

ANALYSIS OF THE INFLUENCE OF RELIGIOSITY, WORK MOTIVATION, AND PRODUCT UNDERSTANDING ON AGENT PREFERENCES IN MARKETING INSURANCE PRODUCTS AT PT. PRUDENTIAL CBD POLONIA, MEDAN

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ABSTRACT

This research investigates the effects of religiosity, work motivation, and product understanding on agents' preferences in marketing insurance products at PT. PRUDENTIAL CBD Polonia, Medan. A quantitative research design was adopted by applying a cross-sectional survey. The research involved a population of 228 insurance agents, from which 145 respondents were selected using the Slovin sampling technique. Data were obtained through structured questionnaires based on a Likert scale and supported by company documentation. The proposed relationships among variables were examined using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) method with SmartPLS 4.1 software, covering the evaluation of both the measurement model and the structural model. The empirical findings reveal that religiosity, work motivation, and product understanding each exert a positive and statistically significant influence on agents' preferences in marketing insurance products. In addition, product understanding significantly enhances work motivation. The mediation analysis further demonstrates that work motivation significantly mediates the relationship between product understanding and agent preferences, whereas the indirect influence of religiosity through work motivation is not statistically significant. These findings enrich the existing body of knowledge on insurance marketing by emphasizing the importance of product understanding and work motivation as key determinants of agents' marketing preferences. From a practical perspective, the results indicate that insurance companies should strengthen product knowledge training and implement effective motivational strategies to improve agents' marketing performance and support better decision-making.

Keywords: Religiosity, Work Motivation, Product Understanding, Agent Preferences, Insurance.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh religiusitas, motivasi kerja, dan pemahaman produk terhadap preferensi agen dalam memasarkan produk asuransi di PT. PRUDENTIAL CBD Polonia Medan. Penelitian menggunakan pendekatan kuantitatif dengan metode survei yang menerapkan desain *cross-sectional*. Populasi penelitian berjumlah 228 agen asuransi, sedangkan sampel sebanyak 145 responden ditentukan dengan menggunakan rumus Slovin. Data penelitian diperoleh melalui penyebaran kuesioner yang disusun berdasarkan skala Likert serta didukung oleh data dokumentasi perusahaan. Seluruh data dianalisis menggunakan metode *Partial Least Squares–Structural Equation Modeling* (PLS-SEM) melalui perangkat lunak SmartPLS 4.1 dengan melakukan evaluasi terhadap model pengukuran (*measurement model*) dan model struktural (*structural model*). Hasil analisis menunjukkan bahwa religiusitas, motivasi kerja, dan pemahaman produk masing-masing memberikan pengaruh positif dan signifikan terhadap preferensi agen dalam memasarkan produk asuransi. Selain itu, pemahaman produk terbukti berpengaruh positif dan signifikan dalam meningkatkan motivasi kerja. Pengujian efek mediasi juga memperlihatkan bahwa motivasi kerja mampu memediasi secara signifikan hubungan antara pemahaman produk dan preferensi agen. Sebaliknya, pengaruh tidak langsung religiusitas terhadap preferensi agen melalui motivasi kerja tidak menunjukkan signifikansi statistik. Temuan penelitian ini memperkaya kajian di bidang pemasaran asuransi dengan menegaskan bahwa pemahaman produk dan motivasi kerja merupakan faktor yang berperan penting dalam membentuk preferensi agen. Dari sisi praktis, hasil penelitian mengindikasikan bahwa perusahaan asuransi perlu memperkuat program pengembangan pengetahuan produk serta meningkatkan strategi pemberian motivasi guna mengoptimalkan kinerja pemasaran dan mendukung kualitas pengambilan keputusan para agen.

Kata kunci: Religiusitas, Motivasi Kerja, Pemahaman Produk, Preferensi Agen, Asuransi.

INTRODUCTION

The financial services sector has shown significant growth, particularly in the insurance industry. Insurance serves as a financial instrument that provides protection against various risks and helps manage life's risks, such as accidents, illness, and death.¹ Law of the Republic of Indonesia Number 40 of 2014 defines insurance as a contractual arrangement between an insurer and a policyholder in which the insurer agrees to provide compensation for losses arising from unforeseen or uncertain events.² Therefore, insurance serves not only as financial protection but also as part of a risk management system that supports the economic stability of society. In Indonesia, the development of the insurance industry is marked by the increasing number of companies and the variety of products offered. In addition to conventional insurance, Sharia insurance is also developing as an alternative that aligns with Islamic principles, as public awareness of Sharia financial services increases.³ From an Islamic economic perspective, risk management is carried out through the principles of cooperation and mutual assistance (*ta'awun*). This principle is the basis for the operation of Islamic insurance which emphasizes social solidarity and cooperation between participants in facing risks.⁴ This is based on QS. Al-Maidah: 2, where Allah SWT., said: "*And help one another in righteousness and piety, and do not help one another in sin and transgression. Fear Allah; indeed, Allah is severe in punishment.*"

Based on the Islamic principles and Qur'anic guidance outlined above, the *takaful* system applies a risk-sharing approach by utilizing *tabarru'* funds that are administered in accordance with Sharia principles. This mechanism differs fundamentally from conventional insurance, where the transfer of risk from the insured to the insurer forms the basis of the contractual relationship. Instead, Islamic insurance promotes mutual cooperation, solidarity, and shared responsibility among all participants. Moreover, the management of *takaful* funds must strictly comply with Islamic law by ensuring that all financial transactions and investment activities are free from *riba* (usury), *gharar* (excessive uncertainty), and *maisir* (gambling), all of which are explicitly prohibited in Islam.⁵ Therefore, Islamic insurance is an alternative for Muslims seeking financial protection that aligns with religious values. In practice, insurance agents are faced with a variety of product options, both conventional and Islamic insurance. Although both share the same goal of providing protection against risk, there are differences in concept, fund management mechanisms, and operational principles. These differences can influence agent preferences in determining which products to prioritize for marketing to the public.⁶ Agents play a central role in expanding market reach and educating customers about insurance products, both

¹ Kholilah, U., Salamah, R., Salsabila, C., Sari, R. N., Solihah, R. A., & Abadi, M. T. (2024). Perkembangan Asuransi Syariah di Indonesia. *Jurnal Ilmiah Research and Development Student*, 2(1), 164–174.

² Republik Indonesia. (2014). Undang-Undang Nomor 40 Tahun 2014 tentang Perasuransian. Sekretariat Negara. Jakarta.

³ Zainarti, Z., & Khotima, H. (2024). Perkembangan dan Potensi Asuransi Syariah di Indonesia. *Jurnal Ilmiah Ekonomi dan Manajemen*, 2(6).

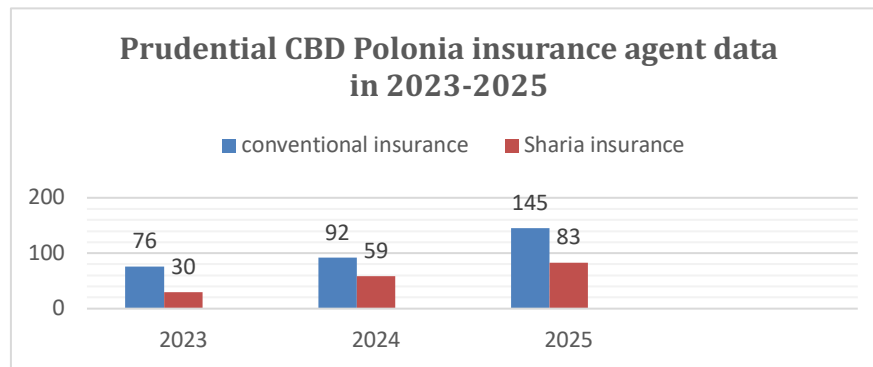
⁴ Siregar, J., & Zainarti, Z. (2024). Penerapan Prinsip Ta'awun dalam Praktik Asuransi Syariah di Indonesia. *Jurnal Ilmiah Ekonomi dan Manajemen*, 2(5).

⁵ Gultom, R. H., Rozaini, N., Sinurat, N. A., Angkat, F., Sihombing, T. E. O., Nainggolan, N. P., Tanjung, A. A., & Ariza, D. (2024). Analisis Perkembangan Aset Asuransi Syariah di Indonesia 2015–2022. *Innovative: Journal Of Social Science Research*, 4(3), 15751–15763.

⁶ Shoumi, I. N. H., et al. (2022). Faktor Masyarakat Lebih Memilih Asuransi Konvensional daripada Asuransi Syariah. *Al-Hisab: Jurnal Ekonomi Syariah*, 3(1), 43–52.

conventional and sharia-compliant. This situation is also reflected in the operational area of PT. Prudential CBD Polonia in Medan City, which shows a year-on-year growth in the number of agents. However, there remains a disparity between the dominance of conventional insurance agents and sharia-compliant insurance agents.

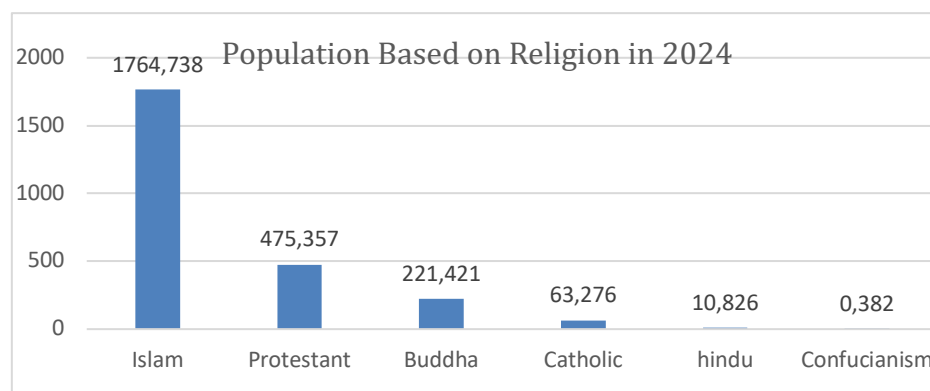
Figure 1.
Graph of Sharia and Conventional Insurance Agent Population



Source: PT. Prudential CBD Polonia

Data on the number of PT. Prudential agents for the 2023–2025 period shows differences in agent preferences in marketing conventional and sharia insurance products. The number of agents marketing conventional insurance was recorded as higher than that of sharia insurance agents in each observation year. In 2023, there were 76 conventional insurance agents and 30 sharia insurance agents, then increased in 2024 to 92 conventional agents and 59 sharia agents. In 2025, the number of conventional agents increased significantly to 145, while the number of sharia agents also increased to 83. Although both product types experienced an increase in the number of agents each year, the dominance of agents marketing conventional insurance remained significantly greater than that of sharia insurance. This phenomenon indicates that in marketing practices, agents have certain tendencies in choosing which types of products to prioritize for marketing.⁷ Prudential This difference indicates the existence of certain factors that influence agents' decisions between marketing conventional or sharia insurance products 2023-2025.

Figure 2.
Diagram of Medan Population Composition by Religion 2024



Source: Medan City BPS quoted from Medan City Population and Civil Registration Office

⁷ PT. Prudential CBD Polonia. (2025). *Internal report on the number of conventional and sharia insurance agents for the period 2023–2025*. Medan: PT. Prudential CBD Polonia.

The figure shows the population composition of Medan City by religion in 2023, dominated by Muslims, totaling 1,764,738. Meanwhile, Protestants comprised 475,357, Buddhists 221,421, Catholics 63,276, Hindus 10,826, and Confucians constituted a very small minority.⁸ This data confirms that demographically, Medan's religious structure is heavily dominated by Muslims. Based on the aforementioned phenomena, the majority of Medan residents are Muslim, which should normatively encourage a preference for Sharia-based financial products. However, data from PT. Prudential CBD Polonia indicates that agents marketing conventional insurance products are more dominant than Sharia insurance agents. Therefore, the influence of Religious Awareness, Work Motivation, and Product Understanding on Agent Preferences in Marketing Insurance Products is interesting to examine to analyze the variables most influential in agent preference decisions regarding Sharia-compliant products.

THEORITICAL REVIEW

Religius

Religiosity is an integrative manifestation of belief, understanding, appreciation, and practice of divine values that serve as the foundation for shaping individual thought patterns, attitudes, and behavior, including in economic and professional activities. According to Jaelani, Islamic religiosity is understood as a multidimensional construct consisting of five main dimensions: belief (aqidah), worship practices, spiritual experiences, religious knowledge, and the practice of Islamic values in daily life. The belief dimension (aqidah) reflects an individual's level of faith in the basic principles of Islamic teachings that serve as guidelines in shaping perspectives and work behavior.⁹ Worship practices reflect an individual's commitment to consistently performing both obligatory and recommended acts of worship as an expression of devotion to Allah SWT. This consistency is demonstrated through disciplined behavior and a strong sense of responsibility in carrying out work-related duties. Meanwhile, spiritual experience represents the extent to which individuals internalize religious values, as evidenced by their awareness of Allah SWT., 's presence and their ability to find spiritual significance in everyday activities and professional responsibilities. An individual's level of religious knowledge reflects the extent to which they comprehend the teachings of Islam as conveyed in the Qur'an and the Hadith. This understanding functions as an essential foundation for guiding decision-making processes and influencing actions in both personal and professional contexts. The implementation of religious values is reflected in ethical conduct characterized by honesty, accountability, justice, and integrity across both social and workplace settings. These dimensions suggest that religiosity has a substantial influence on individuals' economic behavior by guiding decision-making processes in accordance with sharia principles. However, in practice, a gap remains between a person's level of religiosity and the economic decisions they make. This phenomenon is also evident at PT. Prudential CBD Polonia, where conventional insurance agents still dominate marketing activities and career choices, despite the majority of residents having a strong religious background. This condition indicates a mismatch between religious values and professional preferences

⁸ Badan Pusat Statistik Kota Medan. (2024). *Kota Medan dalam angka 2024 (Medan Municipality in Figures 2024)*. Badan Pusat Statistik Kota Medan.

⁹ Jaelani, I., & Mutaqin, K. (2023). Pengaruh literasi keuangan syariah terhadap keputusan menggunakan produk lembaga keuangan syariah. *El-Ecosy: Jurnal Ekonomi dan Keuangan Islam*, 3(1), 24–35.

applied in work practices, making it an important issue for further study from a religiosity-based economic behavioral perspective.

Work motivation

Work motivation is a drive originating from internal and external factors that influence individuals in determining choices, attitudes, and strategies in carrying out their work, including in product marketing activities. From a sharia economic perspective, work motivation is not only oriented towards achieving material gain, but is also based on spiritual values originating from Islamic teachings. According to Rifa'i work motivation in sharia economics is a construct that reflects the integration of worldly and hereafter goals through several main dimensions, namely sincerity in work, orientation towards the benefit, responsibility (*amanah*), balance between this world and the hereafter, and hard work and consistency (*itqan* and *istiqamah*).¹⁰ Work sincerity reflects an individual's intention to perform occupational responsibilities as a form of devotion to Allah SWT., thereby placing spiritual values alongside economic objectives. Meanwhile, a benefit-oriented perspective highlights that work should create lasting value for oneself, the organization, the wider community, and the environment through sustainable contributions. Responsibility (*amanah*) is reflected in an honest, professional, and trustworthy attitude in carrying out tasks in accordance with sharia principles. Meanwhile, the balance between this world and the afterlife reflects the awareness that work success is not only measured by material achievements, but also by the value of blessings and benefits obtained for the afterlife. The dimensions of hard work and consistency (*itqan* and *istiqamah*) reflect the sincerity, perseverance, and commitment of individuals in carrying out work optimally and sustainably. From the viewpoint of *maqashid sharia*, work motivation can be understood as the result of interactions between internal and external influences. Internal aspects, such as personal needs, life objectives, and self-improvement, contribute to motivation, while external aspects including the workplace environment, organizational culture, and social relationships also play an important role in encouraging productive work behavior.

Thus, work motivation in Islamic economics functions not only as a driver of productivity but also as a means to achieve welfare, blessings, and balance between worldly and hereafter interests. However, empirical reality shows that work motivation still faces various multidimensional challenges. The gap between internal, external, and spiritual aspects often prevents individuals from being able to optimally implement work motivation that aligns with Islamic economic principles. This condition shows the importance of strengthening spiritual values, improving the quality of the work environment, and establishing a supportive organizational culture so that work motivation can develop sustainably and make a positive contribution to the achievement of individual and organizational goals in accordance with sharia values.

Product Understanding

Product understanding is an individual's cognitive ability to recognize, comprehend, analyze, and evaluate the characteristics, benefits, and operational mechanisms of a product, particularly Islamic financial products. A good level of understanding enables individuals to make informed decisions in accordance with

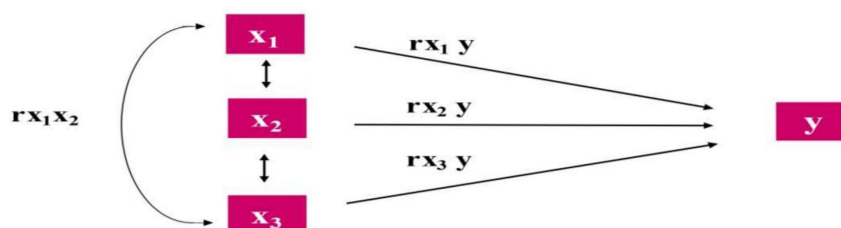
¹⁰ Rifa'i, A. S. (2024). Peran Motivasi Kerja Untuk Meningkatkan Produktivitas Karyawan di Toko H. Anwar Bantul dalam Perspektif Maqosyid Syariah. *Quranomic: Jurnal Ekonomi dan Bisnis Islam*, 3(2), 52-74.

their needs and Islamic principles. According to Kholil product understanding encompasses several key dimensions: basic knowledge of product types, understanding of Islamic principles, the ability to differentiate between Islamic and conventional systems, understanding the benefits of using the product, and understanding the risks inherent in the product. Basic knowledge of product types reflects an individual's level of understanding of the characteristics, features, and classification of Islamic financial products as a basis for recognizing and selecting products that suit their needs.¹¹ Understanding Islamic principles relates to an individual's ability to understand and internalize the basic provisions of Islamic economics, such as the prohibitions on usury, gharar, and maisir, which serve as the basis for assessing a product's compliance with Islamic principles. The ability to differentiate between Islamic and conventional systems demonstrates an individual's ability to identify fundamental differences in the principles, operational mechanisms, contracts used, and the objectives of implementing the two systems. Furthermore, understanding the benefits of product use reflects an individual's level of awareness of the product's utility, advantages, and relevance in effectively meeting financial needs in accordance with Sharia provisions. An understanding of product-related risks reflects an individual's ability to assess potential uncertainties and their implications before making financial decisions. This competency contributes to more rational and accountable decision-making processes.

Overall, these dimensions demonstrate that knowledge of Sharia-compliant financial products is an important determinant of public attitudes, preferences, and decisions concerning the use of Islamic financial services. Despite this, empirical findings consistently reveal that the level of public literacy concerning Sharia financial products remains relatively low and varies considerably among different population groups. This is characterized by limited knowledge regarding the characteristics and types of Sharia-compliant products, a lack of understanding of the underlying Sharia-compliant principles, and a poor ability to differentiate between Sharia-compliant and conventional products. Furthermore, some individuals lack a comprehensive understanding of the benefits and risks of product use, often leading to decisions based on inaccurate perceptions or limited information. This situation demonstrates that product understanding remains partial and is a factor hindering the optimal use of Sharia-compliant financial products. Therefore, more intensive and sustainable efforts are needed to promote Islamic financial education and literacy to improve public understanding and encourage more rational, informative, and sharia-compliant decision-making.

Agent Preferences in Marketing Insurance

Figure 3.
Research framework



Source: Author's Processing 2026

¹¹ Kholil, S., & Bisri, H. (2024). Analisis pengaruh pemahaman prinsip transaksi syariah terhadap keputusan konsumen dalam bertransaksi. *Equality: Journal of Islamic Law*,

Kotler and Keller define preference as an individual's inclination to choose a product after considering the knowledge they have acquired, their past experiences, and their assessment of the product's perceived benefits.¹² In the context of insurance marketing, preferences are not only held by consumers but also by agents, who play a role in determining which products will be prioritized for marketing. Agents who have a strong preference for a product will be more confident in explaining the benefits, advantages, and mechanisms of the product to potential customers, thereby making the marketing process more effective. Insurance products. Agents' marketing preferences are not determined solely by economic or rational considerations but are also shaped by religious values, the level of work motivation, and their understanding of the features, benefits, and characteristics of the insurance products being offered. These variables represent important internal factors that contribute to the formation of agents' attitudes, perceptions, and decision-making processes when selecting appropriate marketing strategies for insurance products.

Religiosity is an aspect related to the level of belief, appreciation, and practice of religious teachings in daily life. According to Charles Y. Glock, religiosity reflects the dimensions of belief, religious practice, spiritual experience, religious knowledge, and behavioral consequences arising from an individual's religious values. In the context of Islamic economics, religiosity serves as a normative foundation that influences how individuals assess and choose economic activities that align with Islamic principles.¹³ The higher a person's level of religiosity, the greater their tendency to consider aspects of Sharia compliance in every economic decision, including marketing financial and insurance products. Work motivation refers to the driving force that originates from both internal and external factors, directing the intensity, persistence, and orientation of an individual's work behavior. Maslow's hierarchy of needs theory explains that motivation arises from the fulfillment of human needs, which encourages individuals to take actions aimed at achieving particular objectives. In the context of Sharia economics, however, work motivation extends beyond the pursuit of material benefits and organizational performance. It also encompasses spiritual values that inspire individuals to carry out their responsibilities with professionalism, accountability, and a commitment to generating benefits for society in accordance with Islamic principles.¹⁴ Therefore, a high level of work motivation can increase agents' enthusiasm, commitment, and sincerity in carrying out product marketing activities.

Product understanding refers to the extent of an individual's knowledge regarding a product's features, functions, potential risks, benefits, and operational procedures. Kotler and Keller emphasize that product knowledge plays a fundamental role in enabling individuals to assess, compare, and make informed decisions when selecting products. A higher level of product understanding equips individuals with greater confidence and competence in communicating product advantages to prospective consumers while determining appropriate marketing strategies. In the context of Islamic insurance, product understanding extends beyond technical knowledge by incorporating an understanding of the Sharia principles governing product operations. Such knowledge strengthens agents' confidence in promoting Islamic insurance products and enhances their credibility when providing information to prospective customers.

¹² Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education Limited

¹³ Glock, C. Y., & Stark, R. (1965). *Religion and society in tension*. Chicago: Rand McNally.

¹⁴ Maslow, A. H. (1943). *A theory of human motivation*. *Psychological Review*, 50(4), 370–396.

Theoretically, religiosity, work motivation, and product understanding are complementary internal factors that shape individual behavior. Religiosity serves as a value-based factor that directs individuals toward behavior consistent with their beliefs. Work motivation acts as a drive-based factor that determines the level of effort and commitment to achieving goals. Meanwhile, product understanding serves as a cognitive basis (knowledge-based factor) that supports rational and objective decision-making. The integration of these three factors is believed to influence agent preferences in selecting and marketing products, particularly in the insurance and Islamic finance sectors. Various previous studies have examined the factors influencing preferences for Islamic insurance products and Sharia-compliant financial products. The results indicate that religiosity influences individual preferences in selecting Islamic financial products because high levels of religiosity tend to increase individuals' awareness of using services that align with Islamic principles. However, several studies have also found that in the financial services industry, religiosity is not always a dominant factor in determining product marketing decisions. Agents often prioritize economic factors, such as incentives, sales targets, market prospects, and the opportunity to generate greater profits. These findings demonstrate the discrepancy in research findings regarding the influence of religiosity on financial product marketing preferences. In addition to religiosity, work motivation has also been widely studied as a factor influencing agent marketing decisions and performance. Various studies have shown that high work motivation can increase productivity, work morale, and marketing effectiveness, thus encouraging agents to be more active in promoting products to potential customers. However, each individual's level of work motivation can be influenced by various factors, both internal and external. Therefore, the influence of work motivation on agent preferences in product marketing requires further study, considering religiosity and product understanding as interacting variables. Based on this description, this study is crucial for comprehensively examining the influence of religiosity, work motivation, and product understanding on agent preferences in marketing insurance products.

This study can provide both theoretical and practical contributions to the development of the Islamic insurance industry in Indonesia. Despite the positive contribution of work motivation, empirical evidence indicates that it is not the sole determinant of agents' marketing preferences. Decisions regarding the selection of products to be promoted are also shaped by agents' understanding of the products' characteristics, benefits, and competitive advantages, enabling them to make more informed and effective marketing decisions.¹⁵ This suggests that the relationship between work motivation and insurance product marketing decisions still requires more comprehensive study. Furthermore, most previous research focuses on consumer or customer behavior in selecting insurance products, while research that positions insurance agents as decision-makers in the product marketing process is relatively limited.¹⁶ Yet, agents play a strategic role as intermediaries between companies and customers and play a crucial role in expanding insurance product market penetration. Furthermore, research that

¹⁵ Munthe, R. G., Susan, M., & Sulungbudi, B. M. (2024). The role of internal marketing in building organizational commitment and reducing turnover intention affecting the improved performance of life insurance agents in indonesia. *Aptisi Transactions on Technopreneurship (ATT)*, 6(1), 56-71.

¹⁶ Fauzan, M. (2020). Peranan Agen dalam Meningkatkan Nasabah Asuransi Syariah. *Jurnal Masharif Al-Syariah*, vol. 5 (2)..

simultaneously examines the influence of religiosity, work motivation, and product understanding on agents' decisions to market conventional or Sharia insurance is still rare, particularly in insurance companies that operate both types of products simultaneously. Based on this situation, there is a research gap indicating that studies on the factors influencing agents' decisions to market conventional or Sharia insurance products have not been comprehensively studied, particularly in the context of companies with dual marketing systems. Therefore, this study aims to analyze the influence of religiosity, work motivation, and product understanding on agents' decisions in choosing to market conventional insurance or sharia insurance at PT. Prudential CBD Polonia, Medan City.

METHOD

This study adopted a quantitative research approach with an associative design to examine the relationships among religiosity, work motivation, product understanding, and agents' preferences in marketing insurance products. The primary objective was to analyze the extent to which these independent variables influence agents' marketing preferences. To achieve this objective, a cross-sectional survey was conducted, allowing data to be collected from respondents at a single point in time based on their actual conditions during the research period. This research was undertaken at PT. Prudential CBD Polonia, Medan. The study targeted all registered insurance agents operating under the agency, encompassing both conventional and Sharia insurance agents, with a total population of 228 individuals. Since the population was finite and clearly identified, the sample size was estimated using Slovin's formula at a 5% margin of error. Based on this calculation, 145 respondents were selected as the research sample. This number was considered statistically sufficient to capture the characteristics of the population while ensuring that the findings could be generalized within the scope of the study.¹⁷ A simple random sampling technique was employed to determine the respondents, allowing each member of the population an equal chance of being included in the study. This probability-based sampling approach was adopted to minimize potential selection bias and to obtain a sample that adequately reflected the characteristics of the target population. To ensure consistency with the research objectives, respondents were required to meet the following criteria: (1) currently working as an insurance agent at PT. Prudential CBD Polonia Medan, (2) having previous experience in the insurance profession, and (3) being either male or female.

The data were analyzed using the Partial Least Squares–Structural Equation Modeling (PLS-SEM) approach implemented in SmartPLS version 4.1. The analysis followed two sequential stages comprising the evaluation of the measurement model (outer model) and the structural model (inner model). The measurement model assessment was conducted to ensure that the research instrument adequately represented each latent construct by examining convergent validity, discriminant validity, and construct reliability. Convergent validity was evaluated based on the outer loading values of the indicators, while discriminant validity was assessed through cross-loading analysis to verify the distinctiveness of each construct. Furthermore, the internal consistency of the measurement model was established using Cronbach's Alpha and Composite Reliability, ensuring that all

¹⁷ Antoro, B. (2024). Analisis penerapan formula Slovin dalam penelitian ilmiah: Kelebihan, kelemahan, dan kesalahan dalam perspektif statistik. *Jurnal Multidisiplin Sosial dan Humaniora*, 1(2), 53–63

constructs consistently measured their intended latent variables before proceeding to the structural model evaluation. After confirming that the measurement model met the required validity and reliability criteria, the structural model was analyzed to evaluate the relationships among the latent constructs and to determine the model's predictive capability. The analysis included multicollinearity testing using the Variance Inflation Factor (VIF), evaluation of the coefficient of determination (R^2) to assess the explanatory power of the endogenous variable, and hypothesis testing through the bootstrapping procedure. The significance of the hypothesized relationships was determined from the path coefficients, t-statistics, and p-values using a 5% significance level. Based on these analyses, the study assessed the effects of religiosity, product understanding, and work motivation on agents' preferences for marketing insurance products.¹⁸

RESULTS AND DISCUSSION

Validity Test Results

The convergent validity assessment involved analyzing loading factor values and the Average Variance Extracted (AVE) to determine the ability of each research indicator to accurately and consistently measure its underlying latent construct.

a. Factor Loading Value

Loading factor values were used to evaluate the extent to which each indicator represented its respective latent construct. Indicators with higher loading values provide stronger evidence of their ability to measure the underlying construct accurately. According to the PLS-SEM criteria, convergent validity is achieved when an indicator obtains a loading factor greater than 0.70, suggesting that the indicator contributes adequately to the construct measurement. Conversely, indicators that fail to meet this criterion require further assessment and may be excluded if their inclusion adversely affects the quality of the measurement model. The results of the convergent validity evaluation are reported in Table 1.

Table 1.
Outer Loading Results of Convergent Validity Test

Indikato	Work Motivation (X2)	Product Understa nding(X3)	Prefens i Agen (Y)	Religi us (X1)	Informat ion
Religi us R 1				0.935	Valid
Religi us R 2				0.944	Valid
Religi us R 3				0.940	Valid
Religi us R 4				0.913	Valid
Religi us R				0.935	Valid

¹⁸ Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage Publications.

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Work Motivation WM 1	0.938		Valid
Work Motivation WM 2	0.927		Valid
Work Motivation WM 3	0.927		Valid
Work Motivation WM 4	0.948		Valid
Work Motivation WM 5	0.928		Valid
Product Understanding PU 1		0.919	Valid
Product Understanding PU 1		0.935	Valid
Product Understanding PU 1		0.925	Valid
Product Understanding PU 1		0.906	Valid
Product Understanding PU 1		0.930	Valid
Agent Preference AP 1		0.945	Valid
Agent Preference AP 2		0.937	Valid
Agent Preference AP 3		0.940	Valid
Agent Preference AP 4		0.933	Valid
Agent Preference AP 5		0.930	Valid

Source: SmartPLS 2026 Data Processing

The outer loading assessment revealed that every measurement indicator obtained a loading factor greater than the recommended threshold of 0.70, thereby satisfying the convergent validity requirement. For the Religiosity

construct, the loading values of the five measurement indicators ranged from 0.913 to 0.944, indicating a high level of correlation with the latent construct. The consistently high loading values suggest that each indicator effectively captures the concept of religiosity and can therefore be regarded as both valid and reliable in representing the construct within the proposed measurement model. The results indicate that the Work Motivation construct was represented well by its five indicators (WMQ1–WMQ5), with outer loading values ranging from 0.927 to 0.948. These values show that each indicator contributes substantially to measuring the construct. Likewise, the Product Understanding construct recorded loading values between 0.906 and 0.935, suggesting that all indicators adequately reflect the underlying concept. For the Agent Preference construct, the outer loading values ranged from 0.930 to 0.945, demonstrating a strong relationship between the indicators and the latent variable. Because all loading factors exceeded the recommended minimum value of 0.70, the measurement model can be considered to have achieved satisfactory convergent validity, indicating that each indicator is appropriate for representing its respective construct. In summary, the convergent validity results provide evidence that all measurement indicators for the Religiosity, Work Motivation, Product Understanding, and Agent Preference constructs meet the required validity standards. Since every outer loading value exceeds the recommended minimum criterion, the indicators can be considered valid and retained for the subsequent evaluation of the structural model in the PLS-SEM analysis.

b. Validation Of Discrimination

Following the assessment of convergent validity, discriminant validity was examined using the cross-loading approach. This procedure was conducted to verify that each measurement indicator was more strongly associated with its designated latent construct than with any other construct included in the research model. Establishing this condition is essential to demonstrate that the constructs represent distinct concepts and that the indicators accurately capture the dimensions they are intended to measure.

Table 2.
Cross Loading Results of the Discrimination Validity Test

Indicator	Work Motivati on (X2)	Product Understanding(X3)	Prefe nsi Agen (Y)	Religi us (X1)	Informat ion
Religius R 1	0.447	0.542	0.551	0.935	Valid
Religius R 2	0.414	0.581	0.553	0.944	Valid
Religius R 3	0.372	0.530	0.527	0.940	Valid
Religius R 4	0.377	0.526	0.479	0.913	Valid
Religius R 5	0.369	0.535	0.491	0.935	Valid
Work Motivation WM 1	0.938	0.523	0.609	0.364	Valid
Work Motivation WM 2	0.927	0.510	0.612	0.410	Valid
Work Motivation	0.927	0.507	0.643	0.403	Valid

WM 3					
Work Motivation	0.948	0.500	0.590	0.415	Valid
WM 4					
Work Motivation	0.928	0.516	0.565	0.395	Valid
WM 5					
Product Understanding PU 1	0.537	0.919	0.607	0.517	Valid
Product Understanding PU 1	0.518	0.935	0.606	0.532	Valid
Product Understanding PU 1	0.500	0.925	0.618	0.558	Valid
Product Understanding PU 1	0.517	0.906	0.592	0.523	Valid
Product Understanding PU 1	0.453	0.930	0.569	0.557	Valid
Agent Preference AP 1	0.628	0.632	0.945	0.572	Valid
Agent Preference AP 2	0.601	0.602	0.937	0.524	Valid
Agent Preference AP 3	0.624	0.612	0.940	0.505	Valid
Agent Preference AP 4	0.573	0.576	0.933	0.508	Valid
Agent Preference AP 5	0.606	0.616	0.930	0.508	Valid

Source: SmartPLS 2026 Data Processing

As shown in Table 2, the cross-loading analysis indicates that each measurement indicator is more strongly associated with its intended latent construct than with the other constructs included in the model. The indicators measuring Religiosity (R1–R5), for example, display their highest loading values on the Religiosity construct, while lower loading values are observed for Work Motivation, Product Understanding, and Agent Preference. A similar pattern is found across the remaining constructs, where the indicators of Work Motivation, Product Understanding, and Agent Preference consistently load more strongly on their respective constructs than on the others. These findings demonstrate that each construct is empirically distinguishable from the others, indicating that the measurement model satisfies the discriminant validity requirement and provides a reliable basis for the subsequent structural model evaluation. Overall, the cross-

loading analysis confirms that the measurement model satisfies the discriminant validity criterion. The ability of every indicator to demonstrate a stronger association with its intended construct than with other constructs supports the distinctiveness of the measurement model. Consequently, the research instrument can be considered capable of accurately representing the four latent constructs investigated in this study. This evidence provides a reliable measurement foundation for evaluating the structural relationships among Religiosity, Work Motivation, Product Understanding, and Agent Preference in the subsequent stage of the PLS-SEM analysis.

Reliability Test

Reliability testing aims to measure the level of internal consistency of a research instrument in representing the construct under study. Testing is conducted using Cronbach's Alpha and Composite Reliability (CR) indicators, with each criterion exceeding 0.70. If both values meet the established threshold, the research construct is deemed reliable and capable of producing consistent measurements, suitable for use in subsequent analysis.¹⁹

Table 3.
Cronbach's Alpha and Composite Reliability

Variabel	Cronbach's alpha	Composite reliability	Information
Work Motivation	0.963	0.971	Reliabel
Product Understanding	0.957	0.966	Reliabel
Agent Preference	0.965	0.973	Reliabel
Religiosity	0.963	0.966	Reliabel

Source: SmartPLS 2026 Data Processing

The reliability assessment indicates that all constructs meet the required level of internal consistency. As shown in Table 3, the values of Cronbach's Alpha and Composite Reliability (CR) for every construct are above the recommended cut-off value of 0.70. The Work Motivation construct recorded a Cronbach's Alpha of 0.963 and a Composite Reliability of 0.971, while Product Understanding achieved values of 0.957 and 0.966, respectively. Agent Preference demonstrated the highest reliability, with Cronbach's Alpha and Composite Reliability values of 0.965 and 0.973. Similarly, the Religiosity construct produced a Cronbach's Alpha of 0.963 and a Composite Reliability of 0.966. These results suggest that each construct was measured consistently, indicating that the research instrument is sufficiently reliable for evaluating the structural relationships proposed in the model.

Colineritas Statistic

Before proceeding with the structural model evaluation, the potential for multicollinearity among the predictor constructs was examined through a collinearity assessment. This analysis was undertaken to ensure that the exogenous variables did not exhibit excessive intercorrelations that could influence the stability and accuracy of the estimated structural relationships. The

¹⁹ Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2022). *A primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). Sage Publications.

assessment was based on the Variance Inflation Factor (VIF) values obtained from SmartPLS 4.1, and the corresponding results are reported in Table 4.

Table 4.
Collinearity Statistics (Variance Inflation Factor/VIF)

Predictor Construct	Endogenous Construct	VIF	Information
Religiosity	Work Motivation	1.512	No multicollinearity
Religiosity	Agent Preference	1.512	No multicollinearity
Product Understanding	Work Motivation	1.512	No multicollinearity
Product Understanding	Agent Preference	1.512	No multicollinearity

Source: SmartPLS 2026 Data Processing

The potential for multicollinearity among the exogenous constructs was examined through a collinearity assessment using the Variance Inflation Factor (VIF). The SmartPLS 4.1 results showed a VIF value of 1.512, which is considerably below the recommended threshold of 3.3 as well as the stricter limit of 5.0. These findings indicate that the predictor constructs do not exhibit problematic multicollinearity. As a result, the estimated structural relationships are unlikely to be affected by collinearity issues, ensuring that the path coefficient estimates remain stable and unbiased for further analysis..

Evaluation of Structural Model (Inner Model)

a. R-Squared Analysis for Evaluation

The coefficient of determination (R^2) was examined to evaluate the predictive capability of the proposed structural model for each endogenous construct. As presented in Table 5, the Work Motivation construct obtained an R^2 value of 0.181, indicating that Religiosity and Product Understanding jointly explain 18.1% of the variance in Work Motivation. Referring to the classification proposed by Hair et al. (2022), this value represents a relatively weak level of explanatory power, suggesting that the remaining 81.9% of the variance is attributable to other variables beyond the scope of the present model. Although the explanatory capacity is limited, the result indicates that both exogenous constructs contribute meaningfully to explaining variations in Work Motivation.

Tabel 5.
Coefficient of Determination (R^2)

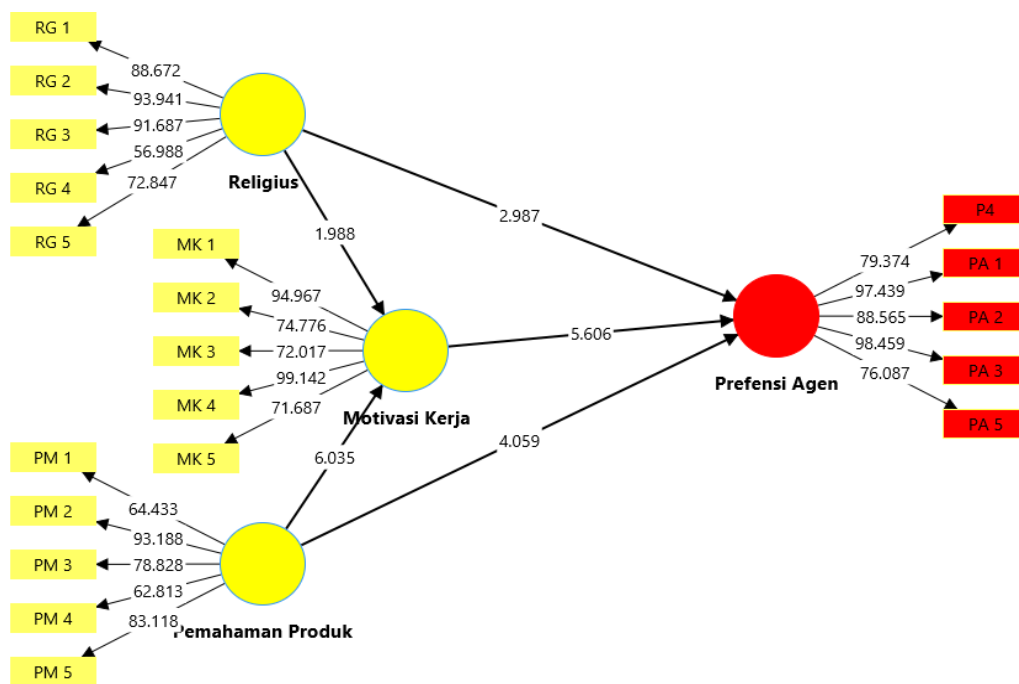
Variabel	R-square	R-square adjusted
Work Motivation	0.181	0.176
Prefensi Agen	0.572	0.563

Source: SmartPLS 2026 Data Processing

In contrast, the Agent Preference construct achieved an R^2 value of 0.572, demonstrating that Religiosity, Product Understanding, and Work Motivation

collectively account for 57.2% of the variance in Agent Preference. Based on the criteria suggested by Hair et al. (2022), this result reflects a moderate level of explanatory power, indicating that the proposed structural model provides an adequate explanation of the endogenous construct. The remaining 42.8% of the variance is likely influenced by other determinants that were not incorporated into this study, thereby providing opportunities for future research to explore additional factors affecting agents' preferences in marketing insurance products.

Figure 4.
SmartPLS 4 Output Results.



Source: SmartPLS 2026 Data Processing

Hypothesis testing was performed by evaluating the structural model through the bootstrapping procedure in SmartPLS. This method estimates the significance of the structural relationships by repeatedly resampling the original dataset, thereby producing more reliable statistical estimates. The results were interpreted based on the path coefficients, t-statistics, and p-values generated from the analysis. A hypothesis was accepted when the p-value was below 0.05, indicating that the relationship between the constructs was statistically significant. Besides examining the direct relationships, the bootstrapping procedure was also used to evaluate indirect effects, enabling the assessment of mediation within the proposed research model.

Table 6.
Results of the Path Coefficient Bootstrapping Direct Effect Test

Path Coefficient	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
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Work Motivation -> Agent Preference	0.385	0.384	0.069	5.606	0.000	Proven
Product Understanding -> Work Motivation	0.454	0.456	0.075	6.035	0.000	Proven
Product Understanding -> Agent Preference	0.315	0.312	0.078	4.059	0.000	Proven
Religious -> Work Motivation	0.161	0.160	0.081	1.988	0.047	Proven
Religious -> Agent Preference	0.212	0.215	0.071	2.987	0.003	Proven

Source: SmartPLS 2026 Data Processing

Table 7.
Patch Coefficient Bootstrapping Indirect Effect Results

Path Coefficient	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Information
Product Understanding -> Agent Preference	0.175	0.176	0.045	3.904	0.000	Proven
Religious -> Agent Preference	0.062	0.061	0.032	1.931	0.053	Not Proven

Source: SmartPLS 2026 Data Processing

Hypothesis Test (H₁) The Effect of Work Motivation on Agent Preferences

The bootstrapping results demonstrate a positive and statistically significant relationship between Work Motivation and Agent Preference ($\beta = 0.385$; $t = 5.606$; $p < 0.001$). The magnitude of the standardized path coefficient suggests that Work Motivation makes a meaningful contribution to explaining variations in Agent Preference. Because the t -statistic exceeds the critical threshold of 1.96 and the p -value is below 0.05, the proposed relationship is statistically significant, providing empirical support for Hypothesis H1. These findings indicate that Work Motivation represents an important predictor of Agent Preference within the structural model. The results also support Maslow's motivational theory, which proposes that human behavior is driven by the desire to satisfy hierarchical needs. As these needs are fulfilled, individuals become more motivated to achieve higher

levels of performance and organizational goals. In the insurance industry, stronger work motivation encourages agents to perform their responsibilities more effectively, which in turn strengthens their preference for marketing insurance products. Therefore, the present findings provide additional empirical evidence that work motivation plays a significant role in shaping agents' marketing preferences.

The present findings also corroborate those of Anita et al. who emphasized that motivation enhances organizational performance by strengthening employee commitment and improving work effectiveness.²⁰ A similar conclusion was reached by Qadisyah et al., who demonstrated that work motivation contributes significantly to shaping economic behavior and encourages stronger commitment toward the achievement of organizational objectives.²¹ The consistency of these findings with prior empirical research strengthens the robustness of the proposed structural model. This suggests that Work Motivation consistently contributes to explaining variations in Agent Preference, highlighting its importance as one of the key determinants of agents' marketing preferences in the insurance industry.

Hypothesis Test (H₂) Product Understanding on Work Motivation

The structural model assessment indicates that Product Understanding has a positive and statistically significant effect on Work Motivation ($\beta = 0.454$; $t = 6.035$; $p < 0.001$). The positive path coefficient suggests that agents with a better understanding of insurance products are more likely to demonstrate higher levels of work motivation. This relationship is statistically supported, as the t-statistic exceeds the recommended threshold of 1.96 and the p-value is below the 0.05 significance level. Therefore, Hypothesis H₂ is supported, confirming that Product Understanding serves as an important determinant of Work Motivation within the proposed PLS-SEM model. The present findings are consistent with the Product Knowledge Theory of Kotler and Keller, which suggests that greater product knowledge strengthens an individual's capability to evaluate product features, communicate their advantages, and effectively present the value proposition to prospective customers.²² In the context of this study, the significant direct effect suggests that Product Understanding functions as an important cognitive capability that supports the development of Work Motivation among insurance agents. The positive path coefficient indicates that product-related knowledge is positively associated with the endogenous construct of Work Motivation within the structural model.

The results of this study are supported by previous empirical evidence. Qadisyah et al. demonstrated that product-related knowledge contributes positively to work motivation and improves the quality of economic decision-making by increasing individuals' understanding of product characteristics and fundamental principles. In a similar vein, Anita et al. concluded that sufficient knowledge, combined with professional competence, enhances employees' preparedness to carry out their duties effectively and ultimately strengthens organizational performance. The consistency of these findings with prior studies reinforces the credibility of the proposed structural relationship and suggests that

²⁰ Anita, S. Y., Kustina, K. T., Wiratikusuma, Y., Sudirjo, F., Sari, D., Rupiwardani, I. & Anwar, S. (2023). *Manajemen risiko*. Jakarta: Global Eksekutif Teknologi.

²¹ Qadisyah, M., Nurbaiti, N., & Tambunan, K. (2024). Pengaruh pengetahuan, sikap dan motivasi terhadap minat Islamic entrepreneurship mahasiswa FEBI UIN Sumatera Utara. *Jurnal Pendidikan Ekonomi dan Kewirausahaan*, 8(2).

²² Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education Limited.

Product Understanding serves as a key determinant of Work Motivation among insurance agents.

Hypothesis Test (H₃) Product Understanding Against Agent Preferences

Based on the bootstrapping analysis, Product Understanding exerts a positive and statistically significant effect on Agent Preference ($\beta = 0.315$; $t = 4.059$; $p < 0.001$). The positive coefficient indicates that agents with a better understanding of insurance products tend to exhibit stronger preferences when marketing those products. Statistical evidence also confirms this relationship, as reflected by the t -statistic exceeding 1.96 and the p -value remaining below 0.05. These findings support Hypothesis H3 and indicate that Product Understanding is one of the key factors influencing Agent Preference within the proposed research model. These findings are consistent with the Product Knowledge Theory proposed by Kotler and Keller, which emphasizes that product knowledge supports individuals in evaluating product attributes and making informed decisions.²³ The significant direct effect identified in this study suggests that Product Understanding functions as an important cognitive determinant associated with Agent Preference in insurance marketing. This interpretation is further supported by Ferdiyan et al. who reported that literacy significantly influences decision-making by strengthening individuals' ability to evaluate available alternatives.²⁴ The consistency between the present findings and previous empirical evidence confirms that Product Understanding represents an important predictor of Agent Preference within the proposed structural model.

Hypothesis Test (H₄) Religiousness on Work Motivation

Based on the bootstrapping results, Religiosity exerts a positive and statistically significant influence on Work Motivation ($\beta = 0.161$; $t = 1.988$; $p = 0.047$). This finding indicates that stronger religious values are associated with higher levels of work motivation. Since the t -statistic exceeds the minimum requirement of 1.96 and the p -value is lower than 0.05, the proposed hypothesis is empirically supported. Accordingly, Hypothesis H4 is accepted, suggesting that Religiosity plays a meaningful role in strengthening Work Motivation within the proposed PLS-SEM model. These findings are consistent with Maslow's Theory of Human Motivation, which posits that internal values and beliefs function as psychological drivers that influence individuals' motivation in pursuing personal and organizational goals.²⁵ This theoretical perspective is further supported by Weaver and Agle, who argued that religiosity provides an ethical framework that shapes individual behavior and decision-making within organizational settings.²⁶ Similarly, Souiden and Rani demonstrated that religiosity significantly influences attitudes and behavioral intentions toward Islamic financial products.²⁷ The convergence between the present findings and previous empirical evidence reinforces the proposed structural relationship, indicating that Religiosity serves

²³ Kotler, P., & Keller, K. L. (2016). *Marketing management* (15th ed.). Pearson Education Limited.

²⁴ Ferdiyan, M., Syahbudi, M., & Hasibuan, F. U. (2026). Pengaruh Literasi Investasi, Ekspektasi Return, dan Perilaku Keuangan Syariah terhadap Keputusan Investasi Mahasiswa FEBI UIN Sumatera Utara di Era Digital. *Jurnal Simki Economic*, 9(2), 511-521

²⁵ Maslow, A. H. (1943). *A theory of human motivation*. *Psychological Review*, 50(4), 370-396.

²⁶ Weaver, G. R., & Agle, B. R. (2002). *Religiosity and ethical behavior in organizations: A symbolic interactionist perspective*. *Academy of Management Review*, 27(1), 77-97.

²⁷ Souiden, N., & Rani, M. (2015). *Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity*. *International Journal of Bank Marketing*, 33(2), 143-161.

as a statistically significant antecedent of Work Motivation within the insurance marketing context. Collectively, these findings provide empirical support for the role of religiosity as an important psychological construct associated with work motivation among insurance agents in the proposed PLS-SEM model.

Hypothesis Test (H₅) Religiousness on Agent Preferences

Based on the bootstrapping analysis, Religiosity exerts a positive and statistically significant influence on Agent Preference ($\beta = 0.212$; $t = 2.987$; $p = 0.003$). This finding indicates that agents with stronger religious values tend to demonstrate higher preferences in marketing insurance products. The statistical significance of this relationship is supported by the t -statistic exceeding 1.96 and the p -value remaining below 0.05. Consequently, Hypothesis H₅ is supported, indicating that Religiosity plays an important role in shaping Agent Preference within the proposed PLS-SEM framework. These findings are theoretically consistent with the study of Souiden and Rani, which identified religiosity as a key determinant of consumers' attitudes and purchase intentions toward Islamic financial products.²⁸ This evidence suggests that religious values play a fundamental role in shaping behavioral preferences within Islamic financial decision-making. The present findings are further supported by Jaelani and Mutaqin, who reported that Islamic financial literacy, together with religious values, significantly influences individuals' decisions to use Islamic financial products.²⁹ The convergence between the current findings and previous empirical studies reinforces the validity of the proposed structural relationship, indicating that Religiosity functions as an important normative and behavioral construct associated with Agent Preference in the insurance marketing context. Collectively, these findings provide empirical evidence that religious values constitute a significant determinant of agents' product preferences within the proposed structural model.

Hypothesis (H₆) The Indirect Effect of Product Understanding on Agent Preference through Work Motivation

The bootstrapping analysis provides evidence that Product Understanding affects Agent Preference indirectly through the mediating variable, with a positive and statistically significant effect ($\beta = 0.175$; $t = 3.904$; $p < 0.001$). This result indicates that the influence of Product Understanding on Agent Preference is partially transmitted through the proposed mediator. The statistical evidence, reflected by a t -statistic greater than 1.96 and a p -value below the 0.05 threshold, confirms the significance of the indirect relationship. Consequently, the proposed mediation hypothesis is supported, indicating that the mediating variable serves as an important mechanism linking Product Understanding to Agent Preference in the PLS-SEM model. These findings are consistent with Brucks, who argued that product knowledge enhances individuals' capacity to acquire, process, and evaluate product-related information, thereby improving the quality of decision-making.³⁰ This theoretical perspective is further supported by Pangestu et al. who found that product knowledge significantly influences consumers' intention to

²⁸ Jaelani, I., & Mutaqin, K. (2023). Pengaruh literasi keuangan syariah terhadap keputusan menggunakan produk lembaga keuangan syariah. *El-Ecosy: Jurnal Ekonomi dan Keuangan Islam*, 3(1), 24–35

²⁹ Souiden, N., & Rani, M. (2015). *Consumer attitudes and purchase intentions toward Islamic banks: The influence of religiosity*. *International Journal of Bank Marketing*, 33(2), 143–161.

³⁰ Brucks, M. (1985). The effects of product class knowledge on information search behavior. *Journal of Consumer Research*, 12(1), 1–16.

purchase insurance products by strengthening their understanding of product features, benefits, and operational mechanisms.³¹ The convergence between the present findings and previous empirical evidence reinforces the validity of the proposed mediation model, indicating that Product Understanding contributes to Agent Preference through a statistically significant indirect effect. Collectively, these findings suggest that Product Understanding functions as an essential cognitive construct that influences Agent Preference through the mediating mechanism specified in the structural model, thereby strengthening the explanatory power of the proposed PLS-SEM framework.

Hypothesis (H₇) The Indirect Effect of Religiosity on Agent Preference through Work Motivation

Based on the bootstrapping results, Religiosity exhibits a positive indirect effect on Agent Preference through Work Motivation ($\beta = 0.062$; $t = 1.931$; $p = 0.053$). Nevertheless, this indirect relationship is not statistically significant because the t -statistic does not exceed the critical value of 1.96 and the p -value is greater than the 0.05 significance level. Consequently, the proposed mediation hypothesis is not supported. These findings indicate that Work Motivation does not function as a significant mediator in the relationship between Religiosity and Agent Preference, even though the estimated indirect effect remains positive. The present findings are consistent with Rahman and Ahmad, who reported that religiosity does not consistently translate into behavioral intentions or marketing decisions related to Islamic financial products when individuals simultaneously consider market opportunities, professional responsibilities, and economic incentives.³² The absence of a statistically significant indirect effect in this study indicates that the mediating construct does not adequately transmit the influence of Religiosity on Agent Preference. This interpretation is also supported by the empirical context of the present study, in which conventional insurance products continue to dominate the local market despite the predominantly Muslim population in Medan. Such evidence suggests that agents' product preferences are shaped by multiple organizational, market, and professional considerations that extend beyond personal religiosity. Therefore, although Religiosity remains an important individual value, its indirect relationship with Agent Preference through the proposed mediating construct is not supported by the statistical evidence obtained from the structural model.

CONCLUSION

The findings indicate that the structural model developed through SmartPLS 4.1 satisfies the required standards for both the measurement model and the structural model, demonstrating that the proposed framework is appropriate for explaining the relationships among the research variables. Evaluation of the measurement model confirms that all constructs exhibit satisfactory levels of validity and reliability, while assessment of the structural model reveals a coefficient of determination ($R^2 = 0.572$), suggesting that religiosity, work motivation, and product understanding jointly account for 57.2% of the variance in agents' preferences for marketing insurance products. The bootstrapping

³¹ Pangestu, G. R., Pratomo, A. W., & Jaya, P. (2021). Pengaruh pengetahuan produk dan penjualan personal terhadap minat beli produk asuransi. *Jurnal Ilmiah Manajemen Kesatuan*, 9(3), 552-560

³² Rahman, A., & Ahmad, N. (2022). Islamic insurance adoption and consumer behavior. *Journal of Islamic Accounting and Business Research*, 13(4), 640-655.

analysis further reveals that work motivation, product understanding, and religiosity each exert a positive and statistically significant influence on agent preferences. In addition, product understanding significantly enhances work motivation. The mediation analysis also demonstrates that work motivation successfully transmits the influence of product understanding on agent preferences, whereas its mediating role in the relationship between religiosity and agent preferences is not statistically supported. Collectively, these results highlight product understanding as the central determinant within the proposed PLS-SEM framework because it contributes to strengthening agent preferences both directly and indirectly through increased work motivation. By contrast, religiosity primarily functions as a direct antecedent of agent preferences without generating a significant indirect effect through motivation. Overall, the structural model provides sufficient explanatory capability and reinforces the empirical argument that improving agents' knowledge of insurance products, together with fostering stronger work motivation, represents an effective strategy for enhancing agent preferences in marketing insurance products at PT. Prudential CBD Polonia Medan.

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