

The Utilization of Digital Media by Insurance Agents in Developing Excellent Communication with Customers during COVID-19 Pandemic

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Abstract: In general, the insurance service business sector, including life insurance, experienced a significant decline in turnover during COVID-19. Prudential Life Assurance, Indonesia, as the market leader in the life insurance industry in Indonesia, was able to survive and adapt while still reaping the most significant profits compared to other life insurance companies. It is inseparable from Prudential's success in adapting and innovating in such a limited situation, especially by maximizing digital media. This study aimed to investigate how Prudential Life Assurance agents maximized the use of digital media during the pandemic to still give their excellent services. The findings show that the digital media used by the agents are WhatsApp, Zoom, Email, Pulse, PRUAkses, PUCekatan, PRUForce, Instagram, Facebook, YouTube and Prudential Life Assurance' official website. The most useful and frequently used applications are WhatsApp, Zoom, PRUAkses, Instagram and Facebook. The agents utilized various digital media to (1) establish communication and provide good service to the customers and (2) promote and market their products.

Keywords: COVID-19, Public Relations, Marketing Communication, Digital Media

1. Introduction

It has been more than a year since the first confirmed case of COVID-19 in Indonesia in March 2020. The increase in the graph of the number of positive COVID-19 patients has resulted in the deterioration of the Indonesian economic sector. Many companies experienced turnover decrease and even went bankrupt. From retail companies to the business sector in the insurance service sector, they have not been spared the effects of this pandemic.

In general, the insurance service business sector, including life insurance, experienced a significant decline in turnover. The Indonesian Life Insurance Association (AAJI) said that there was a decline in income of up to 38.7 percent in the first half of 2020 (Uly, 2020). Although, in general, the life insurance industry was affected by the pandemic, Prudential Life Assurance Indonesia, as the market leader in the life insurance industry in Indonesia (Sutarjo, 2017), was able to survive and adapt while still reaping the most significant profits compared to other life insurance companies. In the first quarter of 2020, Prudential Indonesia managed to reap a profit of Rp. 1.13 trillion and was ranked as the 1st insurance company with the most significant profit in Indonesia (CNN Indonesia, 2020). In terms of marketers or insurance agents, they also show a relatively high upward trend. Prudential currently has 280,000 agents spread throughout Indonesia, where this number has increased from the previous 260,000 in the first semester of 2020 (Walfajri, 2020).

This achievement shows that during the COVID-19 pandemic, Prudential can still consistently reap profits and become one of the best life insurance companies in Indonesia. It is inseparable from Prudential's success in adapting and innovating in such a limited situation, especially by maximizing digital media. Prudential equips its agents with various skills in using digital media to continue to provide the best service for its customers just like its tagline, "Always Listening, Always Understanding".

As an insurance agent, they carried out double role namely as public relations as well as marketing communication. The agents have to manage excellent external communication with the customers and they have to maintain good relationships with customers and provide all the information that customers need. In the same time, they are burdened to promote and market their products to the existing and new customers. The situation appears to be more complex and challenging when faced with various limitations, especially mobility and the demand to switch and utilize various available digital media.

Therefore, it is interesting to study of how Prudential Life Assurance agents could maximize the use of digital media during the pandemic to still give their excellent services and maintain good relationships with the customers and also they could still market their products which yield huge profit for the company during the COVID-19 pandemic.

2. Literature Review

Public Relations

According to Jefkins, Public Relations is all forms of planned communication, both internally and externally, between an organization and all its audiences to achieve specific goals based on mutual understanding (Ali, 2017: 18).

In fostering relationships with internal and external organizations, public relations plays an important role. According to Ruslan (2014), the roles of public relations include, firstly, as a communicator or liaison between the organization or institution represented

by the public. Second, fostering relationships, namely trying to build positive and mutually beneficial relationships with the public. Third, the role of backup management plays role as a supporter in the management function of the organization or company. Fourth, form a corporate image, meaning that the role of Public Relations seeks to create an image for the organization or institution.

Public Relations has four leading roles. First, Public Relations as a communication technician requires him to have communication and journalistic skills such as writing and editing employee newsletters, writing news releases and features, developing web content, and handling media contacts. Second, being in charge of defining problems, developing programs, and taking full responsibility for their implementation. Third, practitioners who act as Communication Facilitators act as sources of information and official contact agents between the organization and the public. Fourth, Problem Solving facilitators collaborate with other managers to define and solve problems. They become part of the strategic planning team (Cutlip et al., 2011).

In this case, Public Relations plays a role in maintaining and creating a positive image of the company in the public's eyes. Its main roles include communicator, relationship, backup management, and corporate image.

Marketing Communications

Marketing communication (marketing communication) is a means by which companies try to inform, persuade and remind consumers directly or indirectly about the products and brands being sold. Tjiptono (2008) defines marketing communication as an activity in marketing that aims to disseminate information, influence or persuade, and remind the company's target market and its products so that people can accept, buy, and be loyal to the products offered by the company concerned.

According to Kotler and Keller (2009), marketing communication channels are divided into two, namely, personal communication channels and non-personal communication channels. First, personal communication channels allow two or more people to interact directly, either face-to-face or using media such as telephone, e-mail, chat messaging, and in the process, personal or reciprocal contact. Second, non-personal communication channels allow communicators to convey messages to audiences through communication media but without personal contact. At the same time, the concept of marketing communication mix through personal communication channels is direct marketing, personal selling, and word of mouth marketing (Botani, 2015). Meanwhile, the marketing communication mix through non-personal channels is advertising, sales promotion, events and experiences (sponsorship), public relations, and publicity.

3. Research Methods

This study uses a qualitative approach with a descriptive method. Qualitative research according to Cresswell (2009) is a study conducted to determine the behaviors, habits and ways of individuals communicating with each other. The data collection technique in this research is through in-depth interviews with several sources, namely the insurance agent Prudential Life Assurance Indonesia and also through documentation and literature studies. Furthermore, the validity test used is through triangulation. Triangulation itself according to Moleong (2014) is a technique to verify the validity of data by comparing it with something outside the data. The data triangulation used in this research is source triangulation.

4. Findings and Discussion

To elaborate the findings of the study, this paper systematically discussed the utilization of digital media implemented by the company to maintain a good communication and relation with the customers also to promote and market their products. The company relied on the agents who had to imply dual role, namely as the public relations and the marketing communication. In this study, the agent's role as public relations refers to their activity to communicate with their external stakeholder whom in this context is their customers. The agent had to provide the information needed by the customers and give excellent service. In the same time, they had to be a good marketing communication where they had to be able to promote and sell their products.

Prudential is one of the biggest life insurance companies in Indonesia where the agents implement dual role as public relations and marketing communication. The profession of a life insurance agent is synonymous with high mobility. Unfortunately, during the pandemic, their space to move is limited. However, the situation did not really give a significant impact to the performance of the company. Prudential could still become the company with the highest profit during the pandemic. Based on the results of research conducted, this achievement is derived from the company's ability to adapt and innovate quickly by utilizing communication technology.

According to some Prudential agents, they admitted that they did not feel significant changes and obstacles during this pandemic because they were pretty familiar with the use of communication technology and digital media in supporting their daily work. The company promoted this long before the COVID-19 pandemic hit and made Prudential one of the pioneers in using digital media in carrying out its services. So, the agents could keep giving excellent services by using some applications provided by the company and some other digital media.

Table 1 - Digital Media used by Prudential Life Insurance Agents

No.	Digital Media	Functions
1.	WhatsApp	Communicating with the customers
2.	Zoom	Communicating with the customers
3.	Email	1. Communicating with the customers 2. Giving the report of the policy
3.	Pulse	A special application for customers to be able to access various information related to Prudential's life insurance policies and other information related to life insurance and health information.
4.	PRUAkses	A special application for customers to find out policy benefits, investment balance value, premium claims
5	PRUCekatan	Application for customers that can be used to consult agents, access information about policy performance, submit claims, etc.
6.	PRUForce	1. Access all the latest information related to insurance products, 2. Make a Life Insurance Application Letter (SPAJ), 3. Processing customer policies
7.	Instagram	Branding, promotion, advertising
8.	Facebook	Branding, promotion, advertising
9.	YouTube	Branding, promotion, advertising
10.	Website	Branding, promotion, advertising

Source: Research Processed Results (2021)

Based on the data above, there are various digital media used by the agents. They maximized the digital media provided by the company such as Pulse, PRUAkses, PRUCekatan and PRUForce. They are all integrated media, which provide convenience and complete information both for the agents and also the customers. Besides the application specially facilitated by the company, the agents as well used the other digital media such as WhatsApp, Zoom, Email, Instagram, Facebook, YouTube and the website of the company.

Establishing Communication and Providing Good Service to Customers

Agents use various digital media to ensure that customers get the best service. The digital media used are WhatsApp, Zoom, Email, the PRUAkses, Pulse, and PUCekatan applications. These various media are used in various contexts of communication between agents and their customers. The agents use WhatsApp as the most important digital media used to communicate with customers periodically. If then there are other things related to information from products or policies, which require more detail explanation, then the Zoom application is usually an option.

Furthermore, customers are provided with several applications that can be used to communicate with agents and find various information related to life insurance and health, including virtual consultations with doctors. Then the customers are also equipped with other applications such as PRUAkses and PUCekatan, where customers can easily access various information related to policies, balances, and other information related to their policies.

With the various media used, communication and services provided by agents to their customers can continue to run very well. Customers are also given access to various applications, which makes it easier for them to access various information used so that there are no significant problems faced by agents and their customers in communicating even though they cannot meet in person.

Promoting and Marketing Products

In addition to ensuring that the services provided are well maintained, agents also have to carry out their other functions, namely educating, promoting, and marketing their products. In carrying out these activities, Prudential agents use various social media such as Facebook, Instagram, Prudential official website, Zoom, and the PRUForce application.

It has been mentioned before that before the pandemic, actually Prudential had facilitated the agents with special digital application to support their job, which is called as PRUForce. Based on the finding of the research, PRUForce becomes the most useful application for the agents to support their job to promote and selling their products. PRUForce is a complete application, which provides detail information about life insurance, details of products, finding new potential customers, applying life insurance application letter, processing the policies, etc. Other media used by the agents to advertise and promote various life insurance products were Facebook and Instagram.

The use of Prudential's Instagram social media is for marketing communications, such as branding, promoting insurance products, providing company-related information such as CSR, company achievements, events organized or related to customers, building good relationships with customers, and others. It is the same with Instagram, Prudential's Facebook account is also used as marketing

communication so that the content uploaded on Instagram is re-uploaded to Facebook. Also, Prudential utilizes Facebook ads for product advertising. Facebook ads are advertising features provided by Facebook so that the agents can advertise directly to the target audience.

5. Conclusion

The conclusions of this study are as following:

1. In the midst of the COVID-19 pandemic, Prudential Company was still able to survive and achieve relatively stable profit. One of the factors is the company's ability to adapt and innovate by utilizing various digital media implemented by its agents. The digital media used are: Whatsapp, Zoom, Email, Pulse, PRUAkses, and PUCekatan, PRUForce, Instagram, Facebook, Youtube, and Prudential official website. The most useful and frequently used application is Whatsapp, Zoom, PRUAkses, Instagram and Facebook.
2. In carrying out their dual function, namely as company public relations as well as company marketing communication in the midst of the COVID-19 pandemic, agents carefully utilize various digital media to 1.) Establish Communication and Provide Good Service to Customers and 2.) Promote and Market their Products. The use of the digital media helped the agents keep giving excellent services to the customers and also yield stable profit to the company.

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