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Digital Communication Strategies of Insurance Agents in Building Customer Trust and Customer Relationships: A Case Study at PRUStars Bandung

Aditia Esthy Kurniawati[1], Yusnaeni[2], Henny Heryandini[3], Dedet Erawati[4], Agus Firmansyah[5], Ujang Dedih Humaedi[1]

[1]Public Relations & Digital Communication Study Program, Digital Business Study Program, Politeknik Haji Anwar Sanusi Jl. Raya Gununghalu, Wargasaluyu, Kec. Gununghalu, Kabupaten Bandung Barat, West Java 40565 Indonesia
[2]Digital Business Study Program, Faculty of Educational Sciences and Social Sciences, Universitas Indraprasta PGRI, Jl. Raya Tengah No.80, RT.1/RW.3, Gedong, Kec. Ps. Rebo, East Jakarta 13760 Indonesia
[3]Faculty of Computer and Information Technology, Universitas Gunadarma, Jl. Margonda Raya No. 100, Pondok Cina, Kecamatan Beji, Kota Depok, West Java 16424, Indonesia
[4]Communication Studies Program, Faculty of Social and Political Sciences, Universitas Swadaya Gunung Jati, Jl. Pemuda Raya No. 32, Sunyaragi, Kec. Kesambi, Kota Cirebon, West Java 45132 Indonesia
[5]Communication Science Study Program, Communication Science Faculty, Universitas Esa Unggul, Jalan Arjuna Utara No. 9, Duri Kepa, Kebon Jeruk, Kota Jakarta Barat, DKI Jakarta 11510 Indonesia

*Correspondence: aditiaesthykurniawati@politeknikhas.ac.id

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ABSTRACT: Digital communication has transformed insurance marketing by enabling agents to interact with prospective and existing customers through social media, digital lead-management systems, and messaging applications. However, limited attention has been given to how insurance agents integrate these platforms into their daily marketing practices and address challenges related to customer engagement and technological adaptation. This study aims to examine the digital communication strategies employed by insurance agents at KPM PRUStars Bandung, their perceived role in building customer trust and maintaining relationships, and the challenges encountered during implementation. A qualitative case study was conducted involving five insurance agents at KPM PRUStars Bandung. Data were collected through semi-structured interviews and analyzed using thematic analysis to identify communication practices, perceived benefits, and implementation challenges. The findings revealed that agents utilized Instagram to distribute promotional and insurance claim-related information, while Pru Leads, accessed through PruForce, facilitated lead acquisition and management. WhatsApp was primarily used for personalized follow-up communication supported by company-provided message scripts. However, agents encountered challenges related to unreachable leads, limited conversion opportunities, and frequent application updates requiring continuous technological adaptation. Agents aged 50 years and above were reported to rely more heavily on sharing existing content than producing original educational materials. These findings demonstrate how social media, digital lead-management systems, and messaging applications are integrated into insurance marketing practices. Nevertheless, the reported contributions to customer trust and relationship maintenance were based on agents' perceptions rather than direct customer assessments. Digital communication supports insurance agents' efforts to engage prospective customers and maintain existing relationships through

integrated platform use and personalized follow-up. However, its perceived effectiveness depends on lead quality, agents' digital competencies, and communication responsiveness. This study provides a process-oriented understanding of digital communication practices in insurance marketing, highlighting the importance of technological adaptation and coordinated communication strategies.

KEYWORDS: Digital communication; insurance agents; customer trust; relationship marketing; social media; digital transformation

1. Introduction

The rapid advancement of digital communication technology has significantly transformed how organizations communicate with stakeholders and develop customer relationships. Communication practices have shifted from conventional one-way information delivery toward interactive, participatory, and relationship-oriented approaches. Organizations have increasingly adopted communication strategies that support continuous engagement, responsiveness, and mutual understanding. In this context, communication effectiveness depends not only on information delivery but also on meaningful interactions and sustainable relationships. Grunig and Hunt's two-way symmetrical communication perspective emphasizes that effective public relations rely on mutual understanding established through continuous dialogue between organizations and their publics [1].

The emergence of digital platforms and social media has further expanded organizational communication capabilities by creating new opportunities for information exchange, audience engagement, and relationship development. Digital communication has transformed audiences from passive information recipients into active participants who respond to, distribute, and produce digital content. Previous studies have demonstrated that digital communication has influenced organizational communication patterns by facilitating more dynamic interactions with audiences [2]. Furthermore, research on communication theory in the social media era has highlighted the need for organizations to adapt their communication strategies to technological developments, changing audience behaviors, and evolving online interactions [3].

Digital transformation has also influenced marketing practices, particularly in service industries where customer trust plays an essential role in purchasing decisions. Unlike tangible products that can be evaluated before purchase, services require customers to develop confidence based on information quality, organizational credibility, and previous interactions. This issue is particularly relevant to the insurance industry, where customers purchase future financial protection rather than immediate physical benefits. Consequently, developing customer trust through effective communication remains a major challenge for insurance agents, particularly when customer interactions increasingly occur through digital platforms.

Modern marketing perspectives have emphasized the transition from transaction-oriented approaches toward relationship-oriented strategies that prioritize value creation and long-term customer engagement [4]. Similarly, Morgan and Hunt's relationship marketing theory identifies trust and commitment as fundamental elements of successful customer relationships [5]. Within the insurance sector, agents play an important role in developing these relationships because they represent insurance companies and communicate directly with customers. Their responsibilities extend beyond product promotion to customer education, information delivery, problem clarification, and relationship maintenance. Previous research has demonstrated that

insurance agents' effectiveness depends not only on sales capabilities but also on communication strategies and relationship-building competencies [6].

The adoption of digital communication has further expanded the responsibilities of insurance agents. Agents have increasingly utilized social media, digital messaging applications, and online communication platforms to reach prospective customers and maintain existing relationships. These platforms have provided opportunities to distribute educational content, explain insurance products, and facilitate personalized interactions. However, effective digital communication requires more than technological access. Previous studies have emphasized the importance of digital competencies, content management, audience understanding, and appropriate communication strategies [7]. Social media platforms, including Instagram and TikTok, have also facilitated participatory communication by enabling direct interactions, information exchange, and relationship development between organizations and audiences [8].

In Indonesia, digital communication has become increasingly relevant to insurance marketing as customers have relied more heavily on online information when evaluating financial services. Insurance agents have consequently faced growing expectations to deliver accessible, educational, and responsive communication through digital channels. At Kantor Pemasaran Mandiri (KPM) PRUStars Bandung, digital communication practices have included social media promotion, insurance education, digital lead acquisition through Pru Leads/PruForce, and customer follow-up through WhatsApp. However, integrating these platforms into daily marketing activities has presented challenges related to lead quality, communication responsiveness, and differences in agents' digital competencies.

Despite increasing research on digital marketing and customer relationships, important knowledge gaps remain. A systematic review published in 2024 identified fragmentation in social media marketing research across marketing activities and outcomes [9]. Previous research has also highlighted conceptual and measurement differences between customer engagement and trust, indicating that these concepts should not be treated as equivalent [10]. Within the insurance industry, quantitative studies have examined relationships among digital marketing, brand trust, organizational reputation, purchasing decisions, and customer loyalty [11, 12]. However, these studies have provided limited explanations of how individual insurance agents integrate social media content, organizational lead-management systems, and personalized messaging into their daily communication practices. Furthermore, agents' experiences and challenges in adapting to digital technologies have received comparatively limited attention.

To address these gaps, this study aimed to examine the digital communication strategies implemented by insurance agents at KPM PRUStars Bandung, their perceived contributions to customer trust and relationship maintenance, and the challenges encountered during implementation. Specifically, the study investigated how agents utilized digital platforms, how these practices were perceived to support customer relationships, and what technological and communication barriers emerged. The novelty of this study lies in its process-oriented examination of the integration of social media, Pru Leads/PruForce, and WhatsApp within everyday insurance marketing practices, rather than evaluating individual platforms or measuring customer outcomes independently. Using a qualitative case study approach, the research contributed to digital communication and relationship marketing literature by examining insurance agents as organizational communicators. The findings also provided

practical insights into digital competency development, platform integration, and customer communication management in the insurance sector.

2. Materials and Methods

2.1. Research Design and Approach.

This study employed a qualitative research approach using a case study design to examine digital communication strategies implemented by insurance agents to build customer trust and maintain customer relationships at Kantor Pemasaran Mandiri (KPM) PRUStars Bandung. The qualitative approach was selected to explore participants' communication practices, experiences, perceptions, and strategies within a specific organizational context. Qualitative research enables an in-depth understanding of social phenomena by examining the meanings and interpretations developed by individuals rather than relying on statistical measurements [13]. Accordingly, this approach allowed the researchers to investigate how insurance agents utilized digital communication platforms, interacted with customers, and adapted to technological developments in their professional activities.

The case study design was adopted to investigate digital communication practices within a real-world organizational setting. Case study research provides an opportunity to examine complex social phenomena by considering the interactions between the phenomenon and its contextual conditions [14]. In this study, digital communication practices were examined in relation to organizational policies, technological infrastructure, customer interaction patterns, and insurance industry characteristics. The research focused on three analytical dimensions: digital communication strategies employed by insurance agents to support customer trust, the perceived contributions of digital communication to customer relationship development and maintenance, and challenges encountered during the implementation of digital communication practices. These dimensions were established based on the research objectives and theoretical perspectives concerning digital communication, relationship marketing, and digital transformation.

2.2. Research Setting and Participants.

2.2.1. Research Setting.

This study was conducted at Kantor Pemasaran Mandiri (KPM) PRUStars Bandung, an insurance marketing organization operating in the financial services sector. The organization was selected because it had incorporated digital communication platforms into its marketing activities and customer relationship management practices. The research focused on communication activities undertaken by insurance agents, particularly their use of social media, digital messaging applications, and Prudential-supported digital systems for customer engagement, insurance education, and prospective customer acquisition. This setting provided an opportunity to examine how agents integrated digital technologies into their daily communication activities and adapted their strategies to changing customer expectations.

The selection of KPM PRUStars Bandung was also supported by the importance of trust, credibility, and continuous communication in the insurance industry. As insurance products involve long-term financial commitments and future protection, effective communication plays an important role in developing and maintaining customer relationships. Therefore, examining insurance agents within this organizational context provided insights into the practical

implementation of digital communication strategies and the challenges associated with technological adaptation.

2.2.2. Research Participants.

The research participants consisted of five insurance agents at KPM PRUStars Bandung who were directly involved in digital communication activities and customer relationship management. Participants were selected using purposive sampling to obtain information from individuals with relevant professional knowledge and practical experience [15]. The selection criteria included active registration as insurance agents at KPM PRUStars Bandung, involvement in digital marketing and customer communication activities, experience using social media and Prudential-supported digital applications, and direct interaction with prospective or existing customers through digital channels. These criteria were established to ensure that participants could provide relevant information regarding digital content development, customer engagement, digital lead management, and technological adaptation.

A total of five agents participated in the study, representing different ages, professional positions, and levels of experience in insurance marketing and digital communication. As presented in Table 1, participants ranged in age from 35 to 50 years and held positions as Agent, Associate Agency Builder, or Agency Builder. Their reported insurance experience ranged from 10 to 16 years among the four participants for whom this information was available. All five participants reported using Instagram, PruForce, and Pru Leads, although the duration of platform use varied. Instagram experience ranged from three to six years, while Pru Leads experience ranged from approximately one to three years. All participants reported using PruForce since 2017. These differences in professional backgrounds and digital platform experience provided perspectives on the implementation of digital communication strategies and the challenges encountered by insurance agents. However, the small purposively selected sample was intended to support an in-depth exploration of the organizational case rather than statistical generalization.

Table 1. Demographic Characteristics and Professional Profiles of Research Participants.

Informant	Age (years)	Position	Insurance experience (years)	Instagram experience (years)	Pru Leads experience (years)	PruForce usage
I1	39	Associate Agency Builder	16	5	~2	Since 2017
I2	35	Agency Builder	12	6	~3	Since 2017
I3	41	Associate Agency Builder	10	6	~3	Since 2017
I4	50	Associate Agency Builder	10	3	~2	Since 2017
I5	50	Agent	Not reported	3	~1	Since 2017

Note: I1–I5 represent anonymized participant identifiers. Approximate durations (~) were based on participants' reported experience. Gender information was unavailable, and insurance experience was not reported for I5.

2.3. Data Sources and Data Collection Procedures.

This study utilized primary and secondary data sources to examine digital communication practices among insurance agents. Primary data were collected through semi-structured interviews with insurance agents, providing information about their experiences, perceptions, communication strategies, and challenges in adopting digital technologies. Secondary data were obtained from organizational documents and supporting materials related to digital

communication activities and Prudential-supported digital systems. The combination of these data sources provided a broader understanding of digital communication practices and supported the credibility of the research findings.

2.3.1. Semi-Structured Interviews.

Semi-structured interviews were employed as the primary data collection method. This technique was selected because it provided a balance between predefined research objectives and flexibility for participants to describe their experiences in detail. Semi-structured interviews enabled researchers to use prepared questions while allowing participants to elaborate on relevant issues that emerged during the interview process [16]. The interview guidelines were developed based on four main areas: digital communication strategies, customer trust development, customer relationship maintenance, and challenges associated with digital technology adoption. Questions concerning digital communication strategies explored social media utilization, content creation, and customer engagement practices. Questions related to customer trust examined agents' perceptions of how digital communication supported customer understanding, credibility, and trust-building. Customer relationship questions focused on communication practices used to maintain interactions with existing customers, while questions concerning technological challenges addressed digital competencies, application updates, and organizational support.

Face-to-face interviews were conducted with five insurance agents at KPM PRUStars Bandung during February 2026, with the overall data collection process extending over approximately one month. Participants provided oral consent before participating in the interviews. The interviews explored agents' experiences using Instagram, TikTok, Pru Leads, PruForce, and WhatsApp for insurance marketing and customer communication. The collected information provided the primary basis for identifying patterns related to digital communication strategies, customer relationship management, and technological adaptation. Detailed interview notes were available for informant I1, while the researcher reported broadly similar responses from I2–I5, particularly regarding digital platform utilization and adaptation challenges among some older agents. Audio-recording procedures were not specified in the available research materials.

2.3.2. Documentation Analysis.

Documentation analysis was employed as a complementary data collection method to examine organizational communication practices and digital technology implementation. The supporting materials included digital communication content, organizational communication activities, and information concerning Prudential-supported digital systems used by insurance agents. These documents provided contextual information regarding digital marketing activities, customer communication procedures, and technological support within the organization. Bowen emphasized that document analysis provides valuable evidence for understanding organizational practices and social phenomena in qualitative research [17]. Accordingly, documentation analysis was used to complement the interview findings and support the interpretation of digital communication practices within the organizational setting.

2.4. Data Analysis Method.

The collected data were analyzed using thematic analysis to identify recurring patterns, meanings, and themes associated with digital communication practices among insurance agents. Thematic analysis was selected because it provided a systematic approach to organizing and interpreting qualitative information through data familiarization, coding, categorization, and theme development [18]. The analytical process began with repeated examination of available interview records and supporting documents to develop an understanding of participants' experiences and communication practices. Relevant statements were subsequently identified and assigned initial codes related to digital content creation, social media utilization, customer trust development, relationship maintenance, digital lead management, and technological adaptation challenges.

The initial codes were grouped into broader categories based on their conceptual similarities and relevance to the research objectives. These categories were subsequently organized into themes concerning digital communication strategies, perceived trust-building practices, customer relationship maintenance, and challenges in digital technology implementation. The researchers reviewed the emerging themes against the available interview information and supporting organizational materials to ensure consistency between the interpretations and the research context. The final stage involved interpreting the themes using theoretical perspectives related to digital communication, relationship marketing, and digital transformation. This process enabled the researchers to examine how agents integrated digital platforms into their marketing activities and how these practices were perceived to support customer relationships.

Table 2 presents illustrative examples of the coding structure, demonstrating how initial codes were organized into categories and emerging themes. Educational insurance content distributed through social media was categorized as a content strategy associated with perceived trust-building practices, while frequent PruForce updates were associated with technological adaptation challenges. WhatsApp follow-up activities were classified within the digital lead-management workflow, whereas the distribution of insurance claim information and company updates was associated with relationship maintenance. These examples illustrated the analytical connections between agents' reported communication practices and the themes developed during the study. However, the examples were paraphrased descriptions rather than verbatim interview quotations, and the analysis did not independently establish changes in customer trust or relationship outcomes.

Table 2. Illustrative Thematic Coding Structure o Digital Communication Practices Among Insurance Agents.

Initial code	Analytical category	Emerging theme	Supporting evidence
Educational insurance content on Instagram and TikTok	Digital content strategy	Digital communication for perceived trust-building	Agents' reported educational communication practices
Frequent updates to PruForce applications	Technological adaptation	Digital competency and adaptation challenges	Reported difficulties adapting to application updates
WhatsApp follow-up after Pru Leads notifications	Digital lead management	Integrated digital customer acquisition and relationship initiation	Described lead-management and follow-up workflow
Distribution of insurance claim information and company updates	Continuous customer communication	Customer relationship maintenance	Agents' perceptions of ongoing customer information sharing

Note: The coding examples were based on the available interview notes and organizational workflow descriptions. They represent paraphrased analytical examples rather than direct participant quotations. The trust-

building and relationship-maintenance themes reflected agents' perceptions and were not independently validated through customer-level measurements.

The thematic analysis also incorporated comparisons between interview accounts and available organizational documentation to strengthen the interpretation of the findings. Codes were reviewed in relation to their surrounding contexts, and theme labels were refined to represent distinct communication processes and implementation challenges. This approach provided a structured interpretation of the digital communication practices described by participants while recognizing the limitations of the available qualitative evidence.

2.5. Data Validity and Ethical Considerations.

The credibility of the research findings was addressed through data triangulation, which involved comparing information obtained from interviews with available organizational documents and supporting materials. Triangulation is an established qualitative research strategy that enables researchers to examine phenomena from multiple perspectives and strengthen the credibility of interpretations [19]. In this study, the comparison of data sources helped contextualize participants' descriptions of digital communication practices, technological adaptation, and customer relationship management. However, triangulation was limited to agent accounts and organizational materials because customer interviews, surveys, and behavioral outcome measurements were not included. Consequently, the findings represented agents' reported experiences and perceptions rather than independently verified customer trust outcomes.

Ethical considerations were addressed by informing participants about the research objectives and procedures before data collection. According to the researcher, oral consent was obtained from all five participants. To protect confidentiality, participants were assigned anonymized identification codes (I1–I5), and their responses were presented without personally identifying information. The collected information was used for academic research purposes. Formal institutional ethical approval or exemption was not confirmed in the available documentation, and the procedures for documenting oral consent were not specified.

Data saturation was assessed by comparing responses across the five participants to identify recurring patterns and similarities. The researcher considered the information sufficient when participants' responses became increasingly consistent, particularly regarding digital platform utilization and technological adaptation challenges. However, the availability of detailed interview notes primarily for I1 limited independent verification of saturation across all participants. The interviews were conducted during February 2026 over approximately one month, although individual interview durations were not documented in the available materials.

3. Results and Discussion

3.1. Digital Communication Strategies Implemented by Insurance Agents in Building Customer Trust.

The findings revealed that insurance agents at Kantor Pemasaran Mandiri (KPM) PRUStars Bandung implemented digital communication strategies through social media utilization, digital content development, organizational training, and technology-supported customer acquisition systems. These strategies were integrated into agents' professional activities to establish initial communication with prospective customers, provide insurance information,

and maintain relationships with existing customers. The findings were primarily based on detailed interview notes from informant I1 and the researcher's summary of responses from informants I2–I5. As complete verbatim transcripts were unavailable, the results were presented as paraphrased accounts rather than direct interview quotations.

Based on the interview findings, social media platforms, particularly Instagram and TikTok, were utilized to distribute educational and promotional content related to insurance awareness, financial protection, policy benefits, and insurance claims. Agents considered educational content an important communication strategy because insurance products involved long-term financial commitments and required customers to understand their benefits and limitations. Digital content was therefore perceived as a means of improving customer understanding, reducing uncertainty, and establishing professional credibility. These findings suggested that social media served not only promotional purposes but also supported informational communication between insurance agents and prospective customers.

The interview notes from informant I1 provided specific examples of these practices. The informant reported using Instagram to share photographs, Reels, and insurance claim-related information, while WhatsApp was preferred for direct customer communication because of its simplicity and accessibility. Insurance benefits were initially introduced through digital content and subsequently explained during customer meetings. The informant also described using content related to a local football championship to initiate conversations with audiences. These practices illustrated how insurance agents combined informational, promotional, and contextual content to encourage customer interaction.

The researcher's summary of responses from I2–I5 indicated broadly similar digital communication practices, although differences in technological adaptation were observed. In particular, the two agents aged 50 years reportedly experienced greater difficulties adapting to digital developments and tended to share existing content rather than regularly producing original educational materials. This finding suggested that digital communication practices varied according to individual capabilities and familiarity with digital technologies. However, the limited sample did not establish age as an independent determinant of digital competency, as differences in training, confidence, and technological experience might also have influenced agents' practices.

Instagram and TikTok offered different communication opportunities within the insurance marketing context. Instagram supported the presentation of professional information, educational posts, photographs, and claim-related content, while TikTok provided opportunities for distributing short-form educational videos. Both platforms could facilitate accessible communication concerning insurance products and financial protection. Nevertheless, the available interview records provided more detailed evidence concerning Instagram than TikTok. Therefore, differences in platform effectiveness, audience engagement, and customer conversion could not be established from the collected data.

These findings were consistent with previous research emphasizing the importance of digital platforms in distributing valuable content, encouraging audience participation, and developing customer relationships [20]. The integration of educational content into insurance marketing also reflected a transition from exclusively transaction-oriented communication toward approaches emphasizing customer understanding and continuous engagement. However, the perceived contribution of these practices to customer trust remained based on agents' experiences rather than direct customer assessments.

The findings further indicated that Prudential headquarters provided organizational support to improve agents' digital communication capabilities. This support reportedly included digital content training, reward programs, and competitions designed to encourage the development and distribution of insurance-related content through social media. Such initiatives demonstrated the organization's efforts to strengthen agents' technological competencies and encourage digital communication practices. Previous studies have emphasized that digital transformation involves not only technological adoption but also changes in organizational capabilities, operational processes, and value creation mechanisms [21,22]. Accordingly, organizational training and technological support were relevant factors in facilitating digital communication among insurance agents.

Another important finding concerned the utilization of Pru Leads as a technology-supported customer acquisition system. Based on the interview findings, Pru Leads was used to facilitate access to prospective customer information generated through digital channels. The system was integrated with PruForce, an internal application accessible to authorized Prudential agents. Access to Pru Leads was reportedly restricted to selected agents according to organizational policies. After receiving notifications through PruForce, agents initiated communication with prospective customers using WhatsApp and company-provided message templates.

Informant I1 described activating Pru Leads through PruForce, receiving lead notifications, accessing prospective customer information, and initiating WhatsApp communication using prepared message scripts. The informant also reported that PruForce provided access to customer information, organizational rewards, contests, and commission-related information. However, several operational challenges were identified, including unreachable prospective customers, incomplete or insufficiently qualified leads, and uncertain conversion opportunities. These findings suggested that digital systems facilitated lead distribution and initial communication but did not guarantee successful customer acquisition.

Table 3 presents the five stages of the Pru Leads customer acquisition and follow-up process implemented at KPM PRUStars Bandung. The process began with lead generation through digital channels, followed by distribution through Prudential's digital system and notification through PruForce. Selected agents subsequently initiated communication using WhatsApp and continued providing insurance information to prospective customers. This sequence demonstrated how organizational digital infrastructure was integrated with interpersonal communication activities. However, the effectiveness of the process depended on the quality of available leads, customer responsiveness, and agents' ability to conduct appropriate follow-up communication.

Table 3. Stages of the Pru Leads Customer Acquisition and Follow-Up Process.

Stage	Digital platform	Communication activity
Lead generation	Social media and websites	Prospective customer information was collected through digital channels.
Lead distribution	Prudential digital system	Available leads were distributed to selected insurance agents.
Lead notification	PruForce	Agents received notifications containing prospective customer information.
Initial communication	WhatsApp	Agents initiated communication using company-provided message templates.
Relationship development	Digital communication channels	Agents provided insurance information, responded to inquiries, and conducted follow-up communication.

The findings presented in Table 3 indicated that the digital communication process involved both automated system functions and agent-led communication. While Pru Leads and PruForce supported the identification and distribution of prospective customer information, WhatsApp enabled agents to establish direct communication and provide personalized explanations. This integration illustrated the complementary roles of digital technology and interpersonal communication in insurance marketing.

Figure 1 illustrates the integrated digital communication workflow, beginning with lead generation through social media and websites and continuing through lead distribution, notification, initial contact, and customer follow-up. The workflow demonstrated how PruForce connected organizational lead-management activities with agents' communication practices, while WhatsApp facilitated direct interaction with prospective customers. This process highlighted the importance of coordinating digital systems with responsive communication to support customer acquisition and relationship development. Nevertheless, the workflow represented the process described by agents and did not establish that all leads resulted in customer responses, insurance purchases, or measurable improvements in customer trust.

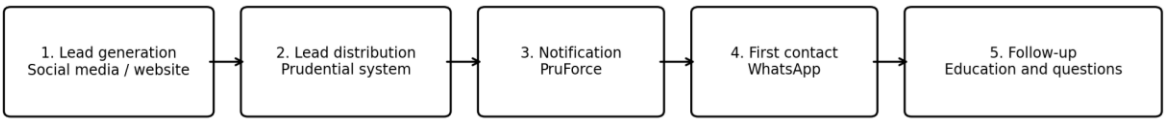


Figure 1. Presents the Lead-To-Follow-Up Workflow Reported in the Case.

The integrated workflow shown in Figure 1 suggested that digital communication strategies at KPM PRUStars Bandung involved coordination between organizational technologies and individual agent activities. Social media supported public communication and insurance education, Pru Leads and PruForce facilitated prospective customer management, and WhatsApp enabled personalized follow-up. However, challenges associated with lead quality and technological adaptation indicated that digital platform availability alone was insufficient to ensure effective communication. Agents' digital competencies, organizational support, and responsiveness remained important considerations in implementing these strategies.

Table 4 summarizes the five sequential stages illustrated in Figure 1, emphasizing the progression from digital lead generation to interpersonal customer communication. The first three stages primarily involved organizational digital systems, whereas the final two depended more directly on agents' communication practices. This distinction suggested that digital customer acquisition required coordination between technological infrastructure and human interaction. Although the systems supported the communication process, the findings did not provide direct evidence of customer trust development or successful conversion outcomes.

Table 4. Summary of the Digital Lead-Generation and Customer Follow-Up Workflow.

Stage	Process	Platform or activity
1	Lead generation	Social media and websites
2	Lead distribution	Prudential digital system
3	Lead notification	PruForce
4	Initial customer contact	WhatsApp
5	Customer follow-up	Insurance education and responses to inquiries

Overall, the findings demonstrated that insurance agents integrated social media communication, organizational digital systems, and personalized messaging into their marketing practices. These strategies provided opportunities to distribute insurance information, initiate customer interactions, and maintain ongoing communication. However, their perceived effectiveness depended on technological adaptation, lead quality, and agents' communication capabilities. The findings contributed a process-oriented understanding of digital communication implementation in insurance marketing, while the absence of direct customer measurements limited conclusions regarding actual improvements in trust and relationship outcomes.

3.2. The Contribution of Digital Communication in Maintaining Customer Relationships.

The findings indicated that digital communication played an important role in maintaining relationships between insurance agents and customers at KPM PRUStars Bandung. Based on the interview results, digital communication was utilized not only during customer acquisition but also as a continuous communication mechanism after customers purchased insurance products. Agents used digital platforms to distribute organizational information, including Prudential's achievements, insurance claim-related information, company developments, and educational materials. These activities were intended to maintain customer awareness, reinforce organizational credibility, and support long-term relationships.

The interview findings suggested that digital communication enabled agents to maintain regular interactions with customers without relying exclusively on face-to-face meetings. Through digital messaging applications and social media, agents provided updated information, responded to inquiries, and maintained communication after insurance purchases. Informant I1 reported several relationship-maintenance practices, including customer visits approximately every one to three months, birthday greetings, insurance education, information about new products, and sharing examples of insurance claims. The informant also emphasized the importance of claim services and post-purchase assistance in helping customers understand insurance benefits. These practices illustrated agents' efforts to maintain customer relationships, although their effects on customer trust, satisfaction, and retention were not directly measured.

Digital communication also supported interactions at different stages of the customer relationship. Customers could receive insurance information, request clarification, and communicate with agents beyond the initial purchasing process. This finding was consistent with the customer journey perspective, which explains that customer experiences develop through multiple interactions with organizations throughout the relationship lifecycle [23]. In the insurance industry, continuous communication is particularly relevant because customers depend on agents for information, policy clarification, and assistance with insurance-related services.

Figure 2 illustrates the proposed relationship between digital communication, trust-building cues, and customer relationship maintenance. Digital communication platforms facilitated repeated interactions, while accurate information, responsiveness, transparency, and consistent service were identified as potential contributors to customer confidence. Continued communication and follow-up activities were subsequently associated with relationship maintenance. However, the framework represented an interpretation of agents' reported

practices rather than an empirically tested causal relationship, as customer trust and retention were not independently measured.

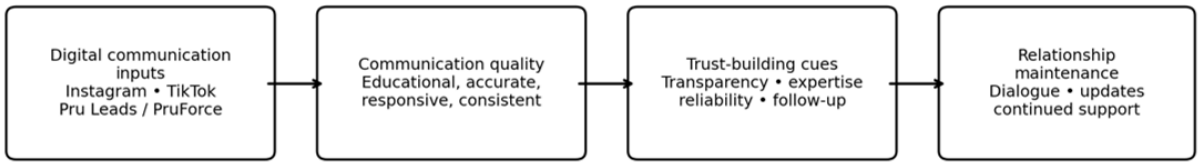


Figure 2. Proposed Relationship Between Digital Communication, Trust-Building Cues, and Relationship Maintenance.

As shown in Figure 2, digital channels create opportunities for repeated contact, but the channels alone do not guarantee trust. Trust-building is more plausible when communication is accurate, transparent, responsive, and consistent with subsequent service experiences. Continued dialogue and follow-up can then help maintain the relationship. This is an interpretive model derived from the themes in the case, not a tested causal model; the study did not independently measure customer trust or retention.

Table 5 summarizes the main digital communication activities and their perceived functions in customer relationship maintenance. Sharing company achievements and claim-related information was intended to reinforce organizational credibility and customer confidence, while insurance education supported customer understanding of products and services. Regular communication through messaging applications facilitated continued interaction and customer assistance. These findings suggested that digital communication provided opportunities to support relationship maintenance through information sharing and responsive communication.

Table 5. Digital Communication Activities and Their Perceived Functions in Customer Relationship Maintenance.

Digital communication activity	Perceived relationship function
Sharing Prudential's achievements	Reinforcing organizational credibility
Sharing insurance claim-related information	Supporting customer confidence
Providing insurance education	Improving customer understanding
Maintaining communication through messaging applications	Supporting long-term customer relationships

Overall, the findings suggested that digital communication expanded insurance agents' relationship-management practices beyond initial sales transactions toward continuous customer engagement. This observation was consistent with previous research indicating that digital transformation has enabled organizations to maintain customer interactions through multiple communication channels [21]. Nevertheless, the findings reflected agents' perceptions and did not establish measurable improvements in customer trust or retention.

3.3. Challenges in Optimizing Digital Communication Practices Among Insurance Agents.

The findings identified several challenges encountered by insurance agents in implementing digital communication strategies, particularly technological adaptation, differences in digital competencies, content creation difficulties, and digital lead management. One of the main challenges involved adapting to frequent technological changes and application updates. The

interview findings suggested that agents required continuous learning to remain familiar with digital communication platforms and organizational systems.

The PruForce application was reported to undergo updates approximately every two weeks, requiring agents to adapt to new features and operational procedures. These frequent changes created additional learning demands, particularly for agents who were less familiar with digital technologies. The researcher's summary of interviews with I2–I5 also indicated that some agents aged 50 years experienced greater difficulties adapting to technological changes and tended to share existing social media content rather than regularly producing original educational materials. However, these observations reflected the experiences reported within the study and did not establish that age independently determined digital competency.

The findings further suggested that digital communication challenges were associated with individual experience, technological confidence, and familiarity with digital platforms. Agents with limited content creation experience encountered difficulties producing educational materials consistently, while others experienced challenges in optimizing digital lead-management systems. These observations indicated that the successful implementation of digital communication depended not only on technological availability but also on agents' capabilities and organizational support. Previous studies have similarly emphasized the importance of technological competencies, human resource development, and organizational adaptation in digital transformation [21,24].

Table 6 presents the reported digital communication practices, operational challenges, and potential improvement strategies identified from the available interview information. The findings highlighted difficulties related to lead quality, frequent application updates, content development, standardized messaging, and customer relationship maintenance. For example, unreachable leads and uncertain conversion opportunities suggested the importance of improving lead qualification and follow-up procedures. Similarly, frequent system updates indicated a need for continuous technical assistance, while content creation challenges highlighted the potential value of practical training and reusable educational materials.

Table 6. Reported Digital Communication Practices, Challenges, and Potential Improvement Strategies.

Digital communication practice	Reported challenge or observation	Potential improvement strategy
Pru Leads management	Some leads were unreachable or had limited conversion potential	Improve lead qualification and follow-up procedures
PruForce utilization	Frequent updates required continuous technological adaptation	Provide technical guidance, demonstrations, and peer support
Social media content development	Some agents relied on existing content rather than producing original materials	Provide content templates and practical training
WhatsApp communication	Agents used standardized company-provided message scripts	Encourage personalized and responsive communication
Customer relationship maintenance	Agents maintained contact through visits, greetings, and insurance information	Develop communication plans based on customer preferences

The findings presented in Table 6 demonstrated that digital communication challenges involved both technological and interpersonal dimensions. Although organizational systems supported lead acquisition and communication activities, their practical utilization depended on agents' ability to understand system functions, develop relevant content, and respond to

customers. The proposed improvement strategies emphasized technological assistance, communication flexibility, and continuous professional development.

Table 7 summarizes the main digital adaptation challenges and their potential implications for insurance agents' communication activities. Frequent technological updates increased the need for continuous learning, while differences in digital readiness contributed to variations in platform utilization. Difficulties in producing educational content potentially limited the consistency of online communication, whereas challenges in using Pru Leads and PruForce could reduce the efficiency of customer follow-up. These findings suggested that improving digital competencies and providing accessible organizational support were important considerations for strengthening digital communication practices.

Table 7. Summary of Digital Adaptation Challenges and Their Potential Implications.

Challenge	Description	Potential implication
Rapid technological development	Frequent updates to digital applications	Increased need for continuous technological adaptation
Differences in digital readiness	Variations in agents' technological experience and competencies	Uneven utilization of digital communication tools
Content creation difficulties	Challenges in producing consistent educational content	Reduced consistency of online communication
Digital system adaptation	Difficulties in optimizing Pru Leads and PruForce	Less efficient customer follow-up

The challenges summarized in Table 7 indicated that technological transformation required continuous development of both individual and organizational capabilities. Differences in digital readiness suggested that training programs should be adapted to agents' demonstrated competencies rather than based solely on age categories. Practical mentoring, simplified technical guidance, and structured content development support could help agents utilize digital platforms more consistently. However, these strategies represented recommendations derived from the reported challenges and were not evaluated as interventions in the present study.

Overall, the findings demonstrated that digital communication implementation at KPM PRUStars Bandung involved challenges related to technological adaptation, content development, and customer lead management. Although digital platforms provided opportunities to support insurance marketing and customer communication, their utilization depended on agents' digital competencies, organizational support, and responsiveness to customer needs. These findings emphasized the importance of integrating technological infrastructure with continuous training and practical communication support to improve the implementation of digital communication strategies.

3.4. Discussion.

The findings of this study demonstrated that digital communication had expanded the role of insurance agents from conventional sales representatives to relationship-oriented digital communicators. Through social media content creation, digital education, and technology-supported customer acquisition systems, agents performed communication functions intended to support customer trust and relationship maintenance.

The available interview records contained detailed summarized responses from I1, while the researcher reported broadly similar findings from I2–I5, particularly regarding technological adaptation challenges. Therefore, the discussion considered these reported

patterns without attributing specific statements to individual participants. The inclusion of participant-specific interview excerpts would further strengthen the transparency and credibility of the findings.

The findings provided several practical implications for insurance organizations, including the importance of platform-specific content guidance, accurate product information, continuous technological training, and structured customer follow-up procedures. Training programs should integrate technical competencies with communication skills, particularly in explaining policy exclusions, avoiding exaggerated claims, protecting customer information, and responding to customer inquiries. Organizations should also evaluate digital communication effectiveness using customer-based indicators, including perceived clarity, responsiveness, trust, complaint patterns, retention, and lead conversion, rather than relying exclusively on agents' perceptions.

From a theoretical perspective, the findings highlighted the relationship between two-way communication and relationship marketing. Educational content facilitated initial customer engagement, while personalized communication provided opportunities for clarification and responsiveness. The integration of Pru Leads and PruForce supported structured customer acquisition, whereas WhatsApp facilitated individualized follow-up communication. These practices suggested that digital infrastructure enabled customer contact, communication quality provided potential credibility cues, and continuous interaction could support relationship maintenance. This interpretation was consistent with commitment-trust theory [5], although customer trust and commitment were not independently measured.

Previous quantitative studies have examined relationships among digital marketing, service quality, brand trust, organizational reputation, and customer loyalty in the insurance industry [11, 12]. In contrast, the present qualitative study explored how insurance agents implemented digital communication strategies in their daily activities. Bartoloni et al. identified fragmentation in social media marketing research, particularly in the examination of marketing activities and outcomes [9]. The present findings addressed this gap by examining the integration of public education, digital lead management, and personalized customer follow-up within a single organizational context. Furthermore, previous research emphasized variations in the conceptualization and measurement of social media trust [10]. Accordingly, the present study interpreted trust-building as an agent-perceived communication objective rather than a directly measured customer outcome.

The utilization of educational social media content was consistent with digital marketing perspectives emphasizing valuable information and meaningful customer interactions rather than exclusively promotional communication [20]. In the insurance sector, educational communication was particularly relevant because customers required sufficient information to understand insurance benefits, policy conditions, and financial commitments before making purchasing decisions.

The findings also reinforced the importance of organizational support in digital transformation. Previous studies have demonstrated that digital transformation involves changes in technological infrastructure, organizational capabilities, employee competencies, and operational processes [21,22]. Prudential's reported training programs, digital platforms, and incentive mechanisms illustrated how organizational support could facilitate agents' adoption of digital communication practices. However, differences in digital readiness and

frequent application updates indicated the need for continuous training and practical technological assistance.

Furthermore, the integration of Pru Leads, PruForce, and WhatsApp demonstrated how digital technologies supported structured customer acquisition and follow-up communication. These findings aligned with customer experience theory, which emphasizes the importance of multiple interactions throughout the customer journey [23]. Digital communication provided opportunities for agents to maintain contact beyond initial transactions through insurance education, information sharing, and customer assistance. Nevertheless, the reported challenges related to lead quality, content development, and technological adaptation suggested that digital platforms alone were insufficient to ensure effective customer relationship management.

Overall, this study highlighted the importance of integrating digital technologies, organizational support, and individual communication competencies in insurance marketing. The findings contributed a process-oriented understanding of how insurance agents coordinated digital platforms to support customer engagement and relationship maintenance. However, the small sample and reliance on agents' perceptions limited the generalizability of the findings and prevented direct conclusions regarding improvements in customer trust or retention.

4. Conclusions

This study demonstrated that digital communication strategies supported customer engagement and relationship maintenance among insurance agents at Kantor Pemasaran Mandiri (KPM) PRUStars Bandung. Agents utilized Instagram and other digital platforms to distribute educational, promotional, and claim-related information, while Pru Leads and PruForce facilitated customer acquisition and lead management. WhatsApp supported personalized follow-up communication and continued customer interaction. These integrated practices provided opportunities to strengthen customer understanding, credibility, and relationship development, although customer trust and retention were not directly measured. The findings also identified challenges related to lead quality, frequent application updates, content creation, and differences in agents' digital competencies. These challenges highlighted the importance of organizational support, continuous training, and adaptive communication strategies. The study contributed a process-oriented understanding of how insurance agents integrated digital technologies with interpersonal communication in customer relationship management. However, the study was limited to five agents within a single organization and primarily reflected their perceptions and experiences. Future research should involve customers, compare different insurance organizations, and quantitatively evaluate digital communication effectiveness, customer trust, satisfaction, and retention. Overall, effective digital communication in insurance marketing required the integration of technological infrastructure, organizational support, and agents' communication competencies to facilitate sustainable customer relationships.

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Author Contribution

Conceptualization, methodology, data collection, data analysis, and writing original draft: Aditia Esthy Kurniawati, subject to confirmation by the author team. Supervision and academic guidance: Henny Heryandini and Ujang Dedih Humaedi, subject to confirmation by the author team. Yusnaeni and Agus Firmansyah are included as co-authors; their specific contributions to conceptualization, methodology, data collection, analysis, writing, supervision, and/or funding should be confirmed and assigned by all authors before submission. All authors should review and approve the final manuscript. Funding information was not provided.

Competing Interests

The authors declare that they have no financial, personal, or professional competing interests that could have influenced the research or its findings.

Statement on the Use of Artificial Intelligence

Artificial intelligence (AI) tools were used to assist with language editing, grammar correction, and improving manuscript clarity. The authors reviewed and verified the final content and take full responsibility for the accuracy, originality, and integrity of the manuscript.

Data Availability Statement

The data supporting the findings of this study are available from the corresponding author upon reasonable request, subject to participant confidentiality and ethical considerations.

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