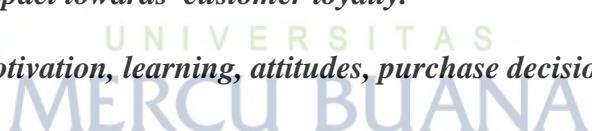


ABSTRACT

Todays customers' needs for insurance protection is considered important. The public need protection for their property. The problem of this study is how far the impact of motivation, learning, and attitudes towards purchasing decisions and their impact on customer loyalty. This study aims to analyze the effect of motivation, learning, and customer attitudes on purchase decisions and its impact on customer loyalty. Path analysis was employed as research method. The survey was conducted with a causal approach and using a questionnaire with convenience sampling technique. Population are all individual motor vehicles policyholders of PT. Asuransi Ramayana Tbk. which amounted to 3,000 in 3 branch offices, and taken 100 samples as a case study. From the analysis of the equation substructure 1 and 2 can be concluded that motivation, learning, and customer attitudes simultaneously giving a positive influence on purchase decisions. Motivation, learning, and customer attitudes partially has a positive influence on purchase decisions. Analysis showed that motivation, learning, and behavior simultaneously have a significant impact on customer loyalty. Likewise, the effect separately showed that motivation, learning, and the attitude of the customer has a significant impact on customer loyalty. Customer loyalty can also be built through the purchase decisions of consumers. The attitude of the customers have a dominant influence towards purchasing decisions and customer loyalty. It is recommended that company take notice and learn the attitude of the customer, because the customer attitude will influence purchasing decisions and has significant impact towards customer loyalty.

Keywords: motivation, learning, attitudes, purchase decision, customer loyalty



ABSTRAK

Kebutuhan nasabah akan perlindungan asuransi adalah merupakan suatu kebutuhan yang dewasa ini sudah dianggap penting. Masyarakat membutuhkan perlindungan atas keselamatan harta bendanya. Perumusan masalah yaitu sejauh mana faktor motivasi, pembelajaran, dan sikap terhadap keputusan pembelian dan dampaknya terhadap loyalitas nasabah. Penelitian ini bertujuan untuk menganalisis pengaruh motivasi, pembelajaran, dan sikap nasabah terhadap keputusan pembelian dan dampaknya terhadap loyalitas nasabah. Metode penelitian dengan menggunakan analisis jalur. Survey dilakukan dengan pendekatan kausal dan menggunakan kuesioner dengan teknik *convenience sampling*. Populasi adalah semua pemegang polis individu kendaraan bermotor PT. Asuransi Ramayana Tbk. yang berjumlah 3,000 di 3 kantor cabang, dan diambil 100 sampel sebagai studi kasus. Dari hasil analisis persamaan substruktur 1 dan 2 dapat disimpulkan bahwa motivasi, pembelajaran, dan sikap nasabah secara bersama-sama berpengaruh positif terhadap keputusan pembelian. Motivasi, pembelajaran, dan sikap nasabah secara parsial berpengaruh positif terhadap keputusan pembelian. Analisis menunjukkan bahwa motivasi, pembelajaran, dan sikap secara bersama-sama memiliki dampak yang signifikan terhadap loyalitas pelanggan. Demikian juga, efeknya secara terpisah menunjukkan bahwa motivasi, pembelajaran, dan sikap nasabah, memiliki dampak yang signifikan terhadap loyalitas nasabah. Loyalitas nasabah juga dapat dibangun melalui keputusan pembelian konsumen. Sikap nasabah memiliki pengaruh dominan terhadap keputusan pembelian dan loyalitas nasabah. Disarankan agar perusahaan memperhatikan dan mempelajari sikap nasabah, karena sikap nasabah akan mempengaruhi keputusan pembelian dan berdampak signifikan pada loyalitas nasabah.

Kata kunci: motivasi, pembelajaran, sikap, keputusan pembelian, loyalitas nasabah