

**IMPROVING THE QUALITY OF SHARIA INSURANCE AGENTS
THROUGH TECHNOLOGY OPTIMIZATION AS
A SHARIA-BASED MARKETING MEDIUM**

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Abstract

The physical, the intellectual and the spiritual qualities of the agent is creates agent competence so that they can compete in the sharia insurance marketing business. Competition for human performance is currently over helmed by the ease of technology through the internet media which poses a challenge for agents to be able to take advantage of technology. The high competition needs to be framed using sharia views in order to maintain Islamic values. This phenomenon then makes insurance agents as a technology driver in marketing the shariah insurance business in sharia companies in the North Sumatera. This study uses a qualitative method with a construction approach. Primary research data were obtained through interviews with agency company leaders and MDRT agents to found the quality agents. Secondary data were obtained from literature studies. The results showed that the physical quality of Islamic insurance agents is very influential in marketing products but in technology optimization it has less effect. While intellectual quality has an effect on the ability of agent technology optimization, then spiritual quality to greatly affect the ability to optimize technology. Sharia insurance agents at *takaful* and prudential companies have optimized technology as their marketing medium frame by sharia views.

Keywords: Quality, Sharia Insurance Agent, Technology

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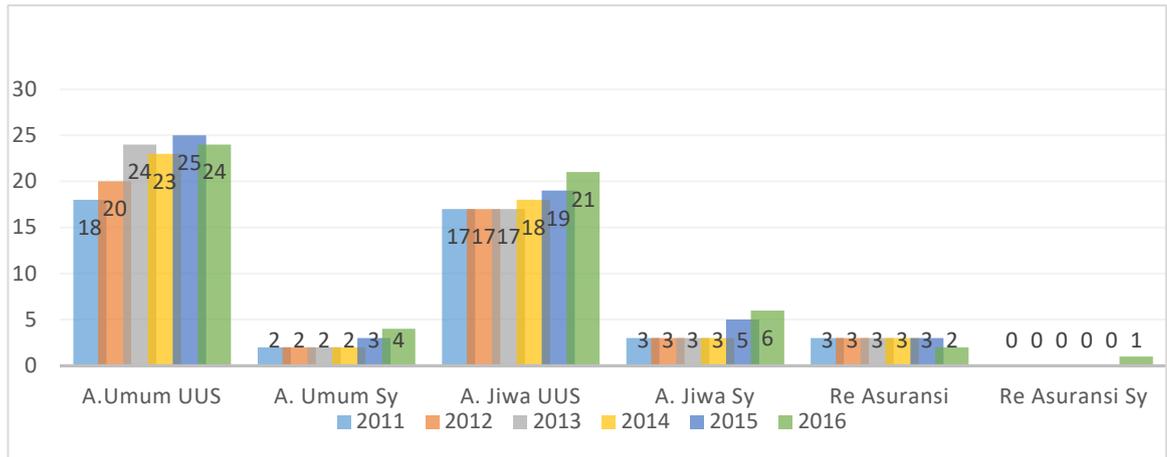
Introduction

The government continues to make efforts to improve the quality and quantity of human resources in the country. Bambang Brodjonegoro (Minister of National Development planning/Head of Bappenas). Currently which is predicted to occur in 2030-2040. During that period, the productive workforce was large than the non-productive, around 64% of the total population of Indonesia people, they are 297 million people. In order for Indonesia to benefit from the demographic bonus, what is urgent for the government to do is to expand efforts to improve education and skill development systems. (Deny, Liputan 6, 23 Mei 2017). AAJI Daily News date January 7, 2016, OJK realized are program planning to the 10 million insurance agents, and the agent targeted are the young generation, students, housewives, part-time workers, and entrepreneurs as insurance marketers. This is because the profession has time to attend education and training regardless of formal educational qualifications. (Media Asuransi, Ed 300:32-33)

Issues on the National Medium-Term Development Plan (RPJMN), 2015-2019. They are: First, the issue of the quality of the workforce, is closely related to strengthening the competitiveness of labor to enter the global labor market through a number of strategies; Second, related to skills development, through improving the quality of education are vocational education and training.

Strategies to increase competitiveness include harmonization of standard and competency certification, development of cooperation programs, and expansion of economies of scale to sector or sub-sectors with high productivity. Indonesia encourages 12 year of compulsory education by implementing affirmative police for children from poor and disadvantaged families. The state is committed to improving the quality, relevance and competitiveness of secondary and tertiary education, as well as developing education, education and skills to increase employment opportunities through vocational training.

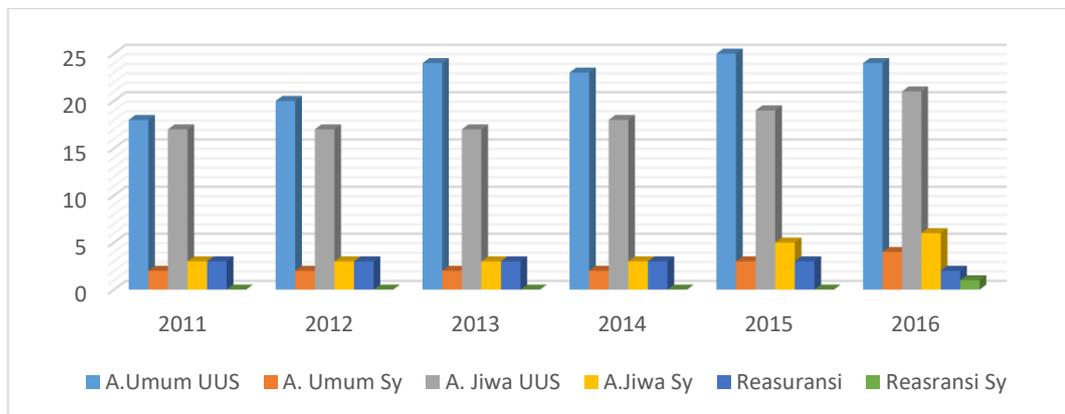
Adi Purnomo, Head of the AAJI Law and Legislation Department said: Starting January 2010 AAJI has implemented a 100% licensed life insurance agent program in Jakarta, and since September 1, 2010 all official life insurance agents have a license, this is done to create standardized agent profession so that the system service to customers becomes more measured and quality (Aco, Tribun, Jakarta, 15/4/2011).



Source: OJK Insurance Statistics, processed in 2018

Figure 1. Growth of Sharia Insurance Companies in Indonesia 2011-2017

Based on the picture, there are far more sharia business unit insurance companies than pure sharia insurance. This indicates that there are opportunities for more conventional insurance companies to open sharia business units or to establish sharia branch insurance companies, as described in the figure 2.



Source: OJK Insurance Statistics, processed in 2018

Figure 2. Development of Insurance Companies

This situation shows that every year Sharia Insurance tends to develop when viewed from the increase in the total number of Islamic insurance companies. However, this is still far from the author's expectations given the strong influence of conventional insurance companies that are sharia business units. This condition shows that the prospects for Islamic insurance companies will progress every year.

Efforts to improve service quality and competence of sharia insurance agents cannot be spared from technological developments that affect changes in people's behavior to become

more practical and efficient. Therefore, it is necessary to increase digital-based services and companies when viewed from the large potential market in Indonesia are 72.7 million people, the largest active internet users in the world. So that the quality of service and competence of agents must be technologically literate. Where this situation is supported by an increase in the number of young agents who are usually technology literate. Christine Setyabudi (Bisnis/com, 22-23 February 2018) Head of the Digital and Risk in Management in Insurance (DRiM) committee at seminars and exhibitions on February 22-23, 2018 in Bali, assured that digital technology will not shift agency that digital technology will not shift agency distribution channels. The same thing was conveyed by Hendrisman Rahim (Chairman of AAJI) that around 80% of insurance premium income comes from agency distribution because the agent's role has emotional closeness with policyholders. Nelly Husnayanti (Mitra.co.id, Juli 11, 2017) The Head of the Department of Relation between AAJI Institution stated that insurance agents are required to be more professional, which all cannot be obtained instantly, because agents must have a license to protect customers, and after obtaining an agent's license, they participate in an advanced program is Continues Professional Development in order to have service competence and product knowledge. Efforts to improve the quality and competence of insurance agents if only improving technological facilities will definitely have a minus value because of the lack of empathy is very important in term of insurance participant loyalty. Imanuel (2017) states that financial technology has a good level of effectiveness to improve service quality to reach all of society so that it is more efficient in operating and marketing costs as well as facilitating promotional means. However, financial technology has weaknesses in its implementation is the need for a good internet connection, the emergence of online crime, opportunities for abuse of authority, minimal public knowledge, and unequal service disparities between 3T and urban areas. Therefore, the application of ethics must be improved as a neutralizer of these technological weakness. The phenomenon that occurs today is that many insurance agent are non-productive due to technology stuttering and lack of up-to-date information related to current conditions is the 4.0 industrial revolution which demands the ability of agents to take advantage of technological advances as a marketing medium for agents and easy access to agents.

The increasing number of internet and smartphone users in Indonesia has led to a shift in people's lifestyle that is simpler and more practical. Meanwhile, technology optimization for insurance agents is very helpful because it is considered more efficient because it can explain

information related to Islamic insurance through the internet and smartphones. Ease of digital access also helps agents accelerate their performance in sharia insurance transactions, because customers can download and report online.

Previous research that is similar to this research has not been found, but research that supports and is related has been carried out by Adiputra and Hasanah research (2016) which states that product quality affects the decision to use insurance service, service quality affects the decision to use insurance services, brand image also affects the decision to use insurance services, perception of price also affects the decision to use insurance service. Fassarozi (2017) stated that the level of technology orientation has no effect on company performance, the higher the leadership will result in higher company performance, the higher the service quality will result in higher company performance, and the higher the company's performance will result in higher competitive advantage.

I Wayan Agus and Ida Ayu (2020) convey that one of the industries currently engaged in the digital realm is the insurance industry. In Indonesia, there have been many digital services such as websites or cellphone applications, which are expected to help customers problems when they want to submit claims and view policies only via cellphones. With this digital service launched, many doubt the position of insurance agents, but in fact, even though there have been many digital transformation, the position of insurance agents will still be needed. Because agents have an important role in convincing customers and potential customers to buy the insurance product offered. Agents also act as confidant friends with customers or potential customers in determining the right insurance product for the customer's needs, so that customers feel satisfied with the insurance product they choose.

Previous research focused more on the quality of service, not the quality of the agent as a driving force, and examined the insurance company and technology, not the performance of insurance agent as technology users. Based on previous research, his study focuses on the context of human resources and economics. Where helps the role of the government to improve the quality of insurance agents as human resources in advancing the economy through Islamic insurance companies.

The fuction of man in the qur'an is described as *abdun* (servant) and as *khalifatul fiil ardh* (leader in Allah's eart). This fuction, must run optimally, they are: As a servant to carry out all the commands of Allah and stay away from all the prohibitions of Allah; As a leader, they are God's representative in protecting the world and managing the world as well as possible.

Therefore, the demand for quality is needed both as an *abdu* and as a *khalifah* (QS. Al-baqarah: 208).

Some term that describe human beings are: human beings who believe (QS. Al-Hujarat: 14) and do good deeds (QS.at-Tin:6), given knowledge (QS.al- Isra': 85, al- Mujadalah:11, Faatir: 28), pious (QS. Al-Ankabut: 43), wise (QS.al- Mulk: 10), man as *khalifah* (QS.al-Baqarah: 208), *muttaqin* (QS. Al-Baqarah: 2), *taqwa* (QS. Al-Baqarah : 183), *mu'min*, *mubsinin*, *syakirin*, *muflihin*, *shalihin*. These term are interrelated and inter changeable, so it can be said that the concepts and characteristics of human quality are not unique but comprehensive and complementary. The industrial revolution 4.0 talks about technology that combines three independent fields of science is physics, digital science and biology. In the era of the industrial revolution 4.0 the development of technology, information and communication was so rapid for human life. In the Islamic concept, everything related to human life has rules based on the qur'an. An-Nahl verse 89, shows that the qur'an can answer all problems from all fields related to human life, so that humans can live property. The qur'an is not only a guide for Muslims but for humans in general. The qur'an explains that Allah created the heavens and the earth for humans are as a source of sustenance (QS. Al-Fatir: 35), for human convenience (QS. Ibrahim: 32-34), a place of pleasure (al-anbiya': 16) and other.

The qur'an as *buda li al nass* provides stimulant information about natural phenomena in sufficient portions (Ghulsyani, 1993). The view of the qur'an regarding science and technology can be trace from the viewof the qur'an about science. The qur'an place knowledge on a level that is almostthe same as faith, as stated by Allah SWT in the qur'an (QS. Al-Mujadalah: 11). The qur'an has indicated the importance of knowledge and has made the process of searching for it a form of worship. Apart from that, the qur'an also confirms that the best source of knowledge is Allah SWT. This indicates that the views of the qur'an, science, and religion are two integrated things. Some of the stories that describe the use of technology in the qur'an are: the story of prophet Daud (as), who made a protective armor (QS. Al-Anbiya':80), the story of the prophet Sulaiman (as), who subdued the wind (QS al-Anbiya':81), about the transfer of the throne/ teleportation technology (QS. An-Naml: 38-40) story of the prophet Noah (as), is Noah's ship with a large and sturdy cargo/ transportation technology (QS. Yasin: 41-42). The story of the prophet Ibrahim (as), cooling fire/nano technology (QS.al-Anbiya': 69) etc. therefore the qur'an can be used as a reference in technological invention for human use as easy access to exploiting the world.

Novi Indriyani Sitepu, Saparuddin Siregar. Improving the Quality of Sharia Insurance Agents through Technology Optimization as A Sharia-Based Marketing Medium

Marketing agents are the spearhead that serves as the image of the company and the insurance industry in society (Hafidhuddin et.al, 2009). Sharia insurance agents must not misinform products, promote products to sell products. The professionalism of insurance marketing agents, a balance of sharia knowledge and economic knowledge is always echoed for the needs of the Islamic insurance market in Indonesia. This definition is enhanced by law No. 40 of 2014 concerning insurance, it is explained that an insurance agent is a person who works alone or works for a business entity, who acts for and on behalf of the insurance company or sharia insurance company and meets the requirements to represent an insurance company or sharia insurance company, marketing insurance products or insurance products shariah.

Based on the Big Indonesian Dictionary (2001) written understanding of optimization and technology. Optimization is the result that is achieved as desired, so optimization is the achievement of results as expected effectively and efficiently. Meanwhile, technology is the whole means of providing goods necessary for the continuity and comfort of life. Technology is the collection of human knowledge about the processes of natural use obtained from the application of science in the framework of productive and economic activities (Fakhri, 2015). So it can be said that technology is the development of tools and applications of tools, machines, materials and processes that help humans solve problems. The quality of life of the Indonesian nation today is very dependent on technological advances, especially information and technology. This has an impact on shifting HR competencies based, such as: searching, collecting. Buying-selling, gaming, and learning (Barinie Trilling, "Toward Learning Societies") are prerequisites to compete in the information age like today. In addition, there is a paradigm shift from a knowledge-based economy to a rapid development of science and technology supported by its use in all aspects of life. Its utilization as enabler and knowledge economic growth is the main factor in addition to capital and labor factors (J. Rajagukguk and P. Sihombing, 2012).

Most insurance agents choose to become agents because of family economic problems. Life necessities, lifestyle and technological illiteracy. From the economic point of view of the family, many choose to become insurance agents because of their family's economic level, then the necessities of life which result in finding a side job, are as agents other than their other professions, then choosing to become insurance agents because they do not have a job/ unemployment, then some are insurance agents, because of his lifestyle and interactions with friends. The problem of choosing to become an insurance agent affects the performance

of the agent, which is considered underestimated by the agent himself and many people as an unexpected job. Because of the low initial motivation to become an agent, the quality of Islamic insurance agent human resources is less than optimal.

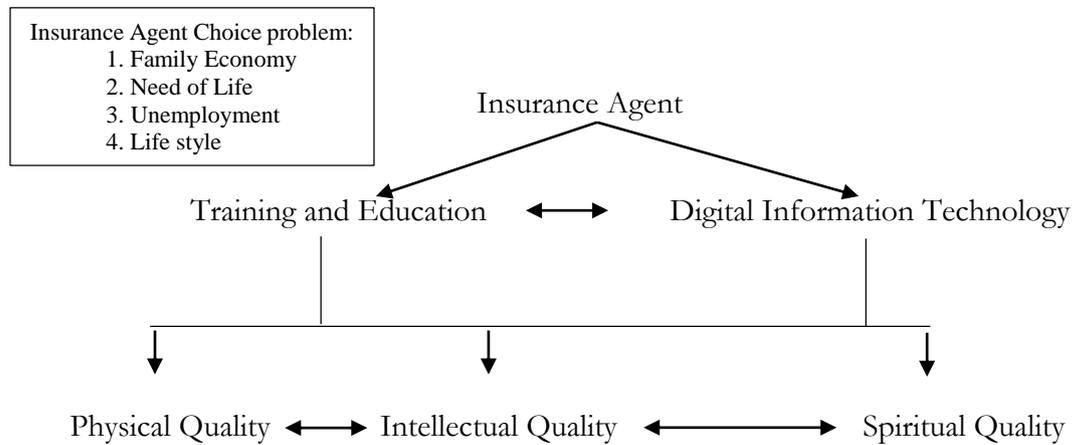


Figure 3. Conceptual Framework

The lack of optimal human resources for Islamic insurance agents who are recruited makes HR management need to improve the quality of Islamic insurance agents through their physical, intellectual and spiritual qualities through training and education supported by the application of digital information technology.

Methods

This type of research is a qualitative research with a phenomenological approach. This research produces descriptive data in the form of written or spoken words from people and behavior that can be observed by describing the state of the object under study (Nurul, 2007). The purpose of this research is to explain the phenomenon in depth and to collect data in depth. Phenomenon is something that appears in the consciousness of researchers using a certain way to become visible and real. The phenomenological approach is able to reveal the meaning of concepts or experiences that are based on awareness that occurs in some individuals (Yusuf, 2017)

The use of qualitative research methods using a describe and reveal more clearly the quality of Islamic insurance agents in optimizing sharia-based technology views.in this study, researcher met directly with agency branch leaders, MDRT agents and agents as Takaful Sharia Insurance Companies, Sharia Prudential and Sharia Sun life in North Sumatra. This study describe and reveal the use of technology by insurance agents and analyzes the quality of sharia insurance agents in utilizing technology.

Result and Discussion

Application for Training and Education of Digital Information Technology in Building the Quality of Sharia Insurance Agents

As for improving the quality of Islamic insurance agents, including through training and education as well as optimization of digital information technology, which is expected to provide education, training and use of digital information, insurance agents have good quality work so that they can compete are:

a. Training and Education

Training and education are the most effective ways to explore the quality of insurance agents, both sharia and conventional. With the existence of training facilities, it can train the abilities and skills of insurance agents, as well as good education to make agent more effective and efficient at work.

- 1) Prudential (HI): *“Training is very important for agents, with training to train agents to understand the product well, seminars and others are needed to fill the agents intellectual abilities so that agents have skill and education through all training”.*
- 2) Sun Life (IAD): *“Very good training to change the mindset of an agent to be capable, the problem of the agent is a problem of mentality, with training and education it can improve the agents mentality and mindset so that it is more professional”.*
- 3) Takaful (HP): *“Training is good, good training can improve motivation to agent, change mindset, encourage agents and many more benefits or doing this training, to solve all agent problems through training, coaching and discussion”.*

All information argued that training and education are solutions to all problems faced by insurance agents, training can be prepared based on the agent’s needs such as: customer-oriented, product-oriented, sharia-oriented views, oriented to company needs and so on. In addition to training, it is necessary to conduct coaching with good educational value regarding products and so on.

a. Optimization of digital information

The use of digital information today is something that cannot be avoided. However, today industrial progress is not a barrier for insurance agents as the front line.

- 1) Prudential (HI): *“Technology is very important for agents today, it can simplify agent performance through IT, such as agent claims, responding to insurance participant inquiries and*

looking for prospecting agents and prospecting insurance participants and so on, so technology really helps agents work easier”.

- 2) Sun Life (IAD): *“Currently we are not spared from the internet and digital, this media really helps us to get information, but in our prospecting there are different markets, sometimes in the regions we prefer to meet directly rather than through cellphones. However, for the ease of technological advancement is very helpful. Although there are still many gene fund customers who prefer manual”.*
- 3) Takaful (HP): *“Technology really helps us speed up work and makes it easier for us to also explain to insurance participants who have a good level of education”.*

All informants argued that the existence of digital information technology made agent performance faster, so that agent efficiency and effectiveness would be better. However, there are obstacles for insurance participants in the regions who prefer manual systems to digital ones.

Increasing the Quality of Insurance Agents in Improving Performance and Competitiveness Sharia Insurance Agent

The quality of the agent that is expected to improve the quality, spiritual quality, an effort that must be raised to improve the quality of work of an insurance agent are:

a. Physical Quality

Physical quality related to good health and physical fitness, having good posture, having a decent level of life is one of the working capital for sharia insurance agents.

- 1) Prudential (HI): *“Physical quality is very important because if you are sick and physically weak, which is the prospects bias. Insurance agents should be good looking too”.*
- 2) Sun Life (IAD): *“It is important to prioritize the insurance agents physique, his health, his physical strength, and his appearance. It is necessary to make it easier when prospecting”.*
- 3) Takaful (HP): *“Physical quality is necessary, in addition to making our participants comfortable when communicating is also part of faith cleanliness. If the agent is not healthy and strong enough to make the prospect, it will be tough”*

These three informants conveyed the same thing, they are: health, fitness and appearance are conditions that must be maintained so that prospecting activities can be smooth and without obstacles

b. Intellectual Quality

Intellectual quality includes the level of education, variety and quality of education as well as skills that are relevant to employment, have skill in the field of science and technology in accordance with the demands of industrialization.

- 1) Prudential (HI): *“Intellectuals are very helpful, for example undergraduate, economics or insurance major, then a well-known university graduate is easier to direct than someone who doesn't, especially if he has selling skills and has lots of friends, it is really a prospect agent”.*
- 2) Sun Life (IAD): *“Undergraduate degrees, economics majors, and from certain universities are not the main ones because our targeting market is different. Some are remote and so on, as well as good at IT. Most importantly, his abilities and skills, both in his sales recruiting potential agents and so on”.*
- 3) Takaful (HP): *“Undergraduate or graduate from which is good, but not the main one because it depends on the will and skills. If the interest and motivation are low, then it is difficult to cultivate, but if it is good, it can be cultivated until they are able”.*

Prudential respondents consider that the intellectual quality of agents is important recruitment, because it makes it easier on recruitment on prospecting needs and products to be marketed, so that intellectual quality can be improved during training and education. Then the *takaful* informants prefers agents with high interest and motivation than education because with good motivation and interest they can be fostered in their presence at every training.

c. Spiritual Quality

Spiritual quality include obedience to practice religion and belief in God Almighty, have high enthusiasm and struggle, are honest, are more concerned with public interests than personal interests, have attitudes, souls and leadership traits.

- 1) Prudential (HI): *“Spiritual, especially for sharia insurance agents, it is very important, now prudential has separated from conventional prudence and understanding of sharia agents can be obtained through training and coaching from the supervisory board and its leader”*
- 2) Sun life (IAD): *“Most of all, therefore in our company we carry out religious training such as lectures to raise agent awareness and make our agents become agents that comply with sharia, and we often join in the Islamic community”.*
- 3) Takaful (HP): *“Spiritual quality is man dory, only we cannot control the worship of our agents, but we do continuous coaching, discussion and so on so that our agents stay on the path*

of sharia. If the agent makes a mistake, we don't even hesitate to take it out and it has happened before?

All informants argued that spiritual quality is very important, because a good personality will affect the company. To obtain and maintain it can be done through coaching by agents, leader, management, leadership and the sharia supervisory board. The form of coaching can be done through personal, coaching, discussions, training, seminars, lectures, community talks etc.

Therefore, it can be concluded in an illustration of the correlation between indicators of quality as follows (See Figure 4.):

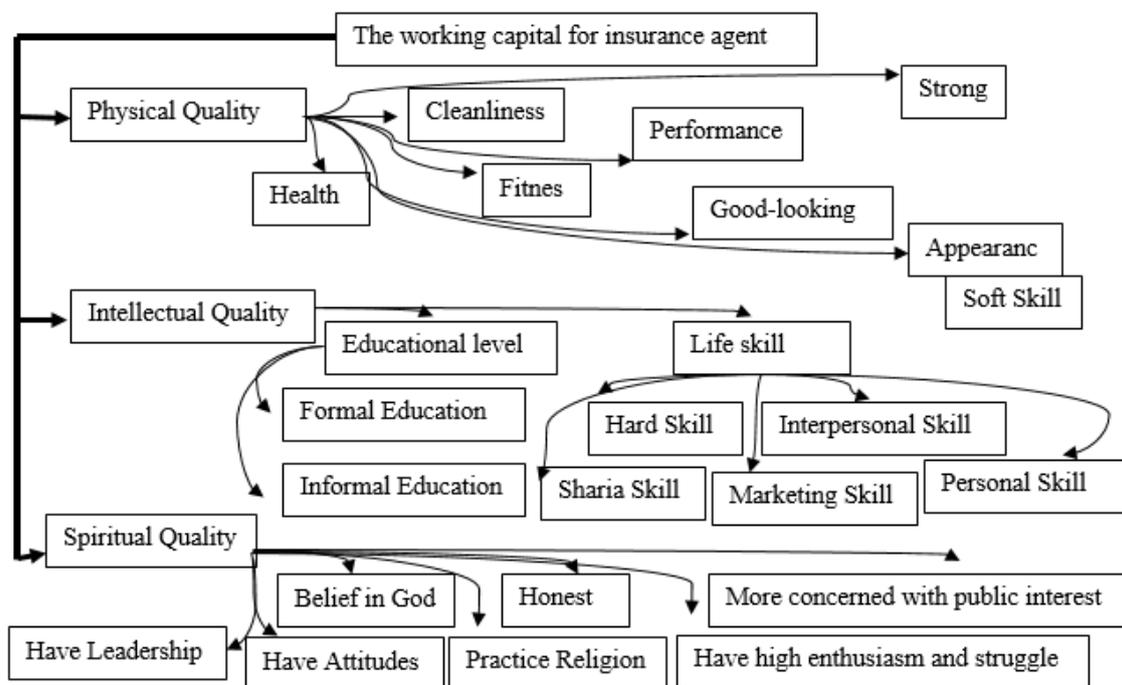


Figure 4. Correlation between Indicators of Quality

Training and education accompanied by optimization is a solution in conducting coaching for insurance agent problems obtained at the beginning of recruitment so as to produce quality for agents according to the form of training, education and the use of digital information technology (See Figure 5.)

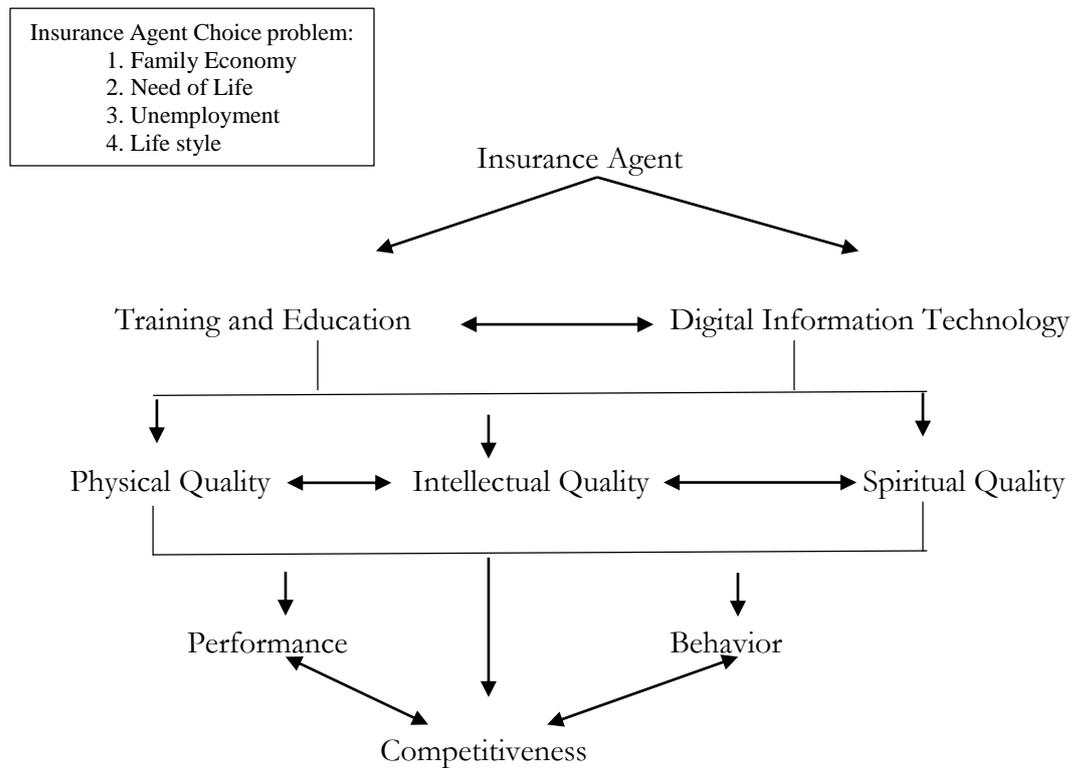


Figure 5. Result Framework

With the better quality if the insurance agent which consists of physical, intellectual and spiritual qualities of the agent, the agent has a good performance so that the agent can compete as a professional agent.

- 1) Prudential (HI): *“With good quality, of course the agents behavior and performance will also be good, if it is good, then you will be able to compete, the netter the desire to enter a better level, like MDRT and thank God I an agent MDRT”.*
- 2) Sun Life (IAD): *“Alhamdulillah, I already have MDRT and it is an honor for the agent because he is considered a professional agent. We are proud to join the international agency group. The higher the quality of the agent, the higher the work and the better the behavior. If the behavior and work are good, they will certainly be able to compete fairly”.*
- 3) Takaful (HP): *“Islam teaches us to do our best are quality deeds, of course the quality of an agent will make his performance and behavior quality. If you have quality, you will be able to compete”.*

The statement for the three informants above indicate that the better the quality of the agent, the better, the behavior and performance so that the better the agents behavior and

performance, the better the behavior and performance so that the better the agents behavior and performance, the better the agents competitiveness is accompanied by his quality.

Conclusion

Based on the results of research and discussion of quality analysis on sharia insurance agents in North Sumatera that have been previously described, it can be concluded that: Application of training, education and optimization of digital information technology is a means to build self-quality sharia insurance agents; Improving the quality of sharia insurance agents can improve the behavior and performance of sharia insurance agents so as to produce quality competitiveness.

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