

Optimisation of Insurance Digital Service Information as a Marketing Strategy of Shari'ah Insurance PT. Takaful Keluarga

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Abstract. The need for insurance services is now increasingly felt by the community; in almost all aspects, insurance is needed. The development of insurance in Indonesia still faces the problem of inadequate human resources and low public knowledge about the importance of insurance for life. The importance of certain strategies that must be pursued for the exploration and optimisation of Sharia insurance business development. The method used in this study is a qualitative method with descriptive analysis. Marketing activities for sharia insurance products are carried out by marketing agents with improved services and information as a strategy to market products to the public and maintain the company's image. Insurance digital marketing strategies by technology-based insurance agents through social media, mobile applications, or websites that are able to provide practical solutions for prospective customers to choose insurance products that suit their needs. Agents can provide consulting services online or through video conferencing with prospective customers and use big data technology to analyse customer behaviour.

Keywords: Sharia Insurance; Marketing Strategy; Technology

1. Introduction

Changes in human life, such as changes in age, education, income, and social status, have consequences for the demands of their lives. The need for insurance services is increasingly felt, both by individuals and the business world in Indonesia. Insurance is an important financial tool in the lives of households and businesses when facing risks that may occur. However, the insurance industry in Indonesia still faces the problem of inadequate human resources and low public knowledge about the importance of insurance for people's lives. The number of insurance agents in Indonesia is still limited, so the role of agents is very important in providing services and marketing insurance products directly to the public. Without the role of an optimal agent, the company's sales productivity is low. Therefore, it is important for insurance agents to have sufficient knowledge about insurance and effective educational strategies to increase people's understanding of insurance products. PT. Tafakul Keluarga is one of the sharia insurance companies that needs an effective education strategy to increase sales and customer satisfaction (Ayuni & Aslami, 2022, p. 23).

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Along with the development of people's needs for financial protection, the insurance industry in Indonesia is growing. However, the insurance industry also faces several challenges, among which are the lack of adequate human resources and low public knowledge about the importance of insurance in life. To overcome these challenges, insurance companies need to optimise the role of insurance agents as the spearhead in marketing insurance products. In this case, PT. Tafakul Keluarga, as a sharia insurance company, needs to understand an effective marketing model in order to expand market share and increase sales productivity (Fahmul & Dian, 2016, p. 45; Retnowati et al., 2022, p. 8).

With an effective information strategy, insurance agents can understand the sharia insurance products offered by PT. Tafakul Keluarga well enough to be able to provide clear and satisfactory explanations to consumers. In addition, agents can also assist consumers in choosing insurance products that suit their needs and financial capabilities.

In the face of competition in the insurance market, PT. Tafakul Keluarga also needs to pay attention to other factors that influence consumer decisions about buying insurance products, such as product quality, price, company reputation, and service quality. In this case, PT. Tafakul Keluarga can carry out various creative and innovative marketing strategies, such as developing sharia insurance products that are unique and different from other products on the market, offering competitive prices, and improving service quality for consumers (Aryanti, 2017, p. 78). By optimising the role of insurance agents and developing effective marketing strategies, PT. Tafakul Keluarga is expected to expand market share in providing Islamic needs assurance to the community so as to increase sales productivity.

2. Research Method

Research on insurance service information strategies used at PT Takaful Keluarga uses qualitative methods with a descriptive approach. The descriptive method is a method that aims to descriptively describe the phenomena in the field, technique analysis of data in this study used;

1. Content analysis: This analysis technique is used to identify, classify, and provide interpretation of the collected data. In this study, content analysis techniques were used to identify sharia insurance education strategies and techniques used by agents at PT. Takaful Keluarga.
2. Content analysis: This analysis technique is used to identify certain patterns or themes in the collected data. In this study, content analysis techniques are used to identify themes or topics relevant to insurance education strategies by sharia insurance agents in understanding marketing models at PT. Takaful Keluarga.
3. Interpretation and analysis: Interpretation and analysis techniques are used to provide a deeper understanding of the collected data. In this study, interpretation and analysis techniques were used to provide interpretation and analysis of data regarding insurance education strategies by sharia insurance agents used at PT. Takaful Keluarga.

3. Results and Discussion

3.1 Theoretical Framework

Sharia Insurance

The word insurance comes from English, namely insurance, which in Indonesian has become a popular language and is adopted in large dictionaries as the equivalent of the word "coverage." In Dutch, it is called *assurantie* (insurance) and *verzekering* (coverage) (Hasan, 2009, p. 157).

Based on the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) Number 21 of 2001, Sharia Insurance is an effort to help each other between a number of people or parties through investment in the form of assets and / or tabarru “ which provides a pattern of return to face certain risks through contracts (engagements) in accordance with sharia.(MUI, 2001) Meanwhile, according to Law Number 40 of 2014, sharia insurance is a collection of agreements, consisting of agreements between sharia insurance companies and policyholders and agreements between policyholders, in the context of managing contributions based on sharia principles to help and protect each other.(Indonesia, 2014). Abbas Salim argued that insurance is a willingness to establish small (little) losses that are certain as a substitute (substitution) for uncertain losses. In the definition of insurance above, it shows that insurance has the following elements:

- a. The existence of an insured party
- b. The existence of an insurer
- c. Existence of an insurance agreement
- d. Premium payment
- e. Loss, damage, or loss of profit
- f. The existence of an event whose occurrence is uncertain So sharia insurance is a risk management arrangement that meets sharia provisions through mutual assistance involving participants and insurance companies (Abbas, 2007, p. 78).

As for the legal basis of Islamic insurance in Qur'an surah al Maidah verse 2; “...*Help you in virtue and piety, and do not help in sinning and enmity...*”

And on hadist of the Prophet Muhammad (peace be upon him), "Has narrated to us Yahya bin Yahya At Tamimi and Abu Bakr bin Abu Shaiba and Muhammad bin Al 'Ala Al Hamdani—and this lafadh belongs to Yahya—he said; has reported to us, and said others, have told us Abu Mu'awiyah from Al A'masy from Abu Salih from Abu Hurayrah, *he said; The Prophet (peace and blessings of Allah be upon him) said: 'Whoever frees a believer from a difficulty in the world, Allah will deliver him from a difficulty on the Day of Judgement. Whoever gives convenience to people who are in trouble, Allah will give ease in this world and the Hereafter. Whoever covers the disgrace of a Muslim, Allah will cover his disgrace in this world and the Hereafter. Allah will always help His servant as long as the servant helps his fellow Muslims. Whoever takes the path to seek knowledge, Allah will facilitate the way to heaven for him. A group of people will not gather in a mosque (the house of Allah) to read the Qur'an, but they will be engulfed in serenity and mercy and surrounded by angels, and Allah will mention them to the angels who are by His side. Whoever misses his charity, his fate does not exalt him* (Imam Bukhari, 2019, p. 410).

In the content of the meaning of this hadith, help in the world of insurance is seen in the form of payment of social funds (tabarru') from members. From the beginning, insurance companies gave up some of their funds for social interests, namely to help and facilitate the affairs of their relatives who unexpectedly experienced a disaster.

while in the juridical, legal, and operational foundation of Islamic insurance The Civil Code, the Commercial Law Code (KUHD), Law No. 2 of 1992 concerning Insurance Business, and Government Regulation No. 63 of 1999 concerning Amendments to Government Regulation No. 73 of 1992 regulate insurance in Indonesia. In addition, there are also other rules governing social insurance organised by BUMN Jasa Raharja, Aztek Insurance, BPJS, and Takaful as Islamic Insurance.

Allah Almighty owns and controls all wealth Allah has the full right to give sustenance to whomever He wants. In insurance with sharia principles that remain guided by Islamic values and sharia rules, the principles that must be met in Islamic Insurance and Therefore, in sharia insurance there are several principles (Bakri, 2015, p. 35), including:

- a. Insurable Interest Principle
- b. Principle of Good Faith

- c. Principle of Balance
- d. Principle of Suborgation
- e. Contribution Principle
- f. Principle of Cause and Effect

Marketing strategy

Marketing strategy is the decision-making process about marketing costs, marketing mix, and marketing allocation in relation to the expected state of the environment and competitive conditions. In marketing strategy, there are three main factors that cause changes in strategy, namely:

- g. Product life cycle The strategy must be adapted to the stages of the life cycle, namely the introductory stage, growth stage, maturity stage, and decline stage.
- h. Marketing strategies must be tailored to the company's position in the competition, whether leading, challenging, following, or taking only a small portion of the market.
- i. Economic situation Marketing strategies must be adjusted to the economic situation and foresight, whether the economy is in a prosperous situation or experiencing high inflation (Priangani, 2013, p. 88).

The marketing system contained in insurance companies is carried out by an agent who plays a major role in improving insurance marketing (Kotler, 2004, p. 77). Marketing strategy is management that is structured to accelerate the resolution of marketing arrangements and make strategic decisions. Each management function makes a certain contribution at the time of strategizing at different levels. Marketing is a function that has the greatest contact with the external environment, even though the company only has limited control over the external environment. Therefore, marketing plays an important role in strategy development. In its strategic role, marketing includes every effort to achieve compatibility between the company and its environment in order to find solutions to the problem of determining two main considerations, namely; (Ciptono, 2000, p. 66) *first*, There are businesses that the company is currently engaged in and types of businesses that can be entered in the future. *second*, How the selected business can be run successfully in a competitive environment on the basis of product perspective, promotional pricing, and distribution (the marketing mix) to serve the target market.

Marketing strategy consists of the basic principles underlying management to achieve business and marketing objectives in a target market. It contains basic decisions about marketing, marketing mix, and marketing allocation. Marketing activities for sharia insurance products are carried out through marketing agents who are not only in charge of marketing but also provide services to potential participants. In order for an insurance agent to improve his role, he must have a good and correct understanding of Islamic insurance products. The duties and obligations of agents include marketing products to the public, providing information, and maintaining the image of sharia insurance companies. To increase public awareness about insurance needs, agents can provide assistance, develop communication strategies, and help participants understand the knowledge gained. Sharia insurance has great opportunities in Indonesia, especially with a minimal number of participants. This is in line with the needs of the community, such as children's education and higher health costs. The concept of profit sharing in sharia insurance is an advantage in fulfilling the sense of justice, so sharia insurance has the opportunity to develop (Miftakhul Jannah et al., n.d., p. 22).

3.2 Service Information Strategy by Technology-Based Insurance Agents

Insurance services by technology-based insurance agents are an effort made to expand public understanding of insurance benefits and provide practical solutions for prospective customers in choosing products that suit their needs. One way that can be done is to provide a digital platform that is interactive and easy to use by the community. Insurance agents can use social

media, mobile applications, or websites to introduce insurance products and provide education about the benefits briefly and clearly. In addition, agents can also provide online calculators that can help prospective customers calculate premiums and benefits from the insurance products they choose. In addition, technology-based insurance agents can provide online consulting services or meet with prospective customers via video conference.

In the consultation, agents can provide detailed explanations about insurance products and help customers choose products that suit their needs. (Customer Service, personal communication, March 12, 2023) In addition, insurance agents can also use big data technology to analyze customer behavior and provide the right solution in choosing insurance products that suit their needs. With big data technology, agents can identify customer needs and provide appropriate product recommendations.

Through insurance education strategies by technology-based insurance agents, it is hoped that people can understand the benefits of insurance better and choose insurance products that suit their needs. This can increase insurance penetration in Indonesia and help people face financial risks in the future.

The prospect of Technology-Based Education Insurance Agents is the development of information and communication technology (ICT) that allows agents to provide insurance education effectively and efficiently to prospective customers. In addition, the use of technology also allows agents to access more data about potential customers and develop more measurable and targeted marketing strategies. This will help agents to increase the number of customers and sales of insurance products (Noviah, 2022, p. 55).

In addition to profitable prospects, there are several challenges that must be faced by technology-based education insurance agents. First, the slow adoption of technology by Indonesians remains a major challenge for agents. Many people are still unfamiliar with the use of technology in financial transactions and lack confidence in its security. Therefore, agents need to improve the quality of their education about the benefits and safety of using technology in financial transactions.

Another challenge is the increasing competition from other insurance agents who also use technology in marketing and education. In order to stay competitive, agents need to constantly improve the quality of their services and develop more innovative and effective marketing strategies. In addition, they also need to understand the changing market trends and be able to better meet customer needs. (Susetyaningsih, 2008, p. 32) In addition to profitable prospects, there are several challenges that must be faced by technology-based education insurance agents. First, the slow adoption of technology by Indonesians remains a major challenge for agents. Many people are still unfamiliar with the use of technology in financial transactions and lack confidence in its security. Therefore, agents need to improve the quality of their education about the benefits and safety of using technology in financial transactions.

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3.3 Insurance Agent position in the Digital Era

The insurance industry in Indonesia is currently heading towards the digital era. Consumers and potential customers prefer to use device devices to facilitate all their needs, including in terms of insurance. Therefore, many insurance companies in Indonesia are introducing their digital services through websites or mobile applications to help customers access information related to policies and claims easily and quickly.

Although many insurance companies are innovating with digitalization, many people are hesitant about the existence of insurance agents. They argue that insurance agents will lose their position with these technological innovations. However, the fact is that insurance agents are still needed even in the digital era like today. The role of insurance agents is very important in helping customers or prospective customers choose insurance products that suit their needs. In addition, agents can also be friends who confide in customers about determining which insurance products are right for their needs. In this case, agents can provide a more detailed explanation and understanding of insurance products so that customers feel satisfied with the products they buy and choose.

Although many insurance companies have presented digital services, the role of insurance agents remains very important for the continuity of the company. Agents can help expand networks and bring new customers to insurance companies. In addition, agents can also help maintain relationships with old customers so that they still feel well served.

In conclusion, although the digital era has changed the way the insurance industry operates, the role of insurance agents is still needed to strengthen relationships with customers and ensure the continuity of the company's business (Putra & Sukihana, 2020, p. 54).

4. Conclusion

The insurance Information strategy by technology-based insurance agents aims to expand public understanding of the benefits of insurance and provide practical solutions for prospective customers in choosing products that suit their needs. One way that can be done is to provide a digital platform that is interactive and easy to use by the public, such as social media, mobile applications, or websites. Insurance agents can take advantage of this platform to introduce insurance products and provide information about their benefits briefly and clearly. From the information strategy of insurance services by sharia fintech-based insurance agents, it can be concluded that it is important for insurance agents to understand the basic concepts of sharia insurance and fintech technology in order to develop educational content that is interesting and easy to understand by the public. Sharia fintech itself aims to promote responsible and ethical finance as well as provide opportunities for global financial influence. In the application of fintech in sharia insurance, it can provide benefits such as cost reduction, faster settlement times, and higher conversion rates. Therefore, a prudent digitalisation programme is needed to maximise the benefits of fintech innovation in sharia insurance.

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