
 10. Moleong, Lexy J. 2018. Metodologi Penelitian Kualitatif. Bandung: PT Rosdakarya. Edition, John Wiley & Sons Inc. New York, US.
 11. Pertiwi, M. I. DKK. (2016). Pengaruh Bauran Pemasaran Terhadap Keputusan Pembelian. Malang : Jurnal Administrasi Bisnis, Vol. 37, No. 1, Diakses Melalui <http://administrasibisnis.studentjournal.ub.ac.id/index.php/jab/article/view/1447>
 12. Priadi, A. D., & Hidayat, R. (2019). *Pengaruh pendapatan, tingkat pendidikan, dan kesehatan terhadap keputusan nasabah dalam memilih jasa asuransi (Studi pada PT. Asuransi Jiwa Syariah Bumiputera di Kota Bandar Lampung)*. Skripsi Sarjana, Universitas Islam Negeri Raden Intan Lampung.
 13. Prio Pratomo, T., Putra Yuriko, D., & Pradana, M. (2021). *Signifikansi Tingkat Pendidikan dan Loyalitas Karyawan di Divisi Produksi PT XYZ*. Jurnal Inspirasi, 7(2), 45–56.
 14. Putra R. A, et al., (2022) “Pengaruh Gaya Hidup, Lingkungan Fisik, dan Persepsi Harga terhadap Loyalitas Pelanggan Lottemart”, Jurnal Ekonomi dan Manajemen. Vol 2(1), 71-85.
 15. Rosalina, M., Qomariah, N., & Sari, M. I. (2019). Dampak Promosi, Harga Dan Kualitas Produk Terhadap Loyalitas Konsumen Oppo Smartphone. Jurnal Penelitian IPTEKS, 4(2), 161–174.
 16. Schiffman, L. G. & Wisenblit, J.. 2019. Consumer Behavior, 20th Edition, Global Edition. United Kingdom : Pearson.
 17. Setiadi, N. J. (2015). *Perilaku Konsumen: Perspektif Kontemporer pada Motif, Tujuan, dan Keinginan Konsumen*. Jakarta: Kencana.
 18. Sewaka, I. N. A., Putra, I. M. A., & Dewi, A. A. A. (2022). *Analisis kinerja keuangan perusahaan asuransi di Indonesia selama masa pandemi COVID-19*. Jurnal Manajemen dan Bisnis, 19(2), 123–135.

19. Solihah, S., Widarko, A., & Hufron, M. (2019). *Pengaruh Keragaman Menu, Harga, dan Citra Merek terhadap Keputusan Pembelian Ulang (Studi Kasus pada Konsumen Sego Sambal Sarumpet Malang)*. Jurnal Ilmiah Riset Manajemen, 8(19), 1–10.
20. Solomon, M. R. (2018). *Consumer Behavior : Buying Having and Being*. England : Pearson Educated Limited.
21. Sugihartono *et al.* 2007. *Psikologi Pendidikan*. Yogyakarta: UNY Pers.
22. Sugiyono. 2018. *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
23. Sugiyono. 2021. *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
24. Sukmawati, N., & Ekasasi, S. R. (2020). *Pengaruh Gaya Hidup, Kualitas Produk, dan Promosi terhadap Keputusan Pembelian Produk Makanan Sehat Soyjoy di Yogyakarta*. Jurnal Cakrawangsa Bisnis, 1(1), 17–28.
25. Tjiptono, F. (2016). *Pemasaran: Esensi dan Aplikasi*. Yogyakarta: Andi.
26. Triwijayati, Anna dan Deviga Bau Pradipta. 2018. “Kelas Sosial vs Pendapatan: Eksplorasi Faktor Penentu Pembelian Consumer Goods dan Jasa”, Jurnal Ekonomi. 23 (2).
27. Triwiyanto, T. (2014). *Pengantar Pendidikan*. Jakarta: Bumi Aksara.
28. Zakia A, Adisti A. A, Asmarani A (2022) “Faktor-Faktor Yang Mempengaruhi Kelas Sosial : Gaya Hidup, Daya Beli dan Tingkat Konsumsi”, Jurnal Ilmu Manajemen Terapan. Vol 3(5), 449-457.