

# Implementation of Promotion Mix at PT. Prudential Sharia Life Assurance

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## *Abstract*

*Prudential Indonesia is an insurance company that excels nationally and internationally. One example is the award from Insurance Asia Award 2023 which was won by PT. Prudential Sharia Life Assurance. It is interesting to research on how PT. Prudential Sharia Life Assurance conducts promotions. This study aims to describe how the implementation of the promotion mix at PT. Prudential Sharia Life Assurance in Kampung Melayu Banjarmasin. This study is classified as qualitative descriptive, which uses interviews, documentation, and data analysis techniques of Miles and Huberman. The results show that advertising, direct marketing, personal selling, sales promotion, and public relations, are implemented in various forms, through various media, adapted to technological developments and society, by reaching potential segments. These findings are expected to provide a useful overview of examples of promotion mix implementation for insurance companies.*

**Keywords** – Insurance, Marketing, Promotion.

## **PENDAHULUAN**

Prudential Indonesia has its head office in Jakarta. There are 6 marketing offices in Bandung, Semarang, Surabaya, Denpasar, Medan, and Batam. There are 356 independent marketing offices throughout Indonesia, and supported by more than 150,000 licensed marketers. One of the independent marketing offices is in Kampung Melayu, Banjarmasin, South Kalimantan. Banjarmasin City has a majority Muslim population with a percentage rate of 97% (Asyahri et al., 2023). So, Banjarmasin is a potential target for the promotion of sharia insurance.

Prudential Indonesia is included in the ranks of the best insurance companies in Indonesia and even Asia. In 2021, during the COVID-19 pandemic, PT. Prudential Life Assurance was named The Best Life Insurance 2021 in the CNBC Indonesia Award (Gunawan, 2021). The results of the Top Brand Index survey in 2022 show that the five life insurances chosen by the Indonesian people are Prudential Life Assurance in the first position, followed by AXA Mandiri, Allianz Life Indonesia, Manulife Indonesia, and AIA Financial (Angelia, 2022). Even in 2023 PT. Prudential Sharia Life Assurance has won an award from the Insurance Asia Award 2023 (Prudential Syariah, 2023).

Promotion is one of the important variables in the marketing activities of the company. The promotion carried out by insurance companies aims to inform, influence, persuade, and remind customers about the existence of the company, its products, and services (Nur & Dahliana, 2023). The promotion mix that includes advertising, personal selling, direct marketing, public relations, and sales promotion can affect purchasing decisions, customer loyalty, sales volume, marketing performance, and company brand image (Akbar & Darmaputra, 2022; Amalia, 2020; Hasaruddin, 2019; Rawis et al., 2022; Supardi et al., 2021; Yuniarin & Gunaningrat, 2022).

The achievements that have been achieved make PT. Prudential Life Assurance is interesting to be the subject of research. Fauzan (2016) examined the promotion mix of Pru Diamon at PT. Prudential Life Assurance Padang. Hutagalung (2021) researched *Direct Marketing* in promoting Pru Prime Healthcare Plus at PT. Prudential Life Assurance. Hidayanti (2021) examines the strategy of Prudential agents in Medan in selling insurance policies. The success of PT. Prudential Life Assurance makes the author interested in researching the implementation of the promotion mix in the insurance company. Therefore, this study is intended to reveal how the implementation of the promotion mix of PT. Prudential Sharia Life Assurance, both conducted by the head office in Jakarta and carried out by the independent marketing office in Kampung Melayu, Banjarmasin.

## **METHOD**

This research is a field research with a qualitative descriptive approach. Data collection techniques are carried out through interviews and document studies. The informant interviewed was a marketing employee at PT. Prudential Life Assurance Branch Office

Kampung Melayu Banjarmasin. The interview results were strengthened by extracting secondary data through document studies, both written documents, images, and videos related to the promotion mix. In analyzing data, the author is guided by qualitative data analysis techniques Miles and Huberman (1994). After the data is collected, data analysis begins with the data reduction stage, then data presentation, and ends with a conclusion (Asipi et al., 2022).

## RESULT

In this section, research data from interviews and documentation results are presented. According to informants, Prudential Indonesia's head office in Jakarta has long promoted products through advertisements on television stations such as TV ONE, RCTI, TRANS TV, and SCTV. Advertising in national or local newspapers has also been done.

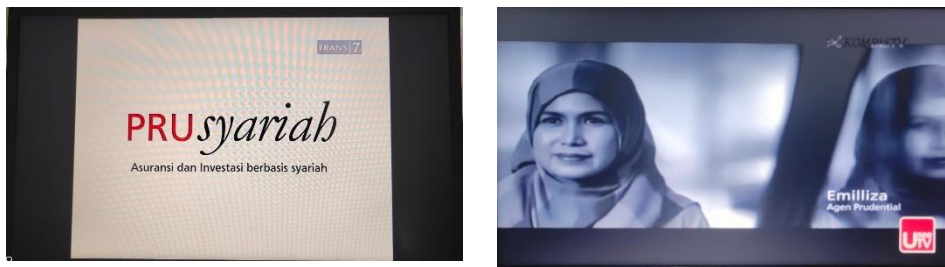


Figure 1. Prudential Syariah Advertising Documentation on TRANS TV and Kompas TV

Prudential always tries to adapt to the times by advertising through digital media such as Facebook, TikTok, Instagram, and YouTube. The informant asserted that nowadays television may be rarely watched by young people, but there are still elderly people who like to watch television at home. So, each of these advertising media has its market share.

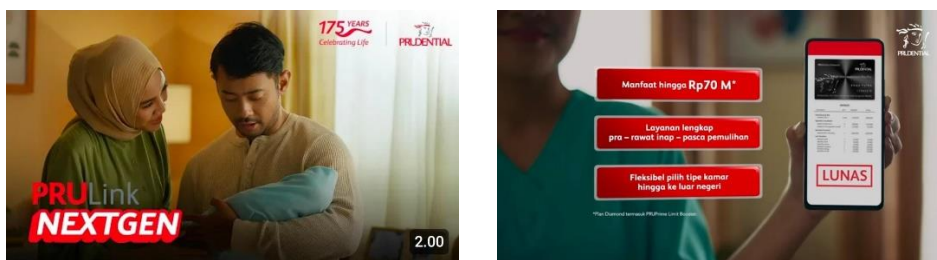
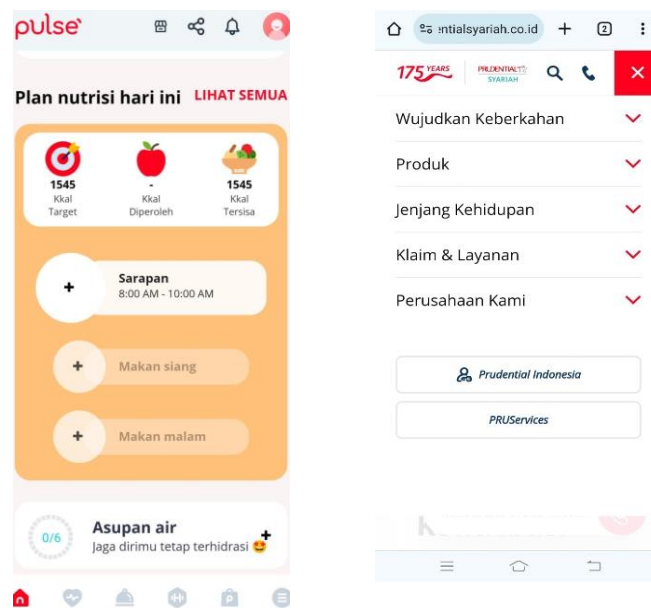


Figure 2. Prudential Syariah Ads on YouTube

The informant mentioned that Prudential had Chanel's *customer line number*, e-mail address, website, Instagram account, Facebook account, and YouTube account to interact more closely with the public, and to be able to market directly to the public. The public can get various information, ask questions, and complaints through media owned by PT. The Prudential. Prudential Syariah's YouTube channel has 2.12 thousand *subscribers* and 151 video ads. Prudential Syariah's Instagram account has 218K followers and 609 posts. Prudential Syariah's TikTok account has 3711 followers and 256 advertising videos, while Prudential Indonesia's TikTok account has 30.9 thousand followers and 231 videos. However, registration and purchase of policies are still done through agents, or by directly visiting the Prudential office in Kampung Melayu, Banjarmasin. Prospective customers consult with agents, fill in SPAJ or SPAK, then a selection is made by the *Underwriting* to find out whether the application is accepted or rejected.



**Figure 3. Pulse Application and Prudential Syariah Website Display**

The informant did not mention this in the interview, but the results of a study of documents through Prudential Indonesia's website and Google Play Store showed that PT. Prudential has the Pulse Prudential application, which includes healthy diet management features, healthy living community features, and PRUServices features where customers can access policy information, submit claims, pay premiums, top-up investment funds, and others. The

healthy diet management feature can be used by the general public who are not Prudential customers, but to take advantage of other features, they must first become customers.

The informant explained that the company has an insurance agent who is directly involved in marketing and promoting to the community, especially in the Banjarmasin city environment. Agents are recruited, trained, and deployed to the field to sell insurance policies. The agents will find and determine their prospective customers following the sales targets set. It usually starts from the immediate environment of the agent concerned such as family, relatives, friends, and neighbors. Then the agent visits the prospective customer, makes an approach, and makes a presentation to explain the insurance product and persuade the prospective customer to want to buy a policy. The informant also said that agents play an important role in marketing insurance policies to the public, because public awareness of insurance is still low, so a persuasive approach by agents is needed. Some people in Banjarmasin also seem to be more comfortable asking agents than asking through digital media.

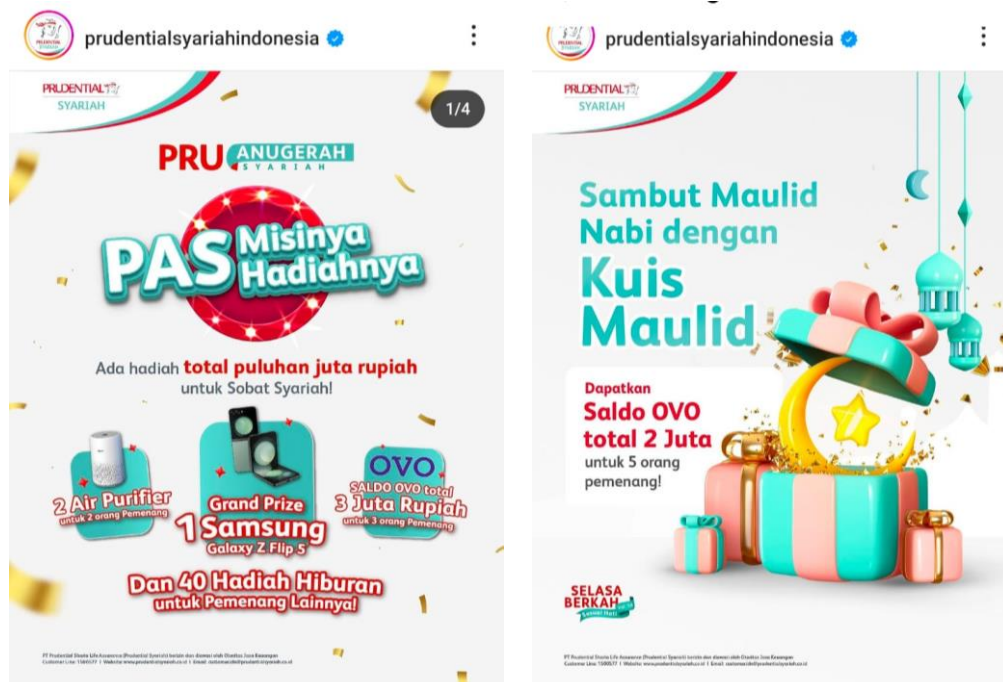


Figure 4. Prudential Sharia Shares Prizes

The picture above is an example of a promotional activity that the author found on Prudential Syariah's Instagram account. The head office in Jakarta held an *online giveaway*

and quiz event for all followers of Prudential Syariah's Instagram account from wherever they are, including from Banjarmasin. As for giving souvenirs or gifts to new customers, according to informants, it has not been done.

According to the informant, the company always builds good relations with various parties. For example, by sponsoring various activities in the community, establishing partnerships, and collaborating with other organizations and companies, government agencies, hospitals, and universities, especially those in the city of Banjarmasin.



**Figure 5. Collaboration between Prudential, MES, and OJK at UIN Antasari Banjarmasin**

The picture above shows the collaboration between Prudential Indonesia, the Sharia Economic Community (MES), and the Financial Services Authority (OJK) delivering socialization and education materials about Sharia insurance in front of lecturers and students of UIN Antasari Banjarmasin in a series of Sharia Insurance Roadshow 2018 activities.

## **DISCUSSION**

This study aims to describe the implementation of the promotion mix of PT. Prudential Sharia Life Assurance, especially its independent marketing office in Kampung Melayu, Banjarmasin. The results showed that Prudential Syariah combines various promotional mixes in marketing including advertising, personal selling, direct marketing, public relations, and sales promotion.

Promotion uses a centralized system, where policies, decisions, and promotional activities are organized by the head office (Sidik, 2020). So, branch offices and independent marketing offices only follow the provisions and decisions of the Prudential Syariah head office in Jakarta.

Prudential Syariah implements an advertising promotion mix through print, electronic, and digital media. Companies are trying to reach all layers by utilizing different advertising media. Advertising through print media such as local and national newspapers. Advertising through electronic media, namely through television stations. The largest portion is advertising through digital media such as YouTube, Instagram, and TikTok. Promotion through digital media such as YouTube, TikTok, and Instagram is suitable for capturing millennials and Generation Z (Ma'mun et al., 2023). Advertising on television is still maintained with the belief that each medium has its audience, and each medium reaches a different market. This belief is in line with Yoedtadi (2019) and Zamroni (2021) that television still has a loyal audience. advertising through digital media such as YouTube, Instagram, and TikTok. Unlike television, YouTube gives users the option to speed up and end ad impressions, and it turns out that for some people, ads on YouTube feel more intrusive than ads on television so they tend to speed up or end the ads. (Hanana et al., 2020). So, it could be that advertising on television is more effective than advertising on YouTube in conveying promotional messages. Advertising in electronic media and digital media is carried out by the head office while advertising in print media can be done by branch offices with the approval of the head office.

The implementation of *direct marketing* at Prudential Syariah is through customer line phone numbers, *e-mail*, website, Instagram account, Facebook account, Chanel Prudential Syariah Youtube, and the Pulse application from Prudential which is intended for customers and non-customers. With it, companies can do direct marketing, and people can also provide *feedback*, dig up information, submit complaints, and ask questions. Prudential Syariah insurance agents who carry out a strategy of "picking up the ball" to homes, interacting face-to-face with customers, or doing telemarketing via telephone, SMS, and WhatApps are also part of the implementation of *direct marketing* (Hutagalung, 2021). All of that is handled directly by Prudential's head office, except for insurance agents in branch offices or independent marketing offices.

In addition to direct marketing, *the existence of insurance agents who act personally in selling policies to their target market also shows the implementation of a personal selling promotion mix* (Asiah & Yusrizal, 2023). Insurance agents play their role well in promoting insurance products, they can approach emotionally, and provide education that can increase

understanding and awareness of the importance of life insurance, which ultimately affects policy purchase interest (Suyani & Secapramana, 2021). Therefore, it is appropriate for Prudential Syariah to deploy trained agents to educate and invite the public to join Prudential Syariah life insurance.

The Prudential Syariah office in Kampung Melayu Banjarmasin does not provide souvenirs as a radial for new customers and does not provide policy price discounts or anything like that. However, through Prudential Syariah's Instagram account, the head office in Jakarta diligently promotes by sharing prizes packaged in the form of Online Quizzes, *Giveaways*, and Portraits. One of the online quiz posts dated September 26, 2023, was commented on by 3,039 people and liked by 2,203 Instagram users throughout Indonesia including customers in Banjarmasin. Online quizzes and *giveaways* are a form of implementation of the *Sales Promotion* promotion mix that is widely practiced in marketing today (Fuadah et al., 2023).



**Figure 6. Implementation of Promotion Mix at Prudential Syariah**

Prudential Syariah is also proven to carry out a mix of public relations. One example is collaborating with OJK and MES in the 2018 Sharia Insurance Roadshow. One of the series of Roadshows is to deliver socialization and education at UIN Antasari Banjarmasin. Prudential also partners with universities, hospitals, and other organizations or agencies in



Banjarmasin. In addition, it is interesting that Prudential released the Pulse application which can be freely downloaded on the Play Store. This application also carries out a promotional function because one of its features, namely diet and nutrition features, can be used by people who are not customers to help manage a healthy diet and drink. To be able to take advantage of other features, you are required to become a customer first. While using the diet feature, users will be treated to various advertisements and information about various life insurance products from Prudential. All of these things are the implementation of the Public Relations promotion mix which aims to generate public awareness and a positive perception of the company (Silviani & Darus, 2021, pp. 84–87).

## **CONCLUSION**

Based on the results of the study, several things can be concluded. First, Prudential Syariah implements a centralized system of promotion. Many promotional activities are carried out by the head office in Jakarta. Promotions at the branch office and independent marketing office levels follow the policies and decisions of the head office. Second, Prudential Syariah implements all promotion mixes which include advertising, personal selling, direct marketing, public relations, and sales promotion. Third, Prudential Syariah utilizes the development of digital technology very well to support promotions but still advertises on television to reach all segments including loyal viewers of television broadcasts.

The results of this study are expected to contribute to providing information about the promotion mix of Sharia insurance. Subsequent research on this topic can be carried out with different methods and approaches.

## **AUTHOR CONTRIBUTION**

RN contributes to the implementation of research, data processing, analysis and preparation of research reports. MNA contributes to the writing of manuscripts into the style of the journal. DD contributed as a correspondence writer, conceptualization, translator, and finalization of the manuscript.

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