

Factors Influencing Sharia Insurance Motivation Among Millennial Customers of Angkringan Kesawan Medan Based on Protection Motivation Theory

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Abstrak

This research investigates whether *Threat Appraisal* and *Coping Appraisal* contribute to Sharia Insurance Motivation among millennials visiting Angkringan Kesawan Medan. The study adopted a quantitative *cross-sectional* framework, with participants selected according to predetermined criteria through purposive sampling. A total of 100 respondents were selected based on the Lemeshow formula because the size of the eligible millennial customer population could not be determined precisely. Primary data were collected through a five-point Likert-scale questionnaire, while secondary data were obtained from academic literature and official sources. The research instrument consisted of 15 items representing *perceived severity*, *perceived vulnerability*, *response efficacy*, *self-efficacy*, *response cost*, and sharia insurance motivation. Data were analyzed using IBM SPSS Statistics 22 through validity, reliability, normality, multicollinearity, heteroscedasticity, multiple linear regression, t-test, F-test, and coefficient of determination. The results indicate that *Threat Appraisal* has a positive and significant effect on Sharia Insurance Motivation ($B=0.372$; $t=5.899$; $p<0.001$), while *Coping Appraisal* also has a positive and significant effect ($B=0.653$; $t=9.252$; $p<0.001$). Simultaneously, both variables are significant ($F=80.474$; $p<0.001$) and explain 63.7% of variance in Sharia Insurance Motivation. These findings highlight the importance of perceived risk and effective coping evaluation in strengthening protective motivation.

Keywords: Protection Motivation Theory, Threat Appraisal, Coping Appraisal, Sharia Insurance Motivation, Millennial

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INTRODUCTION

Growing awareness of Sharia-compliant financial protection has strengthened the relevance of Islamic insurance in Indonesia. Unlike conventional risk-transfer arrangements, Sharia insurance is structured around collective risk sharing and mutual assistance (*ta'awun*), supported by principles of fairness and transparency. This framework provides a distinctive mechanism for managing financial uncertainty while maintaining compliance with Islamic economic principles, which are prohibited under Islamic principles. Nevertheless, despite its considerable market potential, the penetration of Islamic insurance and public participation remain relatively limited. This condition highlights the importance of examining the psychological factors associated with the formation of Islamic insurance motivation, particularly how individuals assess potential risks and their ability to undertake protective actions, as conceptualized in *Protection Motivation Theory* (PMT).

According to the Central Statistics Agency of North Sumatra Province, the percentage of the population covered by health protection schemes across regencies and cities consisted of 39.01% under BPJS Kesehatan Contribution Assistance Recipients, 34.79% under BPJS Kesehatan Non-Contribution Assistance Recipients, 12.28% under regional health insurance (*Jamkesda*), 1.68% under private insurance, and 7.02% under company or employer-based schemes (BPS Sumut, 2024). These figures indicate that the proportion covered by private insurance remains relatively small compared with other health protection schemes. However, the private insurance category reported by BPS does not specifically distinguish between Islamic and conventional insurance. Therefore, these data should be interpreted as a limited representation of the position of private insurance within the broader health protection system rather than as a direct measure of participation in Islamic insurance.

Millennials represent a demographically important segment for examining Sharia insurance motivation in Medan. Data from BPS Kota Medan (2024) indicate that residents aged 30–44 years reached 587,291 people, reflecting the substantial presence of this age group within the city's population structure. At this stage of life, millennials generally encounter expanding economic responsibilities related to employment, household formation, asset ownership, and family financial needs. Such conditions may increase their exposure to financial uncertainty and consequently strengthen the relevance of financial protection mechanisms, including Sharia insurance. Millennials are at a stage of life characterized by increasing responsibilities and exposure to financial risks. As highlighted by Nuryasman (2023), many millennials are employed, establishing families, managing housing or vehicle installments, and assuming responsibility as family breadwinners, which increases their economic obligations. Unexpected events, including illness, accidents, job loss, or death, may therefore disrupt their financial stability. In this context, insurance serves as a financial protection mechanism that can mitigate the economic consequences of unforeseen risks.

The limited use of Sharia insurance among individuals who remain exposed to financial and health risks raises a behavioral question: what encourages them to consider insurance as a protective response? Protection Motivation Theory (PMT) offers an appropriate framework for addressing this issue because it explains protective motivation through two cognitive evaluations: how individuals interpret a threat and how they assess their capacity to respond to it. Threat appraisal reflects individuals' perceptions of the severity (perceived severity) of and vulnerability (perceived vulnerability) to potential risks, whereas coping appraisal encompasses beliefs regarding the effectiveness of protective responses (response efficacy), individuals' ability to perform such responses (self-efficacy), and the perceived costs

or barriers associated with them (response cost) (Rogers, 1983; Maddux & Rogers, 1983; Hagger et al., 2024). Empirical evidence further demonstrates the relevance of these appraisal processes in explaining the formation of protective motivation across various risk contexts (Prasetyo et al., 2024). Despite the extensive application of PMT to protective behaviors, studies specifically positioning threat appraisal and coping appraisal as predictors of Sharia Insurance Motivation among millennials remain limited. This study addresses this gap by simultaneously examining both PMT mechanisms within the context of Islamic insurance. Its novelty lies in extending PMT to explain millennials' protective motivation toward Sharia-compliant financial protection rather than focusing solely on purchasing decisions or actual insurance participation.

THEORITICAL REVIEW AND HYPOTHESIS DEVELOPMENT

Theory of Motivation for Sharia Insurance

Motivation can be understood as a psychological mechanism that energizes and maintains behavior toward a desired outcome. It extends beyond an individual's expressed interest because it provides the internal impetus for initiating and maintaining goal-directed action (Winarti, 2022). Within a consumer setting, this mechanism becomes relevant when individuals evaluate whether a product or service corresponds to their perceived needs and expected benefits. Accordingly, motivation provides a behavioral foundation for understanding why consumers become inclined to consider particular alternatives (Winarti, 2022).

In this study, Sharia Insurance Motivation is conceptualized as a protective behavioral orientation that encourages individuals to consider Sharia insurance when responding to potential financial consequences of risk. The construct therefore represents an intention-oriented motivational state rather than actual insurance enrollment or purchasing behavior. This motivation emerges when individuals recognize potential risks while perceiving Sharia insurance as a protection alternative that aligns with their needs and values. The Indonesian Sharia Insurance Association (AASI) explains that Sharia insurance provides protection through mechanisms of mutual assistance (*ta'awun*) and risk sharing among participants in accordance with Sharia principles (AASI, 2024). Although PMT has been widely employed to explain protective responses across different risk settings, its application to Sharia-compliant financial protection remains underexplored, particularly among millennials. This study fills this theoretical and contextual gap by integrating threat appraisal and coping appraisal into a single empirical model of Sharia Insurance Motivation. Rather than treating insurance participation merely as a purchasing outcome, the study conceptualizes it as a protective motivation formed through individuals' assessment of risk and their perceived capacity to respond effectively.

Factors Influencing Motivation to Obtain Sharia Insurance

Based on PMT, threat appraisal and coping appraisal are the two primary cognitive processes underlying the formation of protection motivation (Rogers, 1983; Balla & Hagger, 2025). In this study, these two factors are used to explain the motivation to obtain Sharia insurance as a protective response to financial risk.

Threat Appraisal

Within PMT, Threat Appraisal captures the way individuals interpret the personal relevance of a potential risk. This judgment involves two complementary considerations: the

anticipated seriousness of the consequences (perceived severity) and the perceived likelihood of personally encountering the risk (perceived vulnerability). Together, these assessments indicate whether a particular threat is viewed as sufficiently consequential and personally relevant to stimulate consideration of protective action (Rogers, 1983; Shillair, 2020; Balla & Hagger, 2025). Thus, threat appraisal is not merely concerned with the existence of risk but also with how individuals assess the seriousness of its potential consequences and the likelihood that the risk may personally affect them.

From the PMT perspective, a threat becomes more likely to stimulate protective motivation when individuals simultaneously regard its consequences as serious and consider themselves susceptible to experiencing it. Accordingly, heightened severity and vulnerability assessments should increase the perceived need for financial protection through Sharia insurance. However, threat appraisal does not automatically lead to protective action because the formation of protective motivation also depends on the evaluation of response effectiveness and an individual's ability to perform the response through coping appraisal (Balla & Hagger, 2025). In this study, *threat appraisal* is used to explain how millennial customers evaluate the severity of and vulnerability to health and financial risks. The more serious and personally relevant these risks are perceived to be, the stronger the cognitive basis for individuals to consider Sharia insurance as a form of financial protection. Therefore, *threat appraisal* is theoretically expected to have a positive relationship with Sharia Insurance Motivation.

Coping Appraisal

Within the PMT framework, *coping appraisal* refers to the cognitive judgment through which individuals determine the suitability of a protective response for dealing with an identified risk. Rather than focusing on the magnitude of the threat itself, this process concerns whether the available response is perceived as effective, feasible to carry out, and worth the resources required. Such judgments are formed through three components: *response efficacy*, which reflects belief in the response's ability to provide protection; *self-efficacy*, which represents confidence in one's ability to implement that response; and *response cost*, which reflects the financial, practical, or other perceived obstacles associated with taking protective action. (Rogers, 1983; Maddux & Rogers, 1983; Balla & Hagger, 2025). Response efficacy refers to the belief that a chosen protective action is effective in reducing or overcoming the consequences of a threat, whereas self-efficacy reflects an individual's confidence in their ability to perform the protective action. Meanwhile, response cost represents the perceived costs, sacrifices, difficulties, or barriers associated with undertaking the protective response. Thus, *coping appraisal* explains how individuals evaluate response effectiveness, their own capability, and potential barriers before developing motivation to engage in protective behavior.

Theoretically, protective motivation tends to become stronger when individuals believe that the available response is effective, perceive themselves as capable of performing it, and consider the associated costs or barriers acceptable (Rogers, 1983; Balla & Hagger, 2025). In this study, *coping appraisal* is used to explain how millennial customers evaluate Sharia insurance as a protective response to the consequences of financial risks. When individuals perceive Sharia insurance as an effective means of protection (*response efficacy*), believe that they are capable of accessing and using it (*self-efficacy*), and consider the associated costs or barriers acceptable (*response cost*), the cognitive foundation for developing Sharia

Insurance Motivation becomes stronger. Therefore, *coping appraisal* is theoretically expected to have a positive relationship with individuals' motivation to consider Sharia insurance as a form of financial protection.

Conceptual Framework

The proposed framework translates PMT into the context of Sharia financial protection by positioning Threat Appraisal (X_1) and Coping Appraisal (X_2) as complementary predictors of Sharia Insurance Motivation (Y). While X_1 captures respondents' evaluation of their exposure to potential consequences, X_2 concerns whether Sharia insurance is regarded as a workable response to those risks. The model therefore examines each appraisal mechanism separately as well as their joint relationship with insurance motivation among millennial customers of Angkringan Kesawan Medan, as presented in Figure 1.

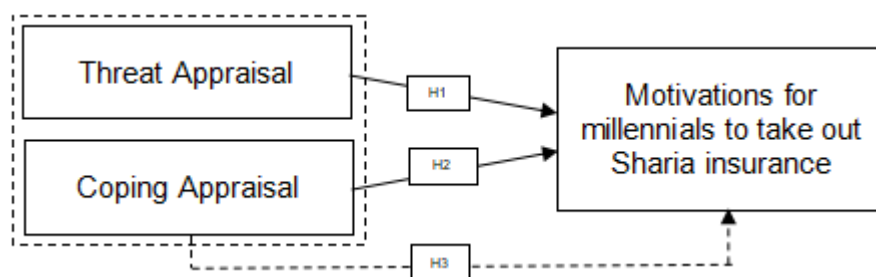


Figure 1
Conceptual Framework

H1: *Threat Appraisal* has a positive and significant relationship with Sharia Insurance Motivation among millennial customers of Angkringan Kesawan Medan.

H2: *Coping Appraisal* has a positive and significant relationship with Sharia Insurance Motivation among millennial customers of Angkringan Kesawan Medan.

H3: *Threat Appraisal* and *Coping Appraisal* simultaneously have a positive and significant relationship with Sharia Insurance Motivation among millennial customers of Angkringan Kesawan Medan.

RESEARCH METHODS

This research investigates how *Threat Appraisal* and *Coping Appraisal* are associated with Sharia Insurance Motivation among millennials visiting Angkringan Kesawan Medan. To empirically assess these relationships, the study applies a quantitative *cross-sectional* design, allowing the variables to be examined within a single period of data collection (Creswell & Creswell, 2023).

The study was conducted from May to June 2026 at Angkringan Kesawan Medan. This location was selected as the data collection setting because of its intensive interaction with working-age consumers and its accessibility to millennial respondents with diverse socioeconomic characteristics. The selection of this location was not intended to represent the entire millennial population of Medan City, but rather to provide a specific context for examining the relationships between *threat appraisal*, *coping appraisal*, and Sharia Insurance Motivation among respondents who met the study criteria.

Participant selection followed a purposive procedure in which inclusion was determined by criteria established in accordance with the study objectives. Eligible participants were millennials who visited Angkringan Kesawan Medan during the data-collection period, fulfilled the operational age classification adopted in this research, consented voluntarily to participate, and were capable of completing the questionnaire without assistance. Completed questionnaires were subsequently reviewed before statistical processing to identify incomplete submissions or responses from participants who failed to satisfy these requirements. Since the exact number of eligible customers was unavailable, sample adequacy was determined using the Lemeshow formula. Applying a 95% confidence level ($Z = 1.96$), an assumed population proportion of 0.50, and a 10% precision level produced a minimum estimate of 96.04 participants. Accordingly, the study used 100 respondents. As participants were selected through non-probability purposive sampling rather than random selection, the findings should be interpreted within the characteristics of the observed sample and the research setting rather than generalized statistically to a broader population.

Data for this research were drawn from two sources. Empirical information was obtained through questionnaires administered to millennial customers of Angkringan Kesawan Medan, whereas supporting information was derived from relevant scholarly literature and official publications. The questionnaire was constructed by translating the theoretical dimensions of the study variables into measurable statements, with responses recorded on a five-point Likert scale. A total of 15 items were included in the instrument. *Threat Appraisal* was operationalized through *perceived severity* and *perceived vulnerability*, while *Coping Appraisal* was represented by *response efficacy*, *self-efficacy*, and *response cost*. The remaining items captured respondents' Sharia Insurance Motivation.

Table 1.
Operationalization of Research Variables

Variables and Operational Definitions	Indicator	Statement	Source
Threat Appraisal This is the process by which an individual assesses the level of a perceived threat and decides whether it is serious enough to trigger protective action.	Perceived Severity	1. The risk of illness or an accident could result in significant financial loss for me.	InadiaAristyavani (2022). Oktavia,dkk,(2025)
		2. High medical costs could disrupt my financial stability.	
	Perceived Vulnerability	3. I feel at risk of illness or an accident in the future.	DinaYuliana.Dkk.(2025). InadiaAristyavani (2022).
		4. I feel vulnerable to financial problems resulting from such risks.	
		5. Unexpected life risks could happen to me at any time.	

Coping appraisal is an individual's process of evaluating the effectiveness of a protective response (response efficacy), one's own ability to execute that response (self-efficacy), and the perceived costs or barriers associated with taking protective action (response cost).	Response Efficacy	6. Sharia insurance can help reduce financial losses resulting from risks.	Muhammad Wandisyah, S.M.,&I.,Furkan (2025).
	Self-Efficacy	7. I am confident in my ability to choose a Sharia insurance product that meets my needs.	Gitaireswara,DA, Suratno, T., & Lestari, D. (2025). ArthaKurnia,N.,Richa A.M.(2025).
	Response Cost	8. The insurance premiums are affordable for me. 9. The insurance claims process appears easy. 10. Purchasing the insurance does not require complex deliberation.	Siregar,Raquel& Satino, Satino. (2024). ArthaKurnia,N.,Richa A.M.(2025).
Sharia insurance motivation refers to an individual's protective drive to consider using Sharia insurance as a form of protection against the consequences of perceived risks. Within the framework of Protection Motivation Theory, this motivation arises after an individual evaluates the level of the threat faced and their own capacity to execute a protective response. In this study, Sharia insurance motivation is positioned as "protection motivation" and is not equated with the purchase decision or actual participation behavior.	Financial protection Risk awareness Principle of mutual assistance (ta'awun) Sharia compliance Trust	11. feel the need for protection against life risks through Sharia insurance. 12. Risks related to health, accidents, or death motivate me to participate in Sharia insurance. 13. I am motivated to participate in Sharia insurance due to the principle of mutual assistance among participants. 14. I choose Sharia insurance because it aligns with Islamic principles. 15. I am willing to set aside a portion of my income to participate in Sharia insurance.	Gitaireswara,DA, Suratno, T., & Lestari, D. (2025). Muhammad Wandisyah, S.M.,&I.,Furkan (2025). Diki EgieN.,& Khusnudin (2024)

Source: Author's own compilation

Responses to the 15 questionnaire items were quantified on a five-category agreement scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), with Neutral, Agree, and Disagree representing the intermediate response categories. Before estimating the regression model, the measurement items were examined for validity and internal consistency. The dataset was then assessed for residual normality, multicollinearity, and heteroscedasticity. Partial relationships were evaluated through the t-statistic, whereas the overall model was assessed using the F-statistic. Model explanatory capacity was summarized by R^2 , with all statistical procedures conducted in IBM SPSS Statistics 26.

RESULTS AND DISCUSSION

Total Indicator Value

Table 2.
Number of Indicators

X1 Threat Appraisal		
Perceived Severity	X 1.1	302
	X.1.2	302
Total Indikator 1		604
Perceived Vulnerability	X.1.3	310
	X.1.4	303
	X.1.5	308
Total Indikator 2		921
TOTAL X.I		1525
X2 Coping Appraisal		
Response Efficacy	X 2.1	299
Total Indikator 1		299
Self-Efficacy	X 2.2	302
Total Indikator 2		302
Response Cost	X.2.3	303
	X.2.4	297
	X.2.5	308
Total indikator 3		908
TOTAL X.II		1509
Y Motivation for Sharia Insurance		
Y1	Y.1.1	294
	Y.1.2	299
	Y.1.3	298
	Y.1.4	307
	Y.1.5	287
TOTAL Y		1585

Source: Author's own compilation

Based on Table 2, the descriptive results show that *Threat Appraisal* obtained a total score of 1,525, *Coping Appraisal* 1,509, and *Sharia Insurance Motivation* 1,585. These results reflect respondents' overall tendencies in assessing threats, their ability to cope with risks, and their motivation to consider Sharia insurance as a form of protection. However, differences

in total scores were not used to determine the most dominant variable, as the number of items across dimensions differed. The relative strength of the relationships among variables was subsequently determined through regression analysis, particularly based on the standardized Beta coefficients.

Uji Validity

Table 3.
Validity

Variable	Statement	calculated r	r-table	Information
Threat Appraisal	1	0,836	0,1966	Valid
	2	0,793	0,1966	Valid
	3	0,767	0,1966	Valid
	4	0,887	0,1966	Valid
	5	0,880	0,1966	Valid
Coping Appraisal	1	0.773	0,1966	Valid
	2	0.809	0,1966	Valid
	3	0.766	0,1966	Valid
	4	0.860	0,1966	Valid
	5	0.797	0,1966	Valid
Motivation for Sharia Insurance	1	0.836	0,1966	Valid
	2	0.792	0,1966	Valid
	3	0.852	0,1966	Valid
	4	0.823	0,1966	Valid
	5	0.791	0,1966	Valid

Source: Research findings (data processed using SPSS)

The validity assessment shows that every measurement item produced an rr-value exceeding the critical value of 0.1966. Thus, all indicators of Threat Appraisal, Coping Appraisal, and Sharia Insurance Motivation satisfied the item-level validity criterion and were retained for further statistical analysis. However, the item-total correlation test in this study was treated as preliminary evidence of instrument quality and does not, by itself, establish overall construct validity. Theoretically, the development of the measurement items remained grounded in the PMT dimensions, comprising perceived severity, perceived vulnerability, response efficacy, self-efficacy, and response cost.

Reliability Test

Table 4.
Reliability Test

Variable	R	Cronbach's Alpha	Information
Threat Appraisal	0,890	0,60	Reliabel
Coping Appraisal	0,860	0,60	Reliable
Motivasi Berasuransi Syariah	0,876	0,60	Reliable

Source: Research findings (data processed using SPSS)

Table 4 reports Cronbach's Alpha coefficients of 0.890 for Threat Appraisal, 0.860 for Coping Appraisal, and 0.876 for Sharia Insurance Motivation. Each coefficient exceeds the 0.60 benchmark adopted in this study, providing evidence of satisfactory internal consistency across the three measures. The constructs were therefore retained for subsequent statistical analysis.

Normality Test

Table 5.
Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	3.08524373
Most Extreme Differences	Absolute	.039
	Positive	.038
	Negative	-.039
Test Statistic		.039
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Research findings (data processed using SPSS)

The Kolmogorov–Smirnov assessment produced a test statistic of 0.039 with $p = 0.200$. As the probability value exceeded the 0.05 criterion, the residuals showed no statistically significant departure from the normality assumption. The model therefore satisfied the residual-normality requirement adopted for the subsequent regression analysis.

Heteroskedasticity Test

Table 6.
Heteroskedasticity Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	3.856	.828			4.655	.000
Threat Appraisal	-.027	.035	-.078		-.752	.454
Coping Appraisal	-.048	.040	-.126		-1.212	.228

a. Dependent Variable: Abs_Res

Source: Research findings (data processed using SPSS)

Based on the results of the Glejser test for heteroscedasticity presented in Table 6, *Threat Appraisal* obtained a significance value of 0.454, while *Coping Appraisal* obtained a significance value of 0.228. Both values exceeded the 0.05 significance level ($0.454 > 0.05$ and $0.228 > 0.05$). These results indicate that neither *Threat Appraisal* nor *Coping Appraisal*

had a statistically significant relationship with the absolute residual values. Therefore, the Glejser test provided no evidence of heteroscedasticity, indicating that the regression model satisfied the homoscedasticity assumption and was appropriate for further regression analysis.

Multicollinearity Test

Table 7.
Multicollinearity Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	-1.263	1.476		-.856	.394		
Threat Appraisal	.372	.063	.381	5.899	.000	.929	1.077
Coping Appraisal	.653	.071	.598	9.252	.000	.929	1.077

a. Dependent Variable: Motivation for sharia Insurance
Source: Research findings (data processed using SPSS)

The collinearity assessment yielded a Tolerance coefficient of 0.929 and a VIF of 1.077 for both *Threat Appraisal* and *Coping Appraisal*. These values satisfy the established criteria, as Tolerance exceeds 0.10 while VIF remains below 10. Accordingly, the two predictors do not exhibit a level of intercorrelation that could compromise the regression estimates. Both constructs were therefore retained in the model for examining their relationships with Sharia Insurance Motivation and for subsequent hypothesis testing.

Multiple Linear Regression

Table 8.
Linear Regression
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
1 (Constant)	-1.263	1.476		-.856	.394		
Threat Appraisal	.372	.063	.381	5.899	.000	.929	1.077
Coping Appraisal	.653	.071	.598	9.252	.000	.929	1.077

a. Dependent Variable: Motivation for sharia Insurance
Source: Research findings (data processed using SPSS)

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

The estimated multiple regression model is expressed as:

$$Y = -1,263 + 0,372X_1 + 0,653X_2 + \varepsilon$$

The positive coefficients indicate that increases in both Threat Appraisal and Coping Appraisal are associated with higher Sharia Insurance Motivation, holding the other predictor

constant. Coping Appraisal exhibits the larger unstandardized coefficient ($B = 0.653$), compared with Threat Appraisal ($B = 0.372$).

The regression results reveal a significant positive association between *Threat Appraisal* (X_1) and Sharia Insurance Motivation ($B = 0.372$; $t = 5.899$; $p < 0.001$). With *Coping Appraisal* held constant, a one-unit change in X_1 corresponds to an estimated 0.372-unit increase in the dependent variable. Substantively, this finding suggests that motivation toward Sharia insurance tends to strengthen as millennials perceive potential risks as more serious and consider themselves increasingly susceptible to their consequences.

Meanwhile, Coping Appraisal (X_2) has a positive regression coefficient of 0.653. This indicates that a one-unit increase in Coping Appraisal is associated with a predicted 0.653-unit increase in Sharia Insurance Motivation, holding *Threat Appraisal* constant. This relationship is also statistically significant ($t = 9.252$; $p < 0.001$).

The regression estimates show that higher levels of *Threat Appraisal* and *Coping Appraisal* are associated with stronger Sharia Insurance Motivation, with both predictors reaching statistical significance. Nevertheless, the results do not establish a cause-and-effect mechanism. Data were collected at a single point in time and participants were selected purposively; therefore, the estimated coefficients should be understood as evidence of statistical associations within the observed sample. Accordingly, the findings are discussed primarily in terms of the direction and magnitude of the estimated relationships and the statistical evidence supporting them. SPSS significance values displayed as 0.000 are reported as $p < 0.001$, since a probability value should not be interpreted as absolute zero. Based on the *standardized Beta coefficients*, *Coping Appraisal* ($\beta = 0.598$) has a higher coefficient than *Threat Appraisal* ($\beta = 0.381$). Thus, *Coping Appraisal* demonstrates a relatively stronger predictive relationship with Sharia Insurance Motivation within the regression model. This conclusion is based not on differences in descriptive scores but on the standardized regression coefficients, which allow the relative predictive strength of both variables to be compared within the same model.

Simultaneous Test (F-test)

Table 9.
F Test
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1563.606	2	781.803	80.474	.000 ^b
	Residual	942.354	97	9.715		
	Total	2505.960	99			

a. Dependent Variable: Motivation for sharia Insurance

b. Predictors: (Constant), Coping Appraisal, Threat Appraisal

Source: Research findings (data processed using SPSS)

The simultaneous test yielded an F-value of 80.474 with $p < 0.001$, indicating that Threat Appraisal and Coping Appraisal jointly provide a statistically significant contribution to the prediction of Sharia Insurance Motivation. This result confirms that the regression model is statistically meaningful and supports the integrated mechanism proposed by Protection Motivation Theory, in which protective motivation develops through the combined evaluation

of perceived threats and perceived coping capacity. Accordingly, the simultaneous hypothesis is supported, showing that both appraisal processes operate complementarily in explaining millennials' motivation toward Sharia-compliant insurance protection.

Partial Test (t-test)

Table 10.
T-test
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.263	1.476		-.856	.394
	X1	.372	.063	.381	5.899	.000
	X2	.653	.071	.598	9.252	.000

a. Dependent Variable: Motivation for sharia Insurance

Source: Research findings (data processed using SPSS)

Table 10 provides statistical support for both partial hypotheses. Threat Appraisal (X_1) records $B = 0.372$, $t = 5.899$, and $p < 0.001$, indicating that higher threat evaluation is associated with greater Sharia Insurance Motivation when the other predictor is controlled. A stronger statistical pattern is observed for Coping Appraisal (X_2), with $B = 0.653$, $t = 9.252$, and $p < 0.001$. Comparison of the standardized coefficients further shows that X_2 ($\beta = 0.598$) has a greater relative contribution to the model than X_1 ($\beta = 0.381$). Thus, the empirical evidence supports both partial hypotheses, while identifying Coping Appraisal as the comparatively stronger predictor of Sharia Insurance Motivation in the observed sample.

Coefficient of Determination (R^2) Test

Table 11.
Coefficient of Determination (R^2) Test
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.798 ^a	.637	.630	5.656

a. Predictors: (Constant), COPING APPRAISAL, THREAT APPRAISAL

Source: Research findings (data processed using SPSS)

As reported in Table 11, the regression model yields $R = 0.798$, $R^2 = 0.637$, and adjusted $R^2 = 0.630$. The R^2 estimate shows that *Threat Appraisal* and *Coping Appraisal*, when considered together, account for 63.7% of the observed variation in Sharia Insurance Motivation. The remaining 36.3% is not captured by the predictors specified in the present model, leaving room for additional determinants to be investigated in future research. After adjustment for the number of predictors, the model retains an explanatory capacity of 63.0%, as reflected by the adjusted R^2 of 0.630. Overall, these estimates demonstrate that the two PMT constructs explain a considerable proportion of variation in Sharia Insurance Motivation within the sample examined.

DISCUSSION

The Influence of Threat Appraisal on Insurance Motivation

Coping Appraisal demonstrates a statistically significant positive association with Sharia Insurance Motivation ($B = 0.653$; $\beta = 0.598$; $t = 9.252$; $p < 0.001$). Its relatively larger standardized coefficient indicates that the assessment of available protective responses is particularly relevant to explaining insurance motivation in the estimated model. In practical terms, millennials tend to report stronger motivation toward Sharia insurance when they view it as an effective means of limiting financial consequences, believe they are capable of participating, and regard the required costs or other obstacles as manageable. This pattern is consistent with PMT, which places *response efficacy*, *self-efficacy*, and *response cost* at the core of the coping evaluation underlying protective motivation (Rogers, 1983). Accordingly, favorable judgments about the effectiveness and feasibility of a protective response are associated with greater willingness to consider protective action. Similar evidence is reported by Ansari-Moghaddam et al. (2021), who demonstrated the relevance of PMT constructs in explaining intentions toward protective behavior. The result is also in line with Prasetyo et al. (2024), who emphasized the importance of appraisal mechanisms in the development of protective motivation. Taken together, these findings position *Coping Appraisal* as an important explanatory component of millennials' motivation to consider Sharia insurance. *Coping Appraisal* demonstrates a statistically significant positive association with Sharia Insurance Motivation ($B = 0.653$; $\beta = 0.598$; $t = 9.252$; $p < 0.001$). Its relatively larger standardized coefficient indicates that the assessment of available protective responses is particularly relevant to explaining insurance motivation in the estimated model. In practical terms, millennials tend to report stronger motivation toward Sharia insurance when they view it as an effective means of limiting financial consequences, believe they are capable of participating, and regard the required costs or other obstacles as manageable. This pattern is consistent with PMT, which places *response efficacy*, *self-efficacy*, and *response cost* at the core of the coping evaluation underlying protective motivation (Rogers, 1983). Accordingly, favorable judgments about the effectiveness and feasibility of a protective response are associated with greater willingness to consider protective action. Similar evidence is reported by Ansari-Moghaddam et al. (2021), who demonstrated the relevance of PMT constructs in explaining intentions toward protective behavior. The result is also in line with Prasetyo et al. (2024), who emphasized the importance of appraisal mechanisms in the development of protective motivation. Taken together, these findings position *Coping Appraisal* as an important explanatory component of millennials' motivation to consider Sharia insurance.

Empirically, these findings suggest that millennial customers of Angkringan Kesawan Medan who are increasingly aware of the severity of and vulnerability to health risks, accidents, and financial losses tend to demonstrate stronger motivation to consider Sharia insurance. Risks perceived as serious make the need for protection more salient, while perceived vulnerability reinforces individuals' awareness that the consequences of such risks may personally affect them. These perceptions provide a psychological foundation that encourages individuals to consider Sharia insurance as a mechanism of financial protection. Therefore, Sharia Insurance Motivation is associated not only with the availability of insurance products but also with individuals' assessment of the potential severity and personal likelihood of risks in their lives.

The Influence of Coping Appraisal on Motivation to Purchase Insurance

The results indicate that *Coping Appraisal* has a positive and statistically significant relationship with Sharia Insurance Motivation, with a regression coefficient of 0.653, a *standardized Beta* of 0.598, a t-value of $9.252 > 1.985$, and $p < 0.001$. This finding supports Protection Motivation Theory (PMT), which explains that coping appraisal comprises response efficacy, self-efficacy, and response cost. Within the PMT framework, individuals are more likely to develop protective motivation when they regard a proposed response as capable of managing risk, feel confident in their ability to implement it, and perceive the required sacrifices as manageable. This interpretation is in line with Prasetyo et al. (2024), whose findings emphasize the relevance of appraisal mechanisms in the formation of protective motivation. In the context of this study, *coping appraisal* therefore helps explain why favorable evaluations of response effectiveness, personal capability, and manageable response costs are associated with stronger motivation to consider Sharia insurance.

Empirically, the findings suggest that millennial customers of Angkringan Kesawan Medan tend to exhibit stronger Sharia Insurance Motivation when they believe that Sharia insurance can provide effective protection against the consequences of risk, is accessible, can be selected according to their needs, and involves costs or barriers that remain manageable. Perceived effectiveness of protection strengthens the perceived benefits of Sharia insurance, while *self-efficacy* enhances individuals' confidence in their ability to select and use an appropriate insurance product. At the same time, an acceptable *response cost* reduces psychological and financial barriers to considering insurance participation. Therefore, Sharia Insurance Motivation is shaped not only by awareness of potential risks but also by individuals' evaluation of whether an effective, realistic, and feasible protective solution is available within their capabilities.

The Simultaneous Effect of Threat Appraisal and Coping Appraisal on Insurance Motivation

The overall regression model is statistically significant ($F = 80.474$; $p < 0.001$), indicating that *Threat Appraisal* and *Coping Appraisal* collectively provide meaningful explanatory information for Sharia Insurance Motivation. This empirical pattern is consistent with the PMT framework, in which protective motivation reflects the combined evaluation of perceived risk and the perceived feasibility of responding to that risk. The former concerns judgments about the seriousness of potential consequences and personal susceptibility, while the latter involves confidence in the effectiveness of a protective response, the ability to perform it, and the acceptability of the resources or barriers involved. The result also aligns with Prasetyo et al. (2024), who highlight the contribution of these appraisal mechanisms to protective motivation. In the Sharia insurance context, the findings suggest that motivation is associated with both awareness of potential risk and confidence that an appropriate and manageable protection strategy is available.

Empirically, the findings suggest that millennial customers of Angkringan Kesawan Medan demonstrate stronger motivation to consider Sharia insurance when awareness of the severity of and vulnerability to risks is accompanied by confidence that such risks can be managed through appropriate protective mechanisms. The model yields an R^2 of 0.637, indicating that Threat Appraisal and Coping Appraisal collectively account for 63.7% of the observed variation in Sharia Insurance Motivation. The remaining 36.3% is not explained by

the predictors included in the present model, indicating scope for future studies to examine additional determinants of insurance motivation. These findings reinforce the view that Sharia Insurance Motivation is shaped by the combination of risk perception and individuals' evaluation of their ability to cope with those risks, providing a more comprehensive explanation when both PMT mechanisms are considered simultaneously rather than separately.

CONCLUSION

The study provides empirical support for the relevance of PMT in explaining Sharia Insurance Motivation among millennial customers of Angkringan Kesawan Medan. Both appraisal mechanisms are positively associated with motivation, although Coping Appraisal displays the stronger relative contribution ($\beta = 0.598$) compared with Threat Appraisal ($\beta = 0.381$). The model explains 63.7% of the observed variation in Sharia Insurance Motivation ($R^2 = 0.637$), indicating that motivation toward Sharia-compliant protection is related to both recognition of potential financial threats and confidence in the feasibility of responding to them. These findings imply that efforts to strengthen Sharia insurance motivation should combine risk awareness with clearer evidence of product effectiveness, accessibility, affordability, and consumers' ability to engage with the available protection mechanisms.

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