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Analysis of the Influence of Agents' Credibility Through Digital Media and Digital Promotions on Purchase Decisions Toward Insurance Products

Frans Sudirjo[1]✉, Susatyo Adhi Pramono[2], Ilham Arief[3], Asep Nana Hermana[4], Annisa Risqi Sulistya Kusuma Wardhani[5]

[1]Universitas 17 Agustus 1945 Semarang
[2]Universitas Wijaya Kusuma Purwokerto
[3]STIKes Widya Dharma Husada
[4]Institut Teknologi Nasional Bandung
[5]Universitas Muhammadiyah AR. Fachruddin

frans-sudirjo@untagsmg.ac.id

Abstract

This research aims to see the influence of interpersonal communication by insurance agents on customers' decisions to purchase products and whether the agent's credibility impacts customers' purchasing decisions regarding insurance service products. This type of research is quantitative. Data collection using questionnaires. The method used in taking this sample was simple random sampling. The sample in this study was 100. The data analysis technique used was multiple regression analysis. The analysis found that interpersonal communication and the credibility of insurance agents significantly influence customers' purchasing decisions when purchasing insurance service products. The study's results also show that the hypothesis proposed in this research has been proven: interpersonal communication and insurance agent credibility significantly influence customer purchasing decisions. Thus, insurance companies need to pay attention to and improve interpersonal communication strategies and strengthen the credibility of insurance agents to enhance customer purchasing decisions and their sales performance.

Keywords: Communication, Credibility, Purchasing Decisions, Insurance.

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1. Introduction

As the country with the fourth largest population in the world, Indonesia offers the insurance industry a lot of market potential [1]. With a population of almost 260 million people, only 40% of the total population currently has an insurance policy, indicating that there is still a significant opportunity for developing this industry in the country [2]. Initially, the insurance business in Indonesia was dominated by local companies. However, with the entry of foreign insurance companies investing their capital in Indonesia, competition in this industry is getting tighter [3]. This encourages insurance business players to continue innovating and improving the quality of their services. Competition in the insurance business relies not only on the products offered but also on the ability of good marketing personnel [4]. Marketing personnel must have the ability to build trust, communicate well, and also be able to influence customers [5]. In facing this competition, insurance companies must continue developing effective marketing strategies, including improving service quality, optimizing distribution channels, and utilizing information technology to expand market reach [6]. With immense market potential and increasingly fierce competition, the development of the insurance industry in Indonesia will continue to be in the spotlight for business players [7]. Support from the government in creating conducive regulations and supervising the insurance market is also crucial to developing this industry in the country [8].

In Indonesia, the insurance business faces significant challenges in attracting potential consumers. There are several reasons why people tend to avoid purchasing insurance products [9]. One is the history of insurance, characterized by traditional products that are less profitable for customers. Traditionally, traditional insurance was considered detrimental because the money deposited would be forfeited if there was no claim. This means that the perception is still ingrained in people's subconscious [10]. A lack of understanding about insurance products is another factor that makes people reluctant to use insurance [11]. When a customer receives a policy, the insurance agent frequently fails to explain the benefits of the product, the scope of diseases covered, the terms of the claim, and the costs that will be paid during the claim [12]. This lack of understanding causes unpleasant experiences when customers experience problems and reduces public trust in insurance. Apart from

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that, the agent's irresponsible attitude is also a severe problem. Many agents only focus on sales and do not provide good service when customers want to make a claim [13]. Many customers have difficulty processing claims because agents are difficult to contact or even disappear after the sale. This makes people skeptical and careful when choosing an insurance agent [14]. All these factors make people prefer to save at banks rather than using insurance products [15]. To overcome this problem, insurance companies need to increase transparency, provide good education to potential customers, and ensure that their agents are responsible for providing services to customers [16]. With these steps, it is hoped that people will be more confident and interested in using insurance products [17].

With the increasing number of insurance companies in Indonesia, competition for market share is getting tighter [18]. The growing number of companies competing makes the insurance industry in Indonesia increasingly dynamic [19]. To compete and be the best, insurance companies must be able to offer products that suit current consumer needs [20]. They also have to ensure that their agents have good quality because they are the spearheads in establishing consumer relationships [21]. To gain a larger market share, insurance companies must keep up with the times and constantly innovate in the products and services they offer. They must also understand consumer needs and desires and provide the best service [22]. The quality of the agent is also an essential factor in attracting consumers because a good agent can give clear information and help consumers choose products that suit their needs [23]. With increasingly fierce competition, it is hoped that insurance companies can continue to improve the quality of their products and services [24]. This will benefit consumers because they will have more product options to suit their needs [25]. We, as consumers, can also take advantage of this competition to get the best insurance products that fit our needs [26].

Human needs consist of five levels, each of which influences individual motivation. One of the basic human needs is safety or security, which includes a sense of security in various aspects of life, including health. Insurance is considered one way to meet this need because it provides financial guarantees and protection in the face of risks that may occur, especially in terms of health [27]. The significant increase in health costs every year, which exceeds the increase in Indonesian people's income, is one of the main reasons people are increasingly aware of the importance of an insurance policy. The high cost of treatment makes people realize that having insurance is a valuable investment to protect themselves and their families from unexpected financial risks due to health problems [28]. With increasing awareness of the importance of insurance in providing financial protection, it is hoped that more Indonesians will choose to have an insurance policy. This will help increase insurance penetration in Indonesia and offer better financial security for the public [29].

The dynamics of the insurance industry, which has a bad record in the public's minds, require insurance agents to have good interpersonal communication skills. To convince and influence potential customers, an agent must be able to convey information, overcome doubts, and explain the benefits of products persuasively [30]. Effective communication will help build potential customers' trust in the insurance products offered. In addition, to build credibility, an agent must have good knowledge of the products offered, a deep understanding of the needs and desires of prospective customers, and integrity in providing accurate and transparent information [31]. Credibility can also be built through a good track record, testimonials from satisfied customers, and a professional attitude in carrying out your duties as an insurance agent. With good communication skills and established credibility, an insurance agent can attract the interest of potential customers to buy insurance products. In increasingly fierce competition, this ability is the primary key for an agent to succeed in the insurance industry [32]. Interpersonal communication carried out by insurance agents plays a vital role in influencing prospective customers' decisions to purchase insurance service products. Through this communication, agents can clearly explain product benefits, direct potential customers, and build strong relationships with them [33]. Apart from that, the agent's credibility is also a critical factor in influencing purchasing decisions. The message conveyed will be more effective if it is easy to understand and the sender has credibility in the eyes of the recipient. By having credibility and expertise in conveying messages, agents can influence potential customers' decisions more effectively [34]. In this context, an interesting reality of the insurance industry to research is how interpersonal communication and the credibility of insurance agents can influence prospective customers' purchasing decisions. By understanding these factors, insurance companies can improve their marketing strategies to attract potential customers and increase insurance product sales.

2. Research Methods

The primary data used in this quantitative study were taken straight from the source. Respondents to the survey were given questionnaires to complete to collect primary data. Probability sampling is the technique utilized in which every member of the population has an equal chance of being chosen for a sample. A basic random sampling approach was used, and representative and random samples were taken. One hundred samples were used in this study. Multiple regression analysis was used for data analysis. A statistical method called multiple regression analysis establishes a mathematical relationship between two or more independent variables and a dependent variable on an interval scale. To ensure that the multiple linear regression model used is good, it is

necessary to test the classical assumptions. These assumptions include normality, homoscedasticity, multicollinearity, and residual independence. If the model meets all of these assumptions, then the model can be considered reasonable and used to analyze the relationship between variables in this research.

3. Results and Discussion

People are generally conscientious when purchasing a product, including insurance services. When considering purchasing a product, people tend to pay attention to various things that can be considered. In this context, one relevant theory is the uncertainty reduction theory. The uncertainty reduction theory states that the greater a person's uncertainty, the greater their tendency to create distance. Conversely, the smaller the uncertainty, the greater the tendency to converge. Communication is one way to reduce uncertainty. Through communication, people can minimize the uncertainty they feel. Interpersonal communication is an advanced stage in uncertainty reduction. In interpersonal communication, people tend to be more open and transparent with others.

Furthermore, the communicator's credibility plays an essential role in reducing uncertainty. The higher the credibility of the communicator, the greater the certainty that can be given to the communication. Thus, in the context of purchasing insurance service products, interpersonal communication and the communicator's credibility can play an essential role in reducing the uncertainty potential customers feel when purchasing insurance service products. By understanding these factors, insurance agents can increase their chances of convincing potential customers and influencing their decision to buy insurance products.

Interpersonal communication and the credibility of insurance agents play a crucial role in influencing purchasing decisions. The research analysis results show that these two factors significantly influence purchasing decisions, as evidenced by the F value of 32.4, with a probability of more than 0.05. Interpersonal communication in this research involves the dimensions of openness, empathy, support, and positive feelings. Indicators such as the agent's honesty in conveying positive and negative information about insurance products, the agent's ability to listen to and understand customer needs, and the agent's ability to provide the right solution all show valid and significant value. The importance of friendly interpersonal communication is also reflected in the highest mean score obtained from questions about agents who communicate in a friendly manner. This shows that customers tend to prefer agents who can communicate in a friendly manner. Therefore, insurance companies must pay special attention to training and developing interpersonal communication skills for their agents. Apart from that, companies must also focus on strengthening the credibility of insurance agents. Good education about insurance products, relevant experience, and responsive and quality service. In this way, insurance companies can better influence customer purchasing decisions and improve their overall sales performance.

Agent credibility variables, expertise, trustworthiness, and attractiveness are essential in influencing customer purchasing decisions. This is supported by indicators such as the agent's sound knowledge of the product, the ability to correctly answer customer questions, provide accurate information, and provide evidence related to the product, all of which have valid and significant value. In addition, the highest mean obtained from questions shows that the agent can communicate well. Good communication skills will be very influential in building an agent's credibility. The agent's neat and clean appearance also creates a positive impression on customers. Customers tend to trust agents who appear professional and have good knowledge of the insurance products offered. Therefore, insurance companies must pay attention to and increase agent credibility through ongoing training. Agents with good knowledge about products can communicate well and have a good appearance, will more easily influence customer purchasing decisions and improve the company's sales performance. Thus, improving the quality of agent credibility will be a critical factor in insurance companies' success in expanding market share and increasing customer satisfaction.

The dependent variable described by purchasing decisions, which includes the dimensions of understanding the problem, searching for information, and assessing alternatives, is summarized in indicators such as whether the product meets the customer's needs, whether the customer understands every explanation given by the agent, the information obtained by the customer is in line with the customer's expectations, customers actively ask agents for information they don't understand, customers know agents intimately, and customers have an intimate relationship with agents. All indicators show valid and significant values; even the highest mean obtained from questions shows that the product meets customer needs. This indicates that these factors are essential in customers' purchasing decisions. Customers tend to buy insurance products if they suit their needs, understand the information provided by the agent, and feel close to the agent. Therefore, insurance companies must ensure that their agents can provide good explanations, provide information that meets customer expectations, and build good customer relationships. This way, companies can improve customers' purchasing decisions and sales performance.

The distribution of the samples used is also quite well distributed; this is explained in the normality test, where the distribution follows a straight diagonal line, which indicates that the data is usually distributed. Meanwhile, the resulting correlation test results show a number smaller than 0.05, suggesting a significant correlation or relationship between interpersonal communication and agent credibility in influencing purchasing decisions.

According to the multicollinearity test results, there doesn't seem to be any multicollinearity, which is defined as a situation in which a perfect or nearly perfect linear relationship exists between two or more independent variables in the regression model. A suitable regression mode necessitates the absence of multicollinearity issues because multicollinearity influences the standard error value of each coefficient to be high, resulting in a low t count; additionally, the standard error of estimate increases with the number of independent variables; and finally, each independent variable's influence is hard to discern. In contrast, the points in the heteroscedasticity test are dispersed without any discernible pattern. This explains a scenario in which the residuals in the regression model have unequal variance. Heteroscedasticity results in an inefficient estimate or estimator and an excessively high coefficient of determination, so a decent regression model must not have any heteroscedasticity issues.

Researchers use regression analysis to forecast the dependent variable's value based on variations in the independent variable. Because there are more than two variables in this situation, academics use multiple regression analysis. The analysis's findings indicate that the computed F is 32.4, indicating that the null hypothesis is rejected and that customer decisions are influenced by interpersonal communication and insurance agents' credibility. Through the use of multiple regression analysis, insurance businesses can gain a better knowledge of how independent factors affect the dependent variable. This will enable them to effectively manage interpersonal communications and build agent credibility to influence consumer purchasing decisions. The percentage contribution of the independent factors to the dependent variable is simultaneously determined using the multiple determination coefficient. The study's R-squared (R2) value was determined to be 0.6, meaning that changes in the two independent variables could account for 60% of the variation in the dependent variable. With a correlation value of 0.6, which denotes a high link, the researchers' use of the correlation coefficient test revealed that the interpersonal communication variable had a 30% impact on purchasing decisions. In the meantime, the agent credibility variable, which also shows a substantial association with a correlation value of 0.8, influences purchasing decisions by 50%. Combining the two independent variables results in a 50.5% influence of the independent factors on the dependent variable (correlation value = 0.8, strong correlation). Lastly, the researcher employed the t-test to ascertain whether or not the independent variable had a significant partial influence on the dependent variable. According to the test results, there is a considerable influence of the two independent variables on the dependent variable, meaning that the null hypothesis (Ho) is rejected because the significance value of each independent variable is smaller than the α value.

4. Conclusion

Based on the discussion and analysis, it is concluded that interpersonal communication strongly influences customers' decisions when purchasing insurance service products. The credibility of insurance agents has a strong influence on customers' decisions to buy insurance service products. Interpersonal communication and insurance agent credibility are strongly influenced by other factors not examined in this research. This can be proven from the results of the analysis, which show that the significance value for each variable with a value of α (0.05) is smaller than the significance value shown, so hypothesis H1, which states that there is no substantial influence between interpersonal communication and the decision to buy insurance, is rejected, while hypothesis H2, which states that there is a strong influence between interpersonal communication and the decision to purchase insurance, is accepted. H3, which stated that there was no strong influence between the credibility of the insurance agent and the decision to buy insurance, was rejected, while H4, which stated that there was a strong influence between the credibility of the insurance agent and the decision to buy insurance, was accepted. H5, which states there is no substantial influence between interpersonal communication and the credibility of the insurance agent on the decision to purchase insurance, is rejected, while H6, which states there is a strong influence between interpersonal communication and the credibility of the insurance agent on the decision to buy insurance, is accepted.

Based on the conclusions drawn, it is recommended that insurance companies provide training to their agents, particularly in interpersonal communication. Communication skills can be learned, while an agent's credibility depends more on the efforts put in by the individual. By improving communication training, insurance companies can optimize product sales. Agents skilled in communicating and having good credibility will benefit the company by increasing the number of customers and the ability to compete in the insurance market. This can also help companies gain the trust of the Indonesian people, who are increasingly aware of the importance of health protection. Based on the quantitative research methods used, it was discovered that interpersonal communication and the credibility of insurance agents had a significant influence on insurance purchasing decisions. Therefore, researchers recommend continuing research using qualitative research methods. This method can provide a deeper understanding of effective interpersonal communication strategies and establish the credibility of a successful insurance agent. Thus, insurance companies can develop better strategies to influence customer purchasing decisions and improve their sales performance.

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