

Insurance marketer image construction on the web series “Percaya Ini Cinta” part 1

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ABSTRACT

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Going beyond their intent of increasing brand awareness, PT Asuransi BRI Life took the initiative to take advantage of the digitalization wave of changes. After the success of the previous Web Series Call Percaya Ini Rindu a couple of years back, BRI Life launches their new Web Series called Percaya Ini Cinta with the ambition to reach the millennial generation to build financial literacy on the importance of financial planning. BRI Life can not avoid the current issues or negative publication of insurance industry which is being criticized or questioned on the professionalism of its sales force and their commitment to pay claims. In order to contribute positively to the industry and to increase the awareness of insurance processes, BRI Life naturally included the construction of the insurance agents in the web series percaya ini cinta. Incorporating the use of language or conversational style of the millennial generation, BRI Life aims to have a positive respond from the audience and seeks to have good reception of the masses. This research aims to see the reception analysis of the audience and to seek how well the reality construction of the insurance agents took place.

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INTRODUCTION

In the era of accelerated digitalization due to the Covid 19 Pandemic, customers or prospective customers can be found more often on social media and on digital platforms. Of course, their goals for using social media and digital platforms have different backgrounds and goals. The freedom to access digital platforms or media can be for the purpose of just looking for information, or to learn something, to add insight and even for entertainment. Many industries are positively affected and also negatively affected because they cannot adapt to changes in the market or changes in consumer behavior due to the pandemic and digitalization. People both see the impact of the pandemic and digitalization on the world of education, for public services or government services, of course, must be observed properly and correctly by the business world so as not to fail or not roll over the mat. The change is certainly not me in the company's external factors, the company's internal factors have also changed with the pandemic and digitalization. Again, companies that fail to adapt will certainly experience a negative impact. Companies that aim to reach customers or prospective customers must see these changes to adapt and use them to reach their potential customers in the media that audiences use most often.

Digital campaigns are very important for companies to be able to introduce their brand or brand, their products or services and the benefits that can attract the attention of the audience. Campaigns through digital media become a standard or general activity that must be carried out by companies to communicate brands and at the same time to get the attention and interaction of audiences who can become customers (Wulandari, 2018). The key word is digital campaigns and customer interaction is a must.

According to the Indonesian internet service providers association or APJII quoted from DataIndonesia.ID (Bayu, 2022), it is said that there are around 210 million internet users until 2022. This is a large number because if you look at the growth it is found that in 2010 there were only about 42 million users. Of course we can conclude that this is a phenomenon and this phenomenon shows that most if not all prospective customers or consumers in Indonesia are exposed or have access to more information available on the internet.

Another interesting fact is the fact from the central bureau of statistics or BPS published on the BPS website as follows:

Table 1. Proportion of Individuals accessing the internet by age

Age Group	Proportion of Individuals Accessing the Internet in the Age Group (Percentage)		
	2017	2018	2019
Up to 15	18,06	22,42	31,3
15 – 24	68,93	77,05	83,58
5 – 64	28,85	38,11	46,83
65 +	1,83	3,97	5,32

Source: <https://www.bps.go.id/indicator/27/1228/1/proporsi-individu-yang-menggunakan-internet-menurut-kelompok-umur.html>

This data shows that a higher percentage of younger generations have access to the internet or internet use. However, what they do as long as they access the internet network, Suherlan (2021) writes that there are several applications or social media that are most popular to visit or access and YouTube is the 4th most popular. Novianty (2021) further explained that YouTube has managed to attract the attention of 93% of Indonesians to visit or access the application. These two sources provide clues that people or internet users in Indonesia like digital dishes in the form of audio and video as presented by YouTube, which is the most popular platform.

PT Asuransi BRI Life like other companies that want to have a digital campaign understands this situation or phenomenon and made the decision to start their digital campaign in 2020 with an approach using the Web Series presented on YouTube to reach their potential customers or consumers and communicate their brand or product. In 2022 the company with the experience it has from 2020 from a Web Series titled Believe ini Rindu which gained more than 3 million views, the company decided to launch their second Web Series titled Believe This Love.

On June 16, 2022, BRI Life launched the first part of the Web Series “Believe It's Love (*Percaya Ini Cinta*.” In the press release covered by Detik.Com (2022), BRI Life aims to convey messages about the importance of financial planning, part of the Financial Literacy campaign, insurance product literacy and targeting the millennial generation as the target audience of this Web Series. This launch is certainly accompanied by releases or news in various online media to attract viewers to the BRI Life YouTube Channel to watch the web series believe this is the first Love. In addition to online media coverage, BRI Life also uses the distribution of information about this Web Series through social media owned by the company and also social media owned by the cast in this web series.

In terms of digitalization, the insurance industry has achievements that are said to be innovative with many service innovation launches such as service applications and even automation of insurance processes that encourage the success of insurance companies in Indonesia to make good penetration. However, the condition of the insurance market in Indonesia as reported by Laucereno (2022) has decreased in terms of income but has a positive figure in the increase in the number of policyholders which has increased by 20.87 million customers and adds to the total number of customers which now reaches 75.45 million people.

However, the condition of the insurance market is also colored by turmoil so that it attracts the attention of Members of the House of Representatives (DPR, *Dewan Perwakilan Rakyat*) as contained in the official page of this legislative institution which says that many reports have reached the DPR so that the DPR instructed the POLRI to explore the rampant losses complained by customers who have product insurance policies associated with investment elements (DPR RI, 2021). Hearing meetings, mediations and even protests by customers had been widely reported by the media against leading insurance companies. Cases or negative news about insurance companies that default or do not manage customer funds and assets properly and correctly certainly encourage negative public sentiment towards the market or insurance industry.

OJK or the Financial Services Authority continues to encourage changes in the insurance industry to ensure appropriate market conduct to protect customers as regulated in POJK Number 6/POJK.07/2022, this regulation marks the end of the term of office of the OJK Commissioner and the new OJK leadership relay is inaugurated in mid-July 2022.

In distributing or marketing insurance products, insurance companies have salespeople regulated in POJK 69/POJK.05/2016 which regulates the operation of insurance company business which defines insurance salespeople or agents as parties who work individually or in the form of business entities that represent insurance companies and have fulfilled the conditions to represent the company.

The provisions that must be fulfilled by insurance agents are contained in Decree No. 03/AAJI/RAT/2012 concerning standards of practice and code of ethics for life insurance marketers which among others require the existence of compliance with applicable regulations, compliance with agency agreements, obligations to the profession, and liability to life insurance company.

These 4 points emphasize the professionalism of marketers and in terms of ensuring customer protection, marketers are required to ensure that customers understand the product to be purchased, understand the data that must be provided and understand the provisions of the terms of products and services to avoid misunderstandings or disputes in the future.

Of course, this point shows a high level of professionalism to carry out duties as an insurance product salesperson, to obtain customer time, customer attention and to convince customers to trust the insurance product to be purchased. But with the strict regulations and professionalism of insurance marketers, the public can recognize insurance salespeople.

The style of millennials or millennials is unique to explore in terms of non-verbal communication and verbal communication even how these people often greet each other with Bro and Sis or simply from Brother and Sister even though they do not have direct blood ties but this shows familiarity, closeness and openness. Many companies have or are trying to adapt and adopt this style of communication verbally and non-verbally so that they remain relevant, have appeal to employees and prospective employees who are still relatively young. Even the leaders of more companies that are not millennials are trying to look like this generation in order to attract this generation. Of course, it is not an easy thing or not an easy journey for companies that are classified as old companies.

The context of this study is to see and to understand whether the Web Series Believe this Love was successfully received or succeeded with the purpose of BRI Life to communicate and attract the attention of millennials. Questions such as whether the content of the Believe It's Love Web Series is content that resonates with millennials and whether there has been a construction of social reality regarding the image of insurance salespeople.

The focus of this study is to see the approach used by BRI Life in the Web Series Believe It's Love which can be identified to build the construction of the reality of the insurance salesperson profession in the middle of communication attributes that use the communication style of millennials so that the insurance salesperson profession is constructed. Millennial-style communication can be explained as a communication style that is easy to adapt but also a critical style as written by Oktayusita et al. (2020), the younger generation or young people who use this speaking style can often be perceived as an unethical style as written by Prayogi et al. (2021), and also seen as a communication style that has an open character, free and creative as written by Nurdin & Labib (2021).

Researchers use several journals or articles from research that have been done previously and that have been published locally or internationally to be able to obtain references to the object and subject of research to sharpen the analysis to be carried out.

In a research by Sari & Krisnawati (2017) in a research funded by the Ministry of Research, Technology and Education of the Republic of Indonesia on the topic of the Use of Social Media in building the spirit of nationalism found that the use of social media in building the spirit of nationalism is seen as successful because of the ease and power possessed in the use of visualization that encourages imagination and audiences can easily identify things which is associated in the spirit of nationalism.(2017)

The research by Adhyoetra & Meliala (2018) that looked at the impact of social media or social media content on the behavior or behavior of the audience when the content was well received. So, it shows that media content must not just be a message but must be packaged in something that can be received well. Another research by Hamzah (2018) that examines how an ecommerce company uses web series in digital marketing with the aim of building and establishing relationships with customers and showing positive results.

Another study on the use of YouTube by Arofah (2015) found that the use of YouTube became more important, where YouTube was used by political parties to communicate their party's values and found that this approach through YouTube was effective and accepted by the audience. YouTube is often used as a medium for clarification and used as a source of truth. Therefore, companies or content creators should consider using this platform to reach customers or reach audiences.(2015)

An international research on youth participation by Mascheroni (2017) suggests that having the right context to engage young people or to capture young people's attention is important because only when young people can identify with content can we expect their active participation.

A study conducted in Malaysia by Badlishah et al. (2019) explained that insurance product salespeople or better known as insurance agents have an important role to represent insurance companies to be able to explain products and services so that insurance agent knowledge must be sharp and insurance agents must be motivated to provide services in order to establish good relationships with prospective customers and customers.

A study conducted by Fitrah & Aslami (2022) on sharia insurance agents who have the responsibility not only to sell insurance but must be able to become agents of customer trust. So as to identify that insurance salespeople must win the trust of customers from the beginning of interaction.

In a study on insurance regulation in the international insurance journal by Eling (2021) concluded that in volatile market situations it is often found that regulations made by regulators or governments tend to be ineffective and inefficient. In the context of the insurance market in Indonesia, insurance practitioners may feel the same thing even in the context of customer protection, but the regulations issued tend to give the impression that sales practices carried out by insurance marketers are not yet professional. In addition, in an article by Prihatiningsih & Ayuningtyas (2018), it was concluded that the communication ability of an insurance marketer will greatly affect the formation of consumer behavior. This communication includes verbal and non-verbal communication.

This research provides an important background in the use of social media and new media in communicating in today's digital era. In previous research research, it can be seen that the choice of the right platform such as YouTube as a medium to communicate or communicate a message to the target audience or target audience will be very important, but what is more important is to know who our target is in order to ensure an acceptable approach and will certainly determine the success of a digital campaign.

This research is a follow-up research after the study of reception analysis from the Web Series was conducted. This study aims to see the construction of reality in this web series based on the results of surveys and in-depth interviews from respondents from previous research to be able to provide further input in the creation of web series content presented through YouTube.

METHOD

This research is a descriptive research with a qualitative approach. In the first step or phase, researchers distribute surveys to see the response of the selected audience to the phenomenon or object of research. The data obtained were sorted to take the targeted group to be the object of research, namely all samples who had watched the Believe It's Love Web Series from all walks of life. In the first phase, it was found that there were 55 samples who had watched the first part of the Web Series Believe It's Love. From the first phase, researchers see that they already have enough data to conduct research in the next step.

The next data collection is to conduct in-depth interviews conducted with several resource persons selected by researchers with the following criteria: 1) Resource persons from insurance marketing practitioners and who are salespeople who have qualified experience to provide explanations for the phenomenon that they want to research but do not have affiliation with the content owner 2) Resource persons from insurance practitioners who are not from the field of sales but from the field of strategy and customer service but has no affiliation with the content owner 3) Resource persons from millennial laypeople who lack insurance knowledge to look objectively from a neutral point of view on insurance and marketing.

The initial sample data obtained was 55 samples of respondents who had watched the Web Series Believe This Love part 1, were further examined to see the responses who stated that they saw that this content was suitable for millennials as the main goal of the content creator or creator of the web series. This is done by looking at the results of respondents to the question: In the Web Series Believe It's Love part one do you see any imaging of millennial insurance agents. From this search, it was found that 48 out of 55 respondents agreed with this content as suitable for millennials, thus providing an initial conclusion that the reception analysis that occurred was in a dominant position. This data is further referred to as Sample Analysis of Reception.

It was further found that the most dominant attribute that is considered to be the character that allows millennials to identify this content as suitable content for millennials and see their generation's characteristics in this content is the language or conversation attribute used in this web series. Relaxed language but good speaking ethics, conversations that know no age and position limits but can be accepted as good conversations. This is obtained from respondents' data on the question: What attributes do you think stand out most in this web series that show that this dish is content for millennials, given a choice of 1) Millennials 2) Relaxed language style or dialogue 3) Place setting.

From the Reception Analysis sample, researchers further reduced the data to see how large the sample saw the construction of professional insurance marketers in and found that there were 38 respondents out of 48 respondents who agreed that there was an image construction of professional insurance marketers in this web series. So it gives an initial conclusion that the construction of the image of insurance marketers was successfully carried out in the web series believe this love part 1. This is obtained from respondents' data on the following question: In this web series believe love do you see the image of a professional insurance agent.

To obtain stronger conclusions and to provide future input in further data reduction, researchers selected 3 resource persons to be interviewed with the criteria as mentioned above, namely: the first resource

person is an insurance marketing practitioner and who is a salesperson who has qualified experience to provide an explanation of the phenomenon that wants to be researched but has no affiliation with the content owner. The second criterion of the interviewees selected for the interview was sources from insurance practitioners who were not from the field of sales but from the field of strategy and customer service but did not have an affiliation with the content owner. The last criterion for in-depth interviews is millennial laypeople who lack insurance knowledge to look objectively from a neutral point of view on insurance and marketing. The selection of resource persons is also carried out with two approaches, namely a personal approach to the resource person to conduct an in-depth interview and also an approach by seeing whether respondents who have taken the survey provide comprehensive comments in the free text section or in the verbatim part of the survey results.

RESULTS AND DISCUSSION

The constructivist paradigm underpins social construction theory

Berger and Luckmann (1966) explain reality in everyday life as structured, ordered, and objective. It is created by humans through social construction, with identity phenomena appearing in dialectical processes in society and individuals. Sociologists use everyday objects and language to objectify reality, often through new media and web series. Bungin & Haji (2015) explain four stages in creating social construction in mass media: preparation of materials, distribution, formation of reality, and confirmation.

Stage of Preparing Construction Materials

This stage is the stage or part that is the responsibility of the editorial team in a media or can be the production team in motion visual media. This team will look for topics or objects or even phenomena that are close to the audience so that they can be easily accepted, interpreted and found meaning. Topics such as power, partisanship, and even putting forward general interests are clearly or vaguely and covertly stated.

Construction Distribution Phase

The construction distribution stage is the stage where the creator or owner of the material plans his communication strategy so that it can be noticed and can be read, watched and noticed by the audience in a short and fast time.

Stages of formation of the construction of reality

The stage of formation of the Construction of Reality has two forms. Form 1) The formation of a generic construction of reality that will cover three things, namely the construction of justification reality, second is the availability of something constructed by the media and third, namely construction that occurs because of consumptive choices. Form 2) Formation of Image Construction which is built in two models, namely the good news model and the bad news model. How reality or discourse presented can be connected with the experience and knowledge of the audience and can be used as a construction meaning.

Confirmation Phase

This stage is the stage where the audience who has accepted as a reader or as a viewer and the audience will present an opinion and provide arguments will be created or not a social construction.

New Media

McQuail (2010) explained that the emergence of new media is driven by the wave of digitalization that occurs in all aspects of the media itself, by increasing interconnectivity, increasing public mobility, and increasing public opposition to the changing role of publicity, as well as the emergence of various channels or entrances to media and information that directly affect the loss of smog that envelops media transparency. This also has the effect of changing the media itself as stated by Littlejohn and Foss (2014) (that the most noticeable change is with two-way communication that was once one-way, decentralized information that used to feel centralized and even from controlled media to uncontrollable situations, finally the focus of media communication that was previously focused on mass communication shifted to focus on individual individuals.

Bungin & Haji (2015) explained the development of changes in media due to discourse on technology in the human cognitive realm, offerings that can be presented through new media supported by technology allow for conversational conversations or communication with more symbols such as cultural symbols that can be seen, known and interpreted by audiences or connoisseurs of new media presentations.

Web Series or Web Episode is the concept of presenting a content that has audio and visual elements that are distributed through internet-based media as explained by Alber & Hansen (2014). Looking at research on communication media from Akbar (2020) in the realm of political and government communication, it is said that new media has become a bridge that connects and connects audiences and

negates the limits of physical boundaries and visual boundaries known to man. The media gives freedom to the audience to form an exchange of information which can then be interpreted freely by the audience so as to form a position.

So those who will use new media as a communication medium must understand the ethics in communicating and have a positive goal in using the power of this media. Web Series Believe It's Love by BRI Life uses new media and technology platforms to bring messages about the importance of financial literacy.

Case Studies and Theoretical Framework

In an interview with the writer and project leader of the Believe, This Love Web Series, Mrs. Susan Sanger and Mr. Ade Nasution, it was explained that the Believe This Love Web Series was written and produced with the aim of gaining attention and to engage millennials. The creation of this Web Series also involves millennials in the company to participate and also validate the relevance of the web series for millennials.

More deeply in the interview, the two people who are most responsible for this project said that this Web Series aims to provide financial literacy or the importance of insurance protection, especially for millennials, early financial planning is one of the messages to be conveyed.

In the content designed in this Web Series, it does not specifically want to shape the image of insurance marketers, but in presenting this web series, Mrs. Susan Sanger and Mr. Ade Nasution agree that the distribution of insurance products cannot be separated from the role of marketers so that when in this webseries there is communication about insurance products, insurance marketers will be naturally visible.

Some other important things that are jointly agreed upon by researchers and the two people most responsible for making this Web Series are: 1) The content owner is an insurance company so that the elements of insurance will naturally appear, 2) There is a meaning of the importance of insurance products even though the approach uses soft selling so that there are no push products or product offerings, 3) Insurance products still depend on the process distributed by the energy insurance seller, so the selection of one of the characters in this web series is a salesperson and there is a segment where the character is training as a professional marketer 4) The existence of Unit link polemics and the professionalism of insurance marketers are hotly discussed in the community

Against this background, researchers wanted to see if the Image Construction of Insurance Marketers occurred in the web series Believe It's Love. The researcher will see if each step in the creation of construction i.e. the Construction Material Preparation Stage, Construction Distribution Stage, Reality Construction Formation Stage, and confirmation stage has occurred.

Specifically, in the stage of forming reality construction, researchers will look at the formation of constructed image construction. While in the confirmation stage, researchers will combine reception analysis as confirmation of the formation of construction. The study only focused on the web series believing this love is the first part of the four parts it has. The main reason why the research was not done for the entire web series is because the next part of the section had not been released to the public when this research began.

CONCLUSION

The Believe This Love web series portrays insurance agents and professionals poorly, with many conversations occurring. Strategic specialists suggest clear representation and testing insurance knowledge for a more objective view. A school teacher, Putri Anggraeni, notes that the content creators used a soft selling approach, focusing on good news and bad news models. A comprehensive reality should be created to relate the content to everyday life.

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