

**KEMENTERIAN RISET, TEKNOLOGI, DAN PENDIDIKAN TINGGI  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS AIRLANGGA**

**PROGRAM STUDI : EKONOMI ISLAM  
DAFTAR No. : .....**

**ABSTRAK**

**SKRIPSI SARJANA EKONOMI ISLAM**

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TAHUN PENYUSUNAN : 2016

**JUDUL :**

Pengaruh Biaya Operasional, Hasil Investasi, dan Klaim Terhadap Kontribusi Pada Perusahaan Asuransi Jiwa Syariah di Indonesia Periode 2013-2015

**ISI :**

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh secara parsial dan simultan Biaya Operasional, Hasil Investasi, dan Klaim terhadap Kontribusi Peserta pada Perusahaan Asuransi Jiwa Syariah di Indonesia periode 2013-2015. Penelitian ini menggunakan pendekatan kuantitatif. Teknik pengambilan sampel adalah dengan *purposive sampling* dan didapatkan 19 perusahaan asuransi jiwa syariah di Indonesia sebagai subjek penelitian. Teknik analisis yang digunakan adalah regresi data panel dengan menggunakan *fixed effect model* (FEM).

Hasil penelitian ini menunjukkan bahwa secara parsial dan simultan, biaya operasional, hasil investasi, dan klaim berpengaruh signifikan dan positif terhadap kontribusi dengan persamaan  $KNTRBS = 67051,80 + 0,578102BO + 2,605768HI + 1,427397KLM$ . Hasil penelitian ini menggambarkan bahwa jumlah kontribusi memiliki pengaruh penting dalam kegiatan operasional perusahaan asuransi jiwa syariah. Besarnya kontribusi yang diterima diharapkan dapat menutupi biaya yang dikeluarkan untuk operasional perusahaan, dapat diinvestasikan sehingga mampu mencapai *expected return* perusahaan, dan dapat membayar klaim kepada peserta.

**Kata Kunci** : Asuransi Jiwa Syariah, Biaya Operasional, Hasil Investasi, Klaim, Kontribusi

**MINISTRY OF RESEARCH, TECHNOLOGY AND HIGHER  
EDUCATION  
FACULTY OF ECONOMICS AND BUSINESS  
AIRLANGGA UNIVERSITY**

**STUDY PROGRAM: ISLAMIC ECONOMY  
LIST NO. :**

**ABSTRACT  
ISLAMIC ECONOMY GRADUATE THESIS**

**NAME : RISMA KARTIKA MULYA W.  
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**TITLE:**

The Effect of Operational Costs, Investment and Claims Against Contributions at Syariah Life Insurance Companies in Indonesia during 2013-2015

**CONTENT:**

The purpose of this study is to determine the effect of operating costs, investment and claims partially and simultaneously against the contribution to the shariah life insurance companies in Indonesia during 2013-2015. This study uses quantitative approach. The types and sources of data used are secondary data. The sampling technique is *purposive sampling* and there were 19 shariah life insurance company in Indonesia, a number of three companies in the form of the Pure Shariah Company (*full fledged*) and 16 shariah units as the research subjects. The technique used is regression analysis using fixed effect model (FEM) panel data.

The results of this study indicate that the operating expenses, investment returns and claims partially and simultaneously are significant and have positive impact on the contribution to the KNTRBS equation =  $67051.80 + 0,578102BO + 2,605768HI + 1,427397KLM$ . The results of this study illustrate that the number of contributions have an important influence in the operations of sharia life insurance companies. The amount of contributions received is expected to cover the costs incurred for the company's operations, they can be invested so as to achieve the company's expected return, and to pay claims to the participants of sharia life insurance.

**Keywords:** sharia life insurance, operating expenses, investment, claims, contribution