

## ACTIVITIES AND DEVELOPMENT OF MARKETING COMMUNICATION IN SALES OF INSURANCE PRODUCTS POST-COVID-19 PANDEMIC

Jason Enroe Wijaya<sup>1</sup>, Daniel Susilo<sup>2</sup>

Universitas Multimedia Nusantara, Indonesia

Email: daniel.susilo@umn.ac.id

### Abstract

Each insurance provider's services offer various types of insurance for the community through many methods of marketing communication approaches. One of the most widely done marketing communication activities by insurance service providers is personal selling, which are implemented by involving insurance agents as salespeople and communicator between the company and prospective customers. In general, personal selling activities are done through direct face-to-face communication between insurance agents and prospective customers, but the Covid-19 pandemic affected the insurance marketing and sales activities, causing the activities to be held online through virtual face-to-face platforms. Through this research, researchers want to analyze the communication process that can be done by an insurance agent to prospective customers either through directly face-to-face communication or virtual face-to-face. Researchers use several theories and concepts which are, marketing communication, personal selling, and media richness theory to see the comparison of communication between directly face-to-face communication with virtual communication. Researchers will conduct in-depth interviews with 4 source persons who are insurance marketers from PT Asuransi Allianz Life Indonesia and members of Vision Corporation.

**Keywords:** Insurance, Marketing Communication, Personal Selling, Media Richness Theory

### PRELIMINARY

Every individual is not immune from various risks in life. Risk can be defined as the negative result of an activity that may cause disadvantages (Sudarmanto et al., 2021, p. 35). In anticipating the risks in their lives, everyone needs protection to cover for themselves and their dearests. One form of protection that is common in society and can be prepared by everyone is insurance. According to Prodjodikoro (1991, p. 1) insurance is a form of contract in which the insurer makes an agreement with the insured, to provide a premium fee in lieu of losses, when it was experienced by the insured as a result from an incident.

There are several types of insurance that can generally be used by the public, namely health insurance, life insurance, education insurance, and general insurance. In reality, ownership of insurance cannot prevent the occurrence of a life risk that arises due to an incident. However, insurance can minimize the losses from an incident that occurred to the clients. Suminto (2021) stated, although insurance is a form of protection that offers various benefits to its clients, the penetration rate of insurance use in Indonesia is still quite low compared to several countries in ASEAN such as Singapore, Malaysia, Philippines and Thailand. Even so, we can find our own insurance provider services in Indonesia, where each insurance provider institution or company has different expertise and marketing strategies to approach potential customers.

This research was focused on one of the insurance provider service companies in Indonesia, PT Asuransi Allianz Life Indonesia, which offers life, health and unit link insurance products in Indonesia. PT Asuransi Allianz Life Indonesia was established in 1996

after the Allianz Group set up a representative office in Indonesia in 1981. In terms of marketing and sales, PT Asuransi Allianz Life Indonesia still prioritizes the use of conventional method, through insurance agents, in which they cooperate with several agencies in terms of recruitment, mentoring and management of the insurance agents. One of the agencies that form a business collaboration with PT Asuransi Allianz Life Indonesia is Vision Corporation. The collaboration between PT Asuransi Allianz Life Indonesia and Vision Corporation which began in 2016 includes recruitment, training, marketing, sales and management of insurance agents and candidates of insurance agents.

## **LITERATURE REVIEW**

Marketing communication is an important act to be carried out in order for a marketing activity to be successful (Manampiring et al., 2022). Prigunanto in (Ali & Widodo, 2022, p. 797) defines marketing communication as a way to reach an agreement with the customer regarding the products offered by the seller. There are several marketing communication methods that can be applied to prospective clients such as personal selling, direct marketing through telemarketing and email marketing, as well as social media marketing. Communication is one of the most important factor to approach, market, and sell insurance products. As the time goes by, social media has become one of the main methods for insurance agents to perform marketing activities. One of the main reasons for doing social media marketing is because the majority of Indonesian people already have social media accounts, as proven by the access and consumption of information that the public receives through social media ( Mi'raj & Sya, 2021, p. 7474).

There are several methods that can be done to provide the best service for prospective customers, such as quick services, offering products with appropriate prices, initiating meetings with prospective customers, and maintaining communication (Putri & Rosanah, 2022, p. 230). Most of the marketing and sales activities carried out by insurance agents can be categorized as personal selling communication approach. In general, personal selling done by insurance agents are carried out through direct face-to-face communication with prospective customers. However, the marketing and sales activities conducted by insurance agents were affected by the Covid-19 pandemic which required those activities to be carried out online (de Leon et al., 2020). Most insurance agents has started to use virtual face-to-face tools to approach and offer products to prospective customers.

Although the usage of virtual face-to-face devices can ease the communication process in insurance sales activities, each agent must go through several adaptation and learning phases before they can execute it online (Yunus et al., 2019). Gestures and facial expressions are the supporting factors in direct communication process, in which the communicator and the listener can understand each other's conditions better and messages can be conveyed more clearly. In contrast to direct face-to-face method, gestures will be much more difficult to see although facial expressions can still be conveyed in online face-to-face communication. For this reason, there are several aspects that must be considered in conducting virtual communication, such as the speaking methods to convey messages

clearly, adjust appearance and position yourself well in front of the camera so that the other person can observe clearly, and prepare all the materials you need to be delivered.

Face-to-face and virtual communication has its own advantages and disadvantages. Insurance agents as marketers and salespeople can choose to perform one of these forms of communication according to the conditions and personal request of the prospective customer so that the marketing and sales processes can run smoothly.

This study aims to determine the communication process that occurs in marketing and sales activities by insurance agents to prospective customers, both through direct and virtual face-to-face methods. This research was also conducted to look at the obstacles encountered in the personal selling communication process, as well as the steps taken by insurance agents to solve those problems.

## **METHOD**

The paradigm applied to this research is constructivism, in which this understanding sees the empirical reality that is constructive. This paradigm is used to see the steps and implementation of strategies that can encourage reality to occur. This research uses a qualitative approach that is descriptive. A qualitative approach can be interpreted as an activity of data and information gathering as a form of identification of a problem in life conditions, aspects or fields in an object. The data or information obtained can be in the form of ongoing symptoms, memory reproduction, theoretical or practical opinions. Descriptive research is research that aims to investigate a particular situation or condition that has been described, where the results will be shown in the form of a research report (Arikunto, 2011, p. 3). According to Nazir (1988, p. 63) descriptive research is a way of studying and understanding the status of human groups, objects, certain conditions, systems of thought to a series of events that are happening at the moment.

The research method used in this study is a case study. According to Rahardjo & Gudnanto (2013, p. 250) a case study is a method of understanding individuals that is carried out in an integrative and comprehensive manner to understand an individual in depth and the problems they face in order to find solutions that can help the individuals development. Case study method was chosen because it is relevant to the study, that is the personal selling strategy carried out by insurance agents in insurance product marketing activities. The sources of this research are four insurance agents of PT Asuransi Allianz Life Indonesia who are members of the Vision Corporation. The selected informants have reached the position of business partner in the career path at Vision Corporation.

The data collection technique used in this study was in-depth interviews. In-depth interview is the process of obtaining data using face-to-face questioning and answering between interviewers and informants or respondents, whether or not using interview guidelines (Sutopo, 2006, p. 72). The data obtained in this study are grouped into two, primary data and secondary data. The primary data obtained were the interview transcript notes and informant data, while the secondary data was obtained through literature study. The data analysis technique applied in this study is a qualitative data analysis technique using the Miles and Huberman model. Qualitative data processing methods or techniques can be

carried out through three steps, which are data reduction, data presentation and drawing conclusions or verification. Verification of the data validity in this study was carried out using triangulation technique. According to Moleong (2018) triangulation is a technique to check the validity of data from something outside the data during the checking or comparing with the data that we have.

## RESULTS AND DISCUSSION

This study aims to determine the marketing communication process performed by the insurance agents of Vision Corporation in executing marketing and sales of Allianz insurance products to prospective customers. There are two mediums used by insurance agents in making sales, direct face-to-face and virtual face-to-face methods. There are three main aspects that will be discussed, which are marketing communication strategy, personal selling activity, and media richness theory.

### Marketing Communication Strategy

Kennedy and Soemanagara (2006, p. 5) define marketing communication as a marketing activity by applying certain communication disciplines in conveying information to target consumers so that company goals can be fulfilled, such as an increase in income from traded services or products. Using the proper media in promotional activities to reach potential customers to make purchases is an important step in marketing activities (Salsabilah & Aslami, 2022, p. 69).

Social media marketing method was chosen by the resource persons in carrying out promotional activities where they can do branding and promotion of Allianz insurance products through their social media accounts (Octaviana & Susilo, 2021). The use of social media as a way of promotion also aims to lure potential customers to the direct marketing process via Whatsapp messages. Some of the social media used by the source persons are Instagram, Facebook, and Whatsapp.

Although the source persons have different approaches, each uses text messages in communicating and building connections with prospective customers. Whatsapp is the social media used by source persons for contacting and building connections via text messages with potential customers. 3 out of 4 sources said that understanding and mastery of the products to be sold are things that must be prepared before sales process, so that Vision Corporation's insurance agents can provide products that suit the needs of prospective customers. 3 out of 4 sources also stated the importance of appearance and readiness of sales support tools needed by insurance agents such as stationery, documents, and supporting gadgets like Ipad. If the meetings with prospective customers are conducted online, the device, signal, and location of the meeting are factors that must be paid attention to.

Based on the 5 promotional mixes described by Sutisna (2002, p. 267), there were 4 methods used by the informants, which are personal selling, sales promotion, publicity and public relations, and direct marketing. Personal selling is one of the focuses of this research, in which the informants take advantage of face-to-face sales as the main option in selling insurance products. One of the informants used social media to provide sales promotions in

the form of discounts for potential customers. All informants used social media to do publicity as a form of branding themselves as insurance marketers. Promotional and publicity activities carried out by informants on social media aim to lure potential customers to the direct marketing stage via Whatsapp, where the connection and communication that have been established will later ease insurance agents in executing sales process by personal selling.

### Personal Selling Activity

Personal selling is a form of verbal selling conducted by the seller to one to several potential customers with the intention of making sales (Kotler, 2012). According to Kotler (2012, p. 560) there are six steps which are generally implemented in personal selling activities, which are prospecting and qualifying, preapproach, presentation and demonstration, overcoming objections, closing, follow up and maintenance. This research focuses on the first 4 stages of the 6 steps of personal selling according to (Kotler, 2012), where the main purpose of sales activities performed by insurance agents is closing or purchasing by prospective customers.

The first and second stages are prospecting and qualifying to preapproach. There are several things that Vision Corporation insurance agents must pay attention to as marketers and sellers of Allianz products. It is important for Vision Corporation insurance agents to establish good relationships with prospective customers so that there is trust towards the insurance agents. In terms of grouping prospective customers, there is a method applied by Vision Corporation for the insurance agents, a list of names. This name listing system classifies the prospective customers based on ring 1, ring 2, and ring 3, from the prospective customers who are the agents' closest people to the prospective customers who are strangers. The next stage is presentation and demonstration. At this stage, insurance agents will carry out product sales activities to prospective customers. Insurance agents of Vision Corporation are required to have integrity and credibility as qualified marketers and salespeople. Insurance agents play an important role in the company's success in product sales activities and building long-term relationships with customers (Susilowati et al., 2021, p. 152). As stated by Salsabilah and Aslami (2022, p. 69), communicators in marketing communications are required to build intimacy in the communication process with the communicant to avoid the communicant's negative assumptions, in this case prospective customers. Mastery of products and information about Allianz must be owned by a Vision Corporation agent. Ayuni and Yusrizal (2023, p. 124) state that all information that will be conveyed to prospective customers must be accurate, credible, and accountable for its truth.

Insurance agents must be able to hear and understand the needs of prospective customers so they can provide the suitable product. It is important for insurance agents to always look neat and professional when meeting the prospective customers. In terms of communication in sales activities, there are several things that must be paid attention to, such as the use of body language, proper intonation and pronunciation, as well as the method of communication used when meeting various prospective customers with different ages and backgrounds. Persuasive communication can also be carried out by insurance agents as a



strategy to attract the attention of potential customers (Suherman & Winduwati, 2021, p. 165). Putri in (Susanto, 2020, p. 88) defines persuasive communication as a form of communication aimed to change one's views in order to achieve a certain goal, that is executed smoothly with structured planning.

The fourth stage is overcoming objections. The different views and experiences of each prospective customer regarding insurance is one of the things that insurance agents will face in the sales process. There are several obstacles experienced by insurance agents when conducting direct face-to-face sales activities such as loss of interest and focus of prospective customers, lack of time, and delays or rejection from prospective customers. As a professional salesperson, insurance agents must be able to accept various views of potential customers on insurance products (Ayuni & Yusrizal, 2023, p. 125). When potential customers are getting bored or losing focus, insurance agents may change the topic of conversation to other things outside of insurance or rearrange appointments to other days.

In facing delays or rejections from prospective customers, Vision Corporation's insurance agents must still be able to provide a good response. Insurance agents can explore and find out the reasons for delays or rejections given by prospective customers so that they can be used as input and learning for future attempts. In terms of online face-to-face sales, some of the obstacles experienced by the source persons were limited communication using body language, device and connection problems, and a lack of focus from potential customers. To solve connection problems, Vision Corporation insurance agents can upgrade the network so that the connection is faster and more stable. In dealing with potential customers who are less focused during online meetings, Vision Corporation's insurance agents must remain focused on making sales. In addition, insurance agents can ask prospective customers to be on-cam so they can focus more on the meeting.

The focus of the personal selling approach implemented by the informants is a customer-oriented approach, that is, a salesperson focuses on solving problems experienced by consumers or potential customers who receive product offers from the salespeople (Kotler, 2009, p. 275). By taking this approach, the wants and needs of prospective customers can be analyzed more accurately, so that Vision Corporation's insurance agents can provide suitable products and in accordance with prospective customers.

### **Media Richness Theory**

Daft & Lengel (1986) defines Media richness theory as a theory that emphasizes that a meeting with various complexities and uniqueness of a message or task and the selection of communication channels play an important role in achieving effectiveness for someone who goes through the communication process. Direct face-to-face communication is considered as the best communication medium in conveying a message, in which information can be conveyed directly to the other person, and the communicator can get feedback from the other person directly. In direct face-to-face communication, body language, facial expressions, one's emotions and demeanor can be conveyed properly to the other person. In contrast to direct face-to-face method, there are obstacles that Vision

Corporation insurance agents experience in online face-to-face online sales, such as signal and device problems that can hinder the online sales process (Daniel Susilo, 2021).

Some of the advantages of direct face-to-face communication according to the source persons are the ability to engage emotionally with the prospective client, expressions and feelings of the prospective customer can be seen and felt directly, the prospective client tends to feel more comfortable, flexibility to express and use body language, freedom in exploring sales methods, as well as ease in persuading prospective customers by showing enthusiastic body language and facial expressions. This is in line with what was stated by Siregar and Syahriza (2022, p. 269) that direct communication is considered more effective in persuading prospective customers. The drawbacks of direct face-to-face communication felt by the sources were in terms of time effectiveness and preparation, in which insurance agents had to spend more time going out and meeting the potential customers. In addition, limitations of reaching potential customers with different locations and times are one of the shortcomings felt by one of the source person.

Some of the advantages of face-to-face online communication, according to the informants, are effectiveness in reaching prospective customers who are from different locations and at different times, as well as time and cost efficiency that needs to be spent when holding meetings with potential customers. Behind the efficiency and practicality of face-to-face online communication, there are several drawbacks that are experienced by the informants, such as connection and device-related problems in meetings in which the better characteristics of a medium in conveying messages online, in this case, namely video conferencing media, this media was inefficient in terms of network connection and internet quota usage (Putra & Irwansyah, 2020, p. 10). The other disadvantages felt by the insurance agents in making sales are lack of focus from prospective customers during meetings, and the limitation from the size of device screens that are not so large so that the communication in selling process is not optimal.

Based on the advantages and disadvantages that each informant has explained regarding direct and virtual face-to-face communication, the following shows its relevancy to the 4 dimensions of media richness theory put forward by Daft and Lengel (1986).

Immediacy of Feedback can be interpreted as the capacity of a communication medium in exchanging appropriate information and receiving feedback from the interlocutor immediately (Asmas, 2022). Based on the narrative of each informant, direct face-to-face communication has the advantage of immediate information exchange, in which insurance agents can communicate directly with prospective customers without any particular communication interruptions. In virtual face-to-face communication method, although the communication process occurs in real time, there are disturbances that can disrupt the communication process such as weak connections and signals to problems with the device used.

### **Contents of Discussion Results**

Multiple Cues is the capability of the medium in conveying messages in the form of physical presence, audio, body language, certain numbers and symbols. In this dimension,

direct face-to-face communication has an advantage in terms of using body language. Each informant revealed that direct face-to-face communication facilitates the sales process where body language can assist in communicating with prospective customers. The use of body language can support the message conveyed where gestures and movements can attract the attention of potential customers.

Language Variety is the reaching capability of a communication medium in conveying messages using language symbols. In this dimension, both direct and virtual face-to-face communication can facilitate insurance agents to choose and use the right language to communicate with prospective customers.

Personal Source. Can be interpreted as the ability of a communication medium to convey the emotions and feelings of the communicator to the other person. According to the narrative of each informant, emotions and expressions can be conveyed much better through direct face-to-face communication than virtual. One of the informants stated that in the direct sales process, a positive aura can be built so that prospective customers feel more comfortable.

As marketers and sellers of Allianz insurance products, 3 out of 4 source persons chose direct face-to-face communication as the main method in making sales to prospective customers. Alvindi, who was one of the 3 informants who chose direct face-to-face communication, revealed that the process of communication and building a relationship is easier if it is done in direct face-to-face. Rebecca stated that the ease in delivering messages and responses from prospective customers that were more in line with her expectations were the reasons for choosing direct face-to-face as the main choice in making sales. Aldi believes that face-to-face personal selling is the most appropriate way to make sales, in which Aldi experienced an easier process to persuade potential customers. Unlike the other 3 source person, Agnes made online face-to-face communication method as the main choice in making sales due to the time efficiency, practicality, and convenience offered by online face-to-face in reaching potential customers at different locations and times.

## **CONCLUSION**

Vision Corporation insurance agents take advantage of social media usage in conducting marketing activities (social media marketing). Allianz product branding and sales promotion activities are carried out through Instagram social media. Each Vision Corporation insurance agent uses Whatsapp in conducting direct marketing.

Personal selling is the first choice for insurance agents of Vision Corporation in selling insurance products. From the prospecting and qualifying to pre-approach stages, it is important for insurance agents to build good relationships and gain the trust of potential customers. Vision Corporation implements a system of grouping prospective customers with a name listing system, in which prospective customers are grouped based on ring 1 to ring 3, from prospective customers who are the closest person to people they are not acquainted with.

On the presentation and demonstration stage, Vision Corporation's insurance agents must have integrity and credibility as marketers and sellers as well as an understanding of



products and information about Allianz. Neat and professional appearance as well as the readiness of sales support tools are things that must be considered in meetings with prospective customers. The use of body language, intonation, pronunciation, and method of communication are some of the things in terms of communication that Vision Corporation insurance agents must pay attention to.

In the Overcoming Objections stage, Vision Corporation's insurance agents must still be able to provide a good response and be calm when facing obstacles in the sales process to delays or rejections from by prospective customers. Agents can evaluate sales activities that have been experienced and analyze the reasons for delays or rejections given by prospective customers so that they can be used as input and learning for the next sales.

Direct face-to-face sales method is the first choice of Vision Corporation insurance agents in selling Allianz insurance products. However, virtual face-to-face sales can still be carried out considering the effectiveness and convenience offered to reach customers with different locations and times.

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