



# TRADITIONAL INSURANCE AGENCY COMMUNICATION MANAGEMENT: A CASE STUDY AT PANIN DAI-ICHI LIFE BANDUNG BRANCH WEST JAVA

Meicinda Nursafitri <sup>1</sup>, Lusy Mukhlisiana <sup>2</sup>

<sup>1,2</sup>Universitas Telkom, Indonesia, Bandung

## Article Info

## ABSTRACT

### Keywords:

internal communication, insurance agency, management, participation, Panin Dai-ichi Life

This study evaluates the effectiveness of internal communication between management and agents in a traditional insurance company, focusing on Panin Dai-ichi Life Bandung Branch. Using a qualitative descriptive approach with six agent informants, findings reveal a predominantly one-way communication flow with insufficient dialogue, unclear instructions, and a lack of structured feedback, leading to decreased motivation and performance. Agents proposed the establishment of regular two-way communication forums, interpersonal training for managers, and anonymous feedback channels. The study concludes that enhancing internal communication requires a systemic strategy, including leadership transformation and participatory culture. These findings offer a practical framework for developing adaptive and sustainable communication strategies in traditional insurance agencies facing industry competition.

*This is an open access article under the [CC BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.*



### Corresponding Author:

Name: Lusy Mukhlisiana  
Department: Ilmu Komunikasi  
University: Telkom  
Email: [lusynj@telkomuniversity.ac.id](mailto:lusynj@telkomuniversity.ac.id)

## 1. INTRODUCTION

The insurance industry in Indonesia continues to experience development, both in terms of products and marketing strategies. Amidst increasingly fierce competition, insurance companies are required to excel not only in the products they offer, but also in the effectiveness of communication between agents and potential customers. Traditional insurance, with its long-term characteristics and complex benefits, requires agents to act as marketing spearheads, capable of conveying information accurately, clearly, and persuasively [1][2]. In the insurance industry, agents play a crucial role as the primary intermediary between companies and customers. An agent's success in selling insurance products depends not only on marketing strategies but also on their ability to build effective, persuasive, and targeted communication [3][4]. This is very crucial, especially in the marketing of traditional insurance products that have complex characteristics and require in-depth understanding from potential customers [5]. Traditional insurance in this context refers to the type of insurance product that is purely protection-based, such as term life, endowment, or whole life insurance, where the main benefit offered is protection against risk, not investment. These products usually have a more complex marketing process because they require a deep understanding from the agent to explain the benefits of the policy, the clauses in the agreement, and a high level of trust from potential customers [6][7]. In contrast to unit link products (investment-based insurance) which tend to be promoted through a portfolio and return approach, traditional insurance prioritizes aspects of protection and long-term value, so the role of interpersonal communication between agents becomes very important [8]. In practice, traditional insurance agents must be able to build emotional connection,

convince potential customers of the benefits of insurance coverage, and foster long-term relationships as a form of after-sales service. In the field, insurance agents often face several obstacles in carrying out their communication duties. Observations often found agents struggling to comprehensively explain the benefits and risks of insurance products to potential customers. Furthermore, other challenges that arise include a mismatch in communication style with the characteristics of the target market, as well as weaknesses in building strong interpersonal relationships. This issue leads to a less-than-optimal understanding of the products offered by potential customers, leading to hesitation in their decision to purchase an insurance policy. Unclear information regarding benefits, risks, and claims mechanisms is often a major obstacle in the marketing process. Consequently, the potential for converting prospects into active customers is low, and trust in agents and insurance companies can decline, which, based on observational analysis, can influence their interest in and decision to purchase the product.

This phenomenon reflects fundamental weaknesses in agency communication management. Suboptimal messaging strategies, inadequate training, and inadequate internal communication support are the primary causes of these problems. This becomes even more complex when the marketed product is traditional, like Panin Dwiguna Proteksi, which requires an in-depth, persuasive, and interpersonal communication approach. Furthermore, the development of digital technology and increasingly selective consumer behavior have created a new competitive landscape in the financial services industry, particularly in the insurance sector. Digital insurance products now offer easy access, information transparency, and speed of service through online platforms, posing significant challenges to traditional products [9][10]. So the communication problems faced by insurance agents are not just technical issues at the operational level, but are part of a broader strategic issue in facing the transformation of the industry and today's consumer expectations [11][12]. The financial services industry, especially the insurance sector, is facing major challenges amidst increasingly intense competition and changes in consumer behavior that are increasingly critical and selective. Traditional insurance products, such as Panin Dwiguna Proteksi, need to compete with digital insurance products that offer convenience and fast access through online platforms. In this situation, the role of insurance agents is becoming increasingly crucial, not only as the spearhead of sales, but also as the main communicator who bridges the gap between the company and potential customers [13]. Communication conducted by agents has a direct influence on customer understanding of the product, the formation of trust, and the decision to purchase or not. Various communication problems often occur in the field. Agents often face obstacles such as difficulty explaining product benefits and risks comprehensively, a lack of communication style that matches the characteristics of the target market, and weaknesses in building strong interpersonal relationships with potential customers. This indicates a gap in agency communication management that is suboptimal, both in terms of message delivery strategies, agent training, and internal communication system support within the organization. However, Panin Dwiguna Proteksi, as a traditional insurance product, has characteristics that require more detailed explanations and a persuasive and interpersonal communication approach. This research problem becomes even more relevant when viewed from the local context, namely the Panin Dai-ichi Life branch in Bandung, with its high economic growth and large insurance market potential. Although market opportunities are wide open, successful product sales depend heavily on the effectiveness of communication conducted by agents in the field. Therefore, it is important to examine how agency communication management is implemented strategically in this branch, what patterns and challenges arise, and how this impacts product sales performance.

In the current reality of the insurance industry, there is an interesting phenomenon that serves as an important background for this research, namely the decline in public interest in traditional insurance products amidst the increasing number of digital insurance products that are considered more practical and transparent [14]. On the other hand, the presence of insurance agents who should be at the forefront in providing education and understanding to prospective customers often faces complex communication challenges, such as low financial literacy in the community, resistance to long-term products, and distrust of the benefits of the policies offered. This issue is further strengthened by competition between insurance companies which encourages agents to work harder in building relationships and marketing products persuasively [15]. In the context of Panin Dai-ichi Life Bandung Branch, there is a need to understand how agents deal with these dynamics in marketing Panin Dwiguna Proteksi products which in fact require in-depth explanations so that they can be well received by potential customers.

Amidst these conditions, insurance agents remain the spearhead in reaching potential customers directly, especially in marketing traditional insurance products such as Panin Dwiguna Proteksi. However, in practice, many agents face difficulties in explaining the product's benefits comprehensively, especially to people with limited financial literacy [16]. This pre-research was conducted through direct observation and initial interviews conducted on May 6, 2025 with the manager, Mrs. Hasiana, and Mr. Martino and Lukman as agent leaders, and with field agents, Nadya and Marcia at Panin Dai-ichi Life, Bandung Branch. The main objective of this pre-

research was to explore in depth the dynamics of communication management between management and agents in the traditional insurance agency system. From the results of initial observations, it was found that communication patterns in the work environment tend not to be systematically and measurably documented. The communication that occurs includes formal forms such as weekly briefings, as well as informal communication that occurs spontaneously between agents and management. However, several obstacles were also identified, including uneven distribution of information from management to all agents, a weak feedback communication system, and differing interpretations of the implemented marketing strategies. Interviews with supervisors revealed that despite routine communication efforts, there remained a perception gap between management and agents, particularly regarding performance expectations and understanding of targets. These findings highlight the importance of improving internal communication systems as part of increasing organizational effectiveness.

At the Panin Dai-ichi Life Bandung Branch, this is evident in the need for a more personalized, educational, and consistent communication approach to ensure customers understand the long-term value of traditional insurance. This situation reflects the ongoing state of *dasein*. On the other hand, Indonesia has a large insurance market potential. With a population of over 275 million, the majority of whom are in the productive age group, and a growing middle class, there is significant opportunity for insurance industry expansion. However, there is a gap between this large market potential and the effectiveness of communication strategies implemented in the field. The ideal condition that should occur in the context of traditional insurance marketing is the creation of an effective, structured communication management system that is able to bridge customer needs and understanding of the products offered. Insurance agents should not only act as salespeople, but also as financial consultants who are able to provide comprehensive education regarding the benefits, risks, and long-term value of products such as Panin Dwiguna Proteksi [17]. Ideally, agents are able to build persuasive and empathetic two-way communication, tailoring their approach to the characteristics and individual needs of potential customers. At the organizational level, insurance companies like Panin Dai-ichi Life should support the role of agents through regular communication training, the provision of informative promotional materials, and communication management strategies aligned with market and technological developments.

The gap between actual and ideal conditions in the context of traditional insurance agency communication management lies in the suboptimal communication strategies implemented by agents in bridging customer understanding of insurance products, particularly Panin Dwiguna Proteksi. In reality, many agents still face obstacles in conveying information clearly, personally, and educationally, resulting in confusion or even distrust among potential customers. This is exacerbated by limited training focused on persuasive communication techniques and agents' lack of understanding of local market characteristics. Ideally, agents are expected to be reliable communicators and trusted financial consultants, with full support from the company in the form of training, communication media, and a customer-centered approach. Furthermore, the company is also expected to actively facilitate communication strategies that are responsive to technological developments and consumer behavior. This gap indicates that despite the significant market potential in areas such as Bandung, communication effectiveness has not yet fully supported the achievement of marketing targets. This research was conducted because communication plays a central role in insurance agency activities, particularly in marketing traditional products such as Panin Dwiguna Proteksi. Amidst low public financial literacy and increasing competition between insurance products, a communication approach is needed that is not only informative but also capable of building customer trust and loyalty. Through a case study at Panin Dai-ichi Life Bandung Branch, this research is expected to provide a concrete picture of the communication management practices carried out by agents, the challenges they face, and communication strategies that have proven effective. The results of this research are not only theoretically useful for the development of communication science and financial services marketing, but also provide practical contributions for insurance companies in formulating training policies, strengthening agent competencies, and developing communication-based marketing strategies that are adaptive and relevant to market needs.

This research is highly urgent given the strategic role of agents in traditional insurance marketing, which relies heavily on effective internal communication between management and agents. In an era of increasingly fierce competition and increasing complexity of insurance products, companies are required to ensure that each agent has a unified understanding, high work motivation, and an appropriate communication strategy. If communication management is not running well, information can be conveyed incompletely, miscommunication can occur, which can lower agent morale, resulting in declining sales performance and agent loyalty. In the context of traditional insurance, which emphasizes long-term protection, an appropriate communication process is a crucial foundation for building customer trust. Therefore, this study on agency communication management is important to conduct in an effort to find effective communication patterns, identify weaknesses in the ongoing communication process, and formulate a strategic approach to human resource management in the financial

services sector. Specifically for Panin Dai-ichi Life Bandung Branch, this research will provide a real picture of the field conditions and can be a basis for internal company policy making. This research offers a topic with a focus on the overall management of traditional insurance agency communications within the Panin Dai-ichi Life Bandung Branch environment. By using a case study approach, this research also provides a significant contextual contribution to the literature on organizational communication in the insurance industry in Indonesia, especially at the branch operational level which has so far been underexplored. The focus on the Bandung branch also provides insight into how agency communication practices are carried out within the framework of local work culture and specific challenges of the regional market.

This study uses a qualitative approach to deeply understand the phenomenon of communication management carried out by insurance agents in marketing Panin Dwiguna Proteksi products. The qualitative method was chosen because this study aims to explore the views, perceptions, and experiences of agents and customers related to the communication strategies implemented in the sales process. Data collection techniques used include in-depth interviews with insurance agents and marketing managers at Panin Dai-ichi Life Bandung Branch, as well as observations of interactions between agents and customers. In addition, a documentation study of communication materials used by agents will also be conducted to analyze how messages conveyed in promotions and direct communication can influence customer decisions [18]. This approach allows researchers to gain a more holistic understanding of communication challenges in the field and how existing communication strategies can be optimized to increase the effectiveness of traditional insurance product sales. Data analysis will be conducted using thematic analysis techniques to identify relevant communication patterns and conclude their practical implications.

Several previous studies have addressed the topic of communication in the context of insurance agencies. Research by [19] examined the effectiveness of communication between insurance agents and customers in influencing insurance product purchasing decisions, but focused more on marketing aspects and not on overall communication management within agency organizations. Meanwhile, a study by [20] examined digital communication strategies in technology-based insurance agents, emphasizing the use of social media, rather than traditional agents who still rely on face-to-face interactions. Another study by [21] discussed agent communication training in a multinational insurance company, but did not specifically highlight communication challenges in the local or branch context, let alone in-depth case studies. Therefore, this study is important to fill this gap by focusing on the dynamics, communication patterns, barriers, and communication solutions implemented by traditional insurance agents in specific branches. With a case study approach, this research is expected to provide theoretical and practical contributions to the development of agency communication strategies in the Indonesian traditional insurance industry.

## 2. RESEARCH METHOD

This research is based on a constructivist paradigm that views social reality, including organizational communication, as something shaped through interactions between individuals. In this context, communication within the insurance agency system is understood as a complex and dynamic process, encompassing not only the delivery of messages but also interpretation, meaning, and social relations. Ontologically, this research views the reality of communication within the Panin Dai-ichi Life Bandung Branch as being shaped through the daily experiences and practices of agents and managers. Epistemologically, the approach employed emphasizes the subjective understanding of the communication actors, while methodologically, a qualitative approach was chosen for its ability to explain phenomena contextually and in-depth. The research method used is a qualitative case study. This approach is considered relevant for examining communication management within a specific work environment, namely in an agency-based life insurance company. The research focuses on the communication process that occurs between management and agents, including obstacles, communication strategies, and suggestions for improvement from actors in the field. This study also explores how communication supports the achievement of organizational goals and forms effective working relationships. Research informants were selected purposively, namely those with direct experience in agency activities and internal communication and who were willing to provide information openly. The informants consisted of six active agents from different levels, so the data obtained reflected a diversity of experiences and perceptions. Informant selection took into account criteria such as length of service, involvement in training and communication activities, and understanding of organizational structure and team dynamics. Data were collected through in-depth interviews, non-participatory observation, and documentation. Interviews were conducted semi-structured to allow researchers to further explore information from each informant, with questions remaining flexible. Observations were conducted during briefings, agent meetings, and training sessions to capture how communication actually occurs in the field. Documentation collected included training manuals, organizational structures, and internal communication materials used to support agent work. Data were analyzed using thematic analysis techniques. This process began

with the transcription of interview results, followed by data reduction to group information into key themes. Emerging themes included communication barriers, agent perceptions of management, and proposed communication improvements. The researchers then presented the data in narrative form and provided in-depth interpretations, drawing conclusions based on the patterns identified. To maintain data validity, this study employed triangulation of sources and methods. Data from interviews were confirmed with observations and internal company documents. Validation was also conducted through member checking, which involved reconfirming the research findings with informants to ensure the researchers' interpretations aligned with their intentions. This approach ensured that the results were reliable and reflected the reality on the ground.

### 3. RESULT AND ANALYSIS

This chapter presents a discussion of the findings obtained from the qualitative research process through in-depth interviews with six active agents of Panin Dai-ichi Life Bandung Branch. The discussion focuses on answering the previously established problem formulation, as well as linking it to relevant theories in the study of organizational communication management, particularly in the context of traditional insurance agencies. Broadly speaking, the discussion in this chapter is divided into several subsections that reflect the main aspects of agency communication, namely: (1) the form and pattern of vertical communication between management and agents; (2) the dynamics of horizontal communication between agents in one work unit; and (3) evaluation and suggestions for communication improvements from the agent's perspective. These three aspects are the main foundation in assessing how effective the communication system is running in the agency work environment, and the extent to which this communication contributes to the achievement of performance targets and the formation of a healthy and productive organizational culture.

#### Agency and Communication System

Research shows that the agency system at Panin Dai-ichi Life Bandung Branch is structured hierarchically with five main levels: agent, leader, agency manager, operational manager, and area center manager. Each level has specific, complementary responsibilities, with communication being a key element in supporting operations and achieving targets. Agents act as the spearhead, directly interacting with customers, while leaders and agency managers act as coaches, trainers, and motivators. This structure supports two-way communication, both vertical and horizontal, enabling productive and inclusive working relationships. Informant A1 emphasized the importance of emotional connections between superiors and subordinates in fostering work morale and loyalty, while A2 stated that participatory communication patterns encourage agents to feel more valued and engaged in the work process. Meanwhile, A3 highlighted the importance of using digital media such as WhatsApp and Zoom for communication efficiency, although face-to-face interaction is still necessary to maintain emotional closeness. The combination of digital and in-person communication creates an adaptive and relevant system. Researchers' observations also show that the use of digital technology increases the speed of information flow and strengthens team coordination. Furthermore, a supportive agency system provides a space for agents to express their opinions and receive support from their superiors, reflecting a servant leadership style. This overall system results in integrated and strategic communication, strengthens agent loyalty, builds a collaborative work culture, and serves as a key strength in facing challenges in the insurance industry. An open, participatory, and relationship-based communication approach is a crucial foundation for business sustainability and strengthens trust between the company and its customers.

#### Effectiveness and Barriers to Communication

The research results show that internal communication within the Panin Dai-ichi Life Bandung Branch agency system plays a crucial role in supporting operational effectiveness and achieving agent targets. The hierarchical organizational structure creates a hierarchical communication flow from central management to agency managers, then leaders, and finally to agents. In practice, this communication flow is facilitated by the use of digital technologies such as WhatsApp, email, and Zoom meetings, which allow for faster and more equitable information dissemination. Furthermore, routine activities such as morning briefings, weekly training, coaching, and monthly gatherings provide a platform for conveying information and strengthening two-way communication between management and agents. However, despite the established communication system, agents still face a number of obstacles. One major challenge is the differences in educational background and experience among agents, which affect how they understand the messages conveyed. Agents with lower digital literacy or newer members often struggle to understand technical terms or follow the dense flow of communication through WhatsApp groups. This is exacerbated by the high frequency of messages in these groups, which can easily cause important information to be buried and missed. Communication effectiveness is evaluated by observing the

implementation of management instructions and the achievement of individual and team targets. Agents' active participation in training and weekly feedback are also important indicators. Informant A3 emphasized that good communication fosters a shared understanding and facilitates coordination, while ineffective communication is usually immediately addressed through retraining or additional clarification. Informant A4 highlighted the importance of cross-checking between divisions to ensure that messages received by agents are accurate and free from misinterpretation. Another issue is the perceptual gap between management and agents. Informant A5 provided examples of changes to the commission system or the launch of new products, where agents often do not receive sufficiently detailed explanations, leading to confusion and even resistance to the policy. This demonstrates that strategic communication is insufficient if delivered solely through text messages or formal announcements. To that end, the company has begun facilitating discussion forums, product simulation sessions, and personal approaches by leaders for agents who have not yet understood the new policy. Based on interviews with informants A1-A6, several suggestions for communication improvements are available. First, increased communication training for leaders is needed to enable them to deliver messages more clearly, empathetically, and contextually. Second, strengthening two-way communication through regular forums, digital suggestion boxes, or informal discussions is crucial to ensure agents feel heard and involved in the decision-making process. Third, standardizing the format of important information in written documents or infographics is necessary for ease of understanding and avoidance of misinterpretation. Fourth, a hybrid communication approach needs to be developed to address the diverse characteristics of agent generations. Finally, increasing the intensity of coaching or direct supervision from superiors to agents is also crucial to build rapport and avoid miscommunication. With a more inclusive, adaptive, and responsive communication strategy to address challenges in the field, Panin Dai-ichi Life Bandung Branch is expected to create a more collaborative, effective, and growth-oriented work environment.

### **Management Communication Strategy and Style**

Based on the results of research conducted on the agency communication system at Panin Dai-ichi Life Bandung Branch, it can be concluded that communication plays a crucial role in supporting organizational effectiveness, especially in the context of the traditional insurance industry, which relies heavily on individual agent performance and interpersonal relationships between management and line agents. The communication implemented by management is not a single approach, but rather a combination of a top-down approach, a transformational style, and participatory two-way communication. This approach provides a strong foundation for effective work coordination, increased agent motivation, and more optimal target achievement. The top-down communication approach remains a crucial pillar in maintaining organizational structure and ensuring that policies and directives from the head office are consistently translated down to the lowest operational level, namely the agents. The delivery of information through digital media such as WhatsApp, email, and other online platforms is considered to have increased the efficiency of information distribution and accelerated the daily coordination process. However, the role of digital media is not limited to the distribution of administrative information, but is also beginning to be directed to support technical, educational, and even motivational communication. Two-way communication is being developed more systematically through weekly discussion forums, regular evaluations, and informal communication. While not yet fully unequal, agent participation in organizational communication processes shows positive developments. Agents are given the space to express their opinions, criticisms, and solutions to problems they encounter in the field. This fosters a sense of ownership in the work process, strengthens emotional connections with the organization, and opens up space for innovation from the grassroots level. However, challenges such as lack of confidence and courage to express opinions in large forums still require management attention, necessitating the development of more inclusive and secure communication channels, such as small group discussion sessions, digital suggestion boxes, or one-on-one meetings.

On the other hand, internal communication training is a crucial strategy for enhancing the effectiveness of agency communication. The training is designed based on practical needs, using applicable methods such as role-plays, simulations, and case studies drawn from field experiences. The primary objective of this training is to equip agents with communication skills that are not only informative, but also persuasive, empathetic, and ethical. Interviews indicate that this training is quite effective in increasing agent confidence in dealing with customers, particularly in explaining products, handling objections, and building long-term relationships. However, there is a need to create more personalized training tailored to the experience level and capacity of individual agents, as well as to ensure the continuity of the training to ensure skills remain relevant to industry changes and market expectations. Adapting communication to cross-generational characteristics is also an important aspect. Millennials and Generation Z, considered younger agents, show a preference for faster, more concise, and technology-based communication. They tend to respond positively to visual content, multimedia, and interactive

forms of communication such as microlearning or gamification. In contrast, senior agents still show a preference for direct verbal communication and face-to-face meetings. Therefore, a communication strategy that combines formal and informal approaches and digital and conventional media is a relevant choice for creating cohesion within generational diversity. Management needs to be able to bridge these differences to prevent internal communication gaps that impact productivity. Ultimately, the success of agency communication at Panin Dai-ichi Life's Bandung Branch can be measured not only by how often or quickly information is delivered, but also by the extent to which such communication builds trust, creates a sense of belonging, and encourages agents' emotional involvement in the organization's vision and goals. In this context, management needs to continue developing a strategic, adaptive, and sustainable communication approach. Strengthening a culture of open, collaborative, and trusting communication will be a crucial foundation in facing the increasingly competitive dynamics of the insurance industry, which is based on long-term relationships. By consistently and comprehensively considering and implementing these various communication strategies, Panin Dai-ichi Life Bandung Branch has the potential to become a model agency organization that not only excels in performance but also solidly exemplifies interpersonal relationships and organizational sustainability.

### **Communication Between Agents**

Panin Dai-ichi Life's Bandung branch plays a crucial role in ensuring the smooth running of daily operations and achieving institutional targets. Horizontal communication between agents serves as the foundation for collaborative work dynamics, accelerating the flow of information, and strengthening team solidarity. Although informal, through instant messaging apps like WhatsApp and live chat, this communication has been able to create a robust network of social and professional support. However, several structural and cultural challenges remain that hinder the overall effectiveness of this communication. Findings from six informants (A1–A6) revealed that while there are positive initiatives from senior agents and unit leaders to build inclusive communication, the lack of a formal system means that information exchange relies heavily on personal relationships, emotional closeness, and individual initiative. This results in new or less active agents experiencing barriers to equal access to information and support. Furthermore, the competitive atmosphere within the agency system, which is based on individual rewards, also contributes to inter-agent communication patterns. In some cases, competition encourages agents to be secretive and reluctant to share information in order to maintain personal superiority, thus fostering a work culture that tends toward individualism. However, in certain work units, competition is balanced by a collaborative spirit instilled through an inclusive leadership style, creating a supportive and communicative work environment. This suggests that managerial style and organizational culture have a significant impact on fostering a healthy communication climate. Therefore, strategic steps are needed to continuously improve the quality of inter-agent communication. Some concrete suggestions emerging from the interviews include: the need to provide a structured and formal internal digital communication platform, the establishment of a systematic mentoring program between senior and new agents, and the development of a team-based reward scheme to balance competition and collaboration. Furthermore, regular training in interpersonal communication and teamwork skills is also considered essential to equip agents with the ability to express opinions assertively and resolve conflicts constructively. In the long term, regular evaluation of the effectiveness of inter-agent communication through internal surveys or open discussion forums should serve as an organizational reflection mechanism that supports data-driven policymaking. This allows companies to identify potential issues early and respond adaptively to organizational dynamics. In conclusion, inter-agent communication is not merely a supporting element but a strategic component that underpins the success of the overall agency system. Efforts to strengthen inter-agent communication structurally and culturally will positively impact agent performance, accelerate work adaptation, increase job satisfaction, and strengthen Panin Dai-ichi Life's reputation as a professional, communicative institution that supports the sustainable development of its human resources. Therefore, investing in improving internal communication should be a management priority when designing the company's long-term strategy.

### **The Effect of Communication on Performance**

The research findings indicate that managerial communication plays a central role in shaping agent motivation, engagement, and work performance within the traditional insurance agency environment of Panin Dai-ichi Life, Bandung Branch. Management communication is not merely a means of conveying administrative and procedural information or performance targets, but also serves as a crucial mechanism for aligning visions, building collective spirit, and strengthening ownership of organizational goals. In this context, managerial communication is not only technical and formal, but also emotional, relational, and participatory. In-depth interviews with six key informants (A1 to A6) revealed that management's communication approach and effectiveness have varying impacts on each agent's perceptions, motivation, and engagement. Informant A1, for

example, reported that management communication was very positive and supportive. He felt that open, structured, and consistent communication—whether through weekly meetings, regular evaluations, or informal communication in WhatsApp groups—was instrumental in creating a supportive and inclusive work environment. Management provides not only direction or assignments, but also a space for discussion, positive feedback, and recognition of agents' efforts. Several common threads emerge regarding the essential elements in building effective managerial communication in the agency work environment. First, two-way, participatory communication is a key requirement. Agents want to be involved in strategic conversations, have their aspirations heard, and be given space to provide input. Exclusively top-down communication has been shown to diminish a sense of ownership and hinder the growth of bottom-up initiatives. Second, clarity and openness of information are essential prerequisites for creating shared understanding. Agents need information presented coherently, logically, and easily digestible, as well as the opportunity to ask questions if anything is unclear. Third, communication must be contextual and relevant to the realities of the field. Instructions or directives that fail to consider actual conditions on the ground will easily lose their meaning and fail to drive behavioral change. Fourth, emotional values and a relational approach must be incorporated into the communication strategy. Agents are human beings working under pressure from complex targets and social interactions, so a communication approach that incorporates empathy, appreciation, and personal concern will be far more effective. Fifth, standardization of communication between units is necessary to avoid gaps in communication quality due to differences in leadership styles of each manager. Finally, adequate communication media support is needed, including the use of visual aids, internal communication applications, and regular communication skills training for managers and agents.

### **Evaluation and Proposals for Communication Improvements from an Agent's Perspective**

An evaluation of internal communication between management and agents at Panin Dai-ichi Life Bandung Branch revealed a number of structural and cultural challenges that impact the effectiveness of agents in the field. Based on in-depth interviews with six informants (A1–A6), it was identified that the prevailing communication pattern tends to be top-down, with minimal room for two-way dialogue. Agents often feel they are merely recipients of instructions without the opportunity to provide constructive feedback. This reinforces the assumption that communication has not been fully utilized as a strategic tool for building participatory partnerships between management and agents. In terms of information delivery, agents reported that new instructions and policies are often delivered suddenly without adequate contextual explanation. Important information is primarily shared through WhatsApp groups in short text format, which often leads to misunderstandings, especially for new agents. The lack of clarification sessions or brief training to clarify communication content also widens the gap in understanding between management and agents. This not only impacts the accuracy of information conveyed to customers but also impacts agents' confidence in carrying out their duties. Furthermore, the psychological dimension of communication was also a critical aspect raised by informants. There was a strong impression that the managerial approach focused more on achieving targets and numbers, rather than on building a supportive work environment. Some agents felt that authoritative and blaming communications when performance declined negatively impacted their motivation and loyalty to the company. The lack of appreciation and recognition for agents' hard work indicates that communication is not yet humanistically oriented. The absence of a structured feedback system also poses a significant obstacle. Agents complained that there is no regular forum for expressing concerns or concerns, and that even informal feedback often fails to elicit a meaningful response. In fact, some agents felt that providing feedback is risky, as it could be perceived as resistance to the system. Yet, in the context of modern management, openness to constructive criticism is a prerequisite for improving organizational effectiveness. In response to this situation, informants made several strategic recommendations. First, the need to establish a regular two-way communication forum, either weekly or monthly, with a structure that allows agents to speak openly. Second, providing an anonymous communication channel was deemed essential for capturing sensitive concerns or complaints. Third, any policy changes should be accompanied by training or workshops so that agents fully understand their substance and implications. Fourth, management needs to improve interpersonal communication skills, particularly among leaders and managers, to be more empathetic and collaborative in developing agents. Finally, these communication system changes must be linked to a transformation in organizational culture. All informants agreed that the relationship between management and agents needs to be built on a foundation of equality, respect, and collaboration. Agents are not merely executors, but strategic partners with direct experience in the field and important insights into customer behavior. Therefore, agent involvement in the policy-making process must be increased as part of a participatory communication strategy. Overall, this discussion indicates that internal communication at Panin Dai-ichi Life Bandung Branch still faces significant challenges that require systemic intervention. Open, two-way, and participatory communication will not only increase agent motivation but also

strengthen the company's competitiveness in the increasingly dynamic insurance industry. Therefore, management needs to use the results of this evaluation as a foundation for developing a sustainable, trust-based communication strategy. In this way, the relationship between management and agents can transform from a merely functional working relationship to a mutually beneficial strategic partnership.

#### **4. CONCLUSION**

This study draws the following conclusions Interviews with six informants indicate that communication between management and agents at Panin Dai-ichi Life's Bandung Branch is still dominated by a one-way pattern. Information is delivered top-down without adequate room for clarification, leading to confusion, miscommunication, and reduced agent effectiveness. This demonstrates the weak function of communication as a coordination and empowerment tool within the agency structure. Agents suggested the need for regular two-way communication forums and interpersonal communication training to improve dialogue skills for both agents and management. Furthermore, the company needs to instill organizational values that are more appreciative, transparent, and involve agents in strategic decision-making. This transformation is considered crucial for creating adaptive communication, boosting work motivation, and strengthening agent loyalty in the increasingly competitive insurance industry. Interviews indicate that there is a strong foundation for relationships between agents and management that can be further developed. Several managers are considered to have begun to be more open to agent input, a positive indication of the development of a more open and dialogical communication culture.

## 5. REFERENCES

- [1] S. Ramadhani And A. I. Lestari, “Analisa Strategi Pemasaran Produk Asuransi Dalam Meningkatkan Jumlah Nasabah Asuransi Jiwa Syariah Pada Pt. Asuransi Jiwa Syariah Bumi Putera Medan,” 2019.
- [2] E. Permana, “Analisis Strategi Pengembangan Sumber Daya Manusia Dan Produk Asuransi Syariah Dalam Meningkatkan Keunggulan Kompetitif (Studi Pada Pt. Asuransi Jiwa Syariah Al Amin Bandar Lampung).” Uin Raden Intan Lampung, 2019.
- [3] A. U. Aras, “Peranan Agen Dalam Meningkatkan Jumlah Nasabah Perspektif Ekonomi Syariah: Studi Pada (Pt) Perseroan Terbatas Asuransi Allianz Agency Palu.” Iain Palu, 2018.
- [4] V. Veraneicha, “Analisis Peranan Agen Dalam Meningkatkan Penjualan Polis Asuransi Syariah (Studi Kasus Pada Pt. Asuransi Jiwa Syariah Bumiputera Kantor Pemasaran Syariah (Kps) Medan).” Universitas Islam Negeri Sumatera Utara Medan, 2020.
- [5] M. Fachmi And I. P. Setiawan, *Strategi Meningkatkan Kepuasan Nasabah Analisis Kasus Melalui Riset Di Industri Asuransi Jiwa*. Cv. Pustaka Learning Center, 2020.
- [6] A. W. Pradana, “Comparative Analysis Study On Policyholder Protection For Insurance Company Experiencing Default Of Claims In Indonesia And The United Kingdom,” 2020.
- [7] S. Diacon And T. Watkins, “Insurance Marketing,” In *Marketing Financial Services*, Routledge, 2010, Pp. 236–261.
- [8] N. Nurjanah, R. Syahriza, And P. R. Silalahi, “Analisis Pengembalian Dana Tabarru Bagi Pemegang Polis Yang Berhenti Sebelum Masa Perjanjian Berakhir: Perspektif Asuransi Syariah,” *Ganaya J. Ilmu Sos. Dan Hum.*, Vol. 7, No. 4, Pp. 242–255, 2024.
- [9] M. Cebulsky, J. Günther, P. Heidkamp, And F. Brinkmann, “The Digital Insurance–Facing Customer Expectation In A Rapidly Changing World,” In *Digital Marketplaces Unleashed*, Springer, 2017, Pp. 359–370.
- [10] A. A. Mustafina, G. N. Kaigorodova, P. D. Alyakina, N. Y. Velichko, And M. R. Zainullina, “Digital Technology In Insurance,” In *Digital Transformation Of The Economy: Challenges, Trends And New Opportunities*, Springer, 2019, Pp. 678–685.
- [11] Z. Qur’anisa, M. Herawati, L. Lisvi, M. H. Putri, And O. Feriyanto, “Peran Fintech Dalam Meningkatkan Akses Keuangan Di Era Digital: Studi Literatur,” *Gemilang J. Manaj. Dan Akunt.*, Vol. 4, No. 3, Pp. 99–114, 2024.
- [12] U. Dubey And M. Dixit, “A Study On The Opportunities And Challenges Of Digital Insurance Marketing,” *Turkish Online J. Qual. Inq.*, Vol. 12, No. 7, 2021.
- [13] A. M. Puteri, I. Inanda, And R. B. Prasetyo, “Pengaruh Literasi Keuangan Dan Literasi Digital Terhadap Preferensi Bank Digital Di Kalangan Mahasiswa,” *J. Publ. Ilmu Manaj.*, Vol. 3, No. 4, Pp. 16–25, 2024.
- [14] S. R. A. Tampubolon And F. A. Lubis, “Strategi Pemasaran Agen Untuk Mencapai Target Perusahaan Dengan Penjualan Produk Asuransi Umum Pada Pt. Asuransi Umum Bumiputera Muda Cabang Medan,” *J. Masharif Al-Syariah J. Ekon. Dan Perbank. Syariah*, Vol. 8, No. 3, 2023.
- [15] L. R. Harianja, S. Sugianto, And A. N. Daulay, “Systematic Literatur Riview: Analisis Transformasi Digital Industri Asuransi Potensi (Insurtech) Di Indonesia,” *J. Manaj. Terap. Dan Keuang.*, Vol. 13, No. 02, Pp. 466–480, 2024.
- [16] M. Nurcahyati And N. A. Sholihah, “Peran Digital Marketing Terhadap Penjualan Produk Asuransi Syariah,” *Al Ashriyyah*, Vol. 10, No. 2, Pp. 181–190, 2024.
- [17] Y. Aguspriyani, M. Polindi, P. D. Fitriani, T. T. Darmansyah, And R. M. Setiadi, “Pengaruh Strategi Digital Marketing Terhadap Keputusan Pembelian Produk Asuransi Pada Generasi Milenial,” *At-Tawassuth J. Ekon. Islam*, Vol. 8, No. 1, Pp. 35–48, 2023.
- [18] F. A. S. Gurning, “Analisis Strategi Komunikasi Persuasif Leader Dalam Upaya Rekrutmen Agen Baru (Studi Kasus Pada Pt Prudential Life Assurance Cabang Binjai).” Universitas Islam Negeri Sumatera Utara Medan, 2024.
- [19] K. Khaerunnisa, S. Ahdan, M. Ilham, And N. S. Gani, “Strategi Komunikasi Pemasaran Agen Jasa Asuransi Pt Prudential Syariah Dalam Mempertahankan Loyalitas Nasabah Di Kota Makassar,” *Respon J. Ilm. Mhs. Ilmu Komun.*, Vol. 5, No. 4, Pp. 10–16, 2024.
- [20] A. S. Nanda And F. Fitryani, “Peningkatan Digital Skill Dan Networking Umkm Paper Core Berbasis Media Sosial Pada Masyarakat Desa Tanggungan Timur Sidoarjo,” In *Seminar Nasional Teknologi Dan Multidisiplin Ilmu (Semnastekmu)*, 2022, Pp. 149–160.
- [21] A. Auza, “Pengaruh Komunikasi Nonverbal Dalam Mewujudkan Komunikasi Yang Efektif Antara Agen Dan Konsumen Pt. Axa Financial Indonesia Cabang Medan,” *J. Educ. Hum. Soc. Sci.*, Vol. 1, No. 3, Pp. 156–161, 2019