

## The Role of Insurance Agents in Enhancing Microinsurance in the VUCA Era at PT. Asuransi BRI Life Medan

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### ABSTRACT

This study aims to explore the role of insurance agents in increasing microinsurance penetration at PT. Asuransi BRI Life Medan, within the context of the VUCA (Volatility, Uncertainty, Complexity, Ambiguity) era. Although microinsurance, introduced in Indonesia since 2013, has great potential to provide financial protection for low-income communities, public understanding and awareness of the importance of insurance remain relatively low. This condition creates challenges for insurance companies in expanding the reach of microinsurance products. Insurance agents play a crucial role as intermediaries between companies and customers, with responsibilities that include providing education, building trust, and attracting potential customers to microinsurance products. This study employs a qualitative method with a case study approach, conducted through in-depth interviews with insurance agents, marketing managers, and customers of PT. Asuransi BRI Life Medan. The findings reveal that insurance agents utilize various communication channels, both digital and conventional, to introduce and promote microinsurance products to the public. However, agents still face challenges in improving financial literacy and building trust in the benefits of insurance products. These findings underscore the importance of strengthening agents' capacity and developing innovative communication strategies that are adaptable to the dynamics of the VUCA era, thereby enhancing microinsurance penetration in Indonesia.

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## 1. INTRODUCTION

In everyday life, humans constantly face uncertainty that has the potential to create risks to property, health, and well-being. Risk is an event that cannot be predicted, so every individual strives to prevent losses or damages [1]. Awareness of the importance of financial protection has become increasingly relevant in the modern context, which is filled with uncertainty. However, the level of public awareness in Indonesia regarding insurance

protection, particularly microinsurance, remains relatively low. This lack of understanding causes low-income groups to miss out on the financial protection they are entitled to [2].

Microinsurance was officially introduced in Indonesia in 2013 through the Grand Design for Microinsurance Development by the Financial Services Authority (OJK). Despite its large market potential, its impact on financial inclusion remains limited. The number of products and sales increased during the first five years, but their contribution to the total national insurance industry remains relatively small [3]. The primary challenges stem from the low level of financial literacy among the public and the absence of effective marketing strategies to target lower-income segments. In this context, insurance agents play a strategic role as intermediaries between companies and clients, with responsibilities that include providing education, building trust, and expanding market penetration [4].

BRILife is one of the insurance companies actively involved in developing microinsurance products in Indonesia. According to BRILife's Annual Report (2019), the revenue of its Sharia Business Unit increased by 44.84% to IDR 40.6 billion compared to the previous year. Nevertheless, surveys indicate that 70% of respondents still do not fully understand the benefits of microinsurance. This low level of literacy is directly related to the limited education and socialization efforts carried out by insurance agents. Therefore, strengthening agents' capacity and innovating communication strategies are essential factors to enhance the effectiveness of microinsurance marketing in the digital era [5].

Due to the low awareness and penetration of microinsurance among low-income communities, they do not receive adequate protection. Insurance, in this sense, is an agreement in which the guarantor agrees to pay a certain amount of money to the insured, who is considered trustworthy, to compensate for losses arising from unforeseen events [6]. Although the potential market for microinsurance in Indonesia is vast, its impact remains relatively small compared to other countries. Microinsurance was first introduced in Indonesia in 2013 through the launch of the Grand Design for Microinsurance Development by the Financial Services Authority (OJK). Since then, over five years, the microinsurance sector has shown significant growth—evident in the increasing number of companies offering these products, the rise in product variations and sales, and greater public support. However, OJK notes that in the Sharia Non-Bank Financial Industry (IKNB), the potential for microinsurance in Indonesia even exceeds the number of the population itself [7].

According to Law No. 40 of 2014 concerning Insurance, insurance agents are individuals who act independently or work for commercial companies and represent Insurance Companies or Sharia Insurance Companies. They are required to meet specific qualifications to perform their roles. The agents' duties include carrying out marketing activities for insurance or Sharia products, with clearly defined responsibilities as stipulated by law [8]. Insurance agents serve as key stakeholders in the insurance sector, responsible for offering financial, health, and property products on behalf of insurance entities. They contribute to market growth by maintaining consistent communication to ensure optimal service delivery while providing clients with financial planning and risk management knowledge. Moreover, agents are involved in assessing potential clients' risk profiles and designing effective risk mitigation strategies [9].

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In this way, clients feel satisfied with the insurance products they choose and tend to remain loyal to the insurance company [10]. Insurance agents are expected to have a solid understanding of their functions, positions, duties, and responsibilities in order to develop the insurance business effectively. An agent must be proactive and able to create opportunities in advancing Sharia insurance business development within the company [11].

In this regard, BRILife is a leading insurance provider in North Sumatra, Indonesia. In addition to offering standard health insurance, the company also provides Unit Link products, a type of investment-linked insurance. The revenue of the Sharia Business Unit increased to IDR 40.6 billion in 2019, up from IDR 28.0 billion in 2018, marking a growth of 44.84%, according to BRILife's 2019 Annual Report. Moreover, BRILife continues to prepare its products and agents to maintain customer trust. The Sharia Business Unit (UUS) of BRILife focused on increasing individual product and microinsurance sales in 2019 [12]. To accelerate operations and enhance efficiency, the UUS also completed the integration of the sales force entry system and financial subsystems [13]. However, around 70% of respondents still do not fully understand the benefits of microinsurance; those who have interacted with microinsurance agents generally have better knowledge. The main cause of this limited understanding is the lack of education and socialization.

The microinsurance marketing approach, as explained in core materials, emphasizes mobile-based applications that can be used in marketing strategies. To promote or conduct microinsurance campaigns, social media platforms such as WhatsApp and digital technologies like smartphones can be effectively utilized [14].

Several studies indicate that the ability of low-income groups in Indonesia to escape poverty in the long term is hindered by substantial welfare costs when facing unexpected risks and shocks. Furthermore, Leftley and Mapfumo acknowledge that microinsurance, when combined with other financial instruments such as financing, savings, and social mechanisms, serves as an invaluable safety net for low-income groups. The impact of microinsurance use on low-income households has been well-documented in the literature [15].

Various phenomena of change are marked by the emergence of new trends replacing the old, known as disruption. Changes driven by advancements in knowledge have distinct characteristics in each era. VUCA characterizes the digital era—Volatility, Uncertainty, Complexity, and Ambiguity—where society becomes increasingly dynamic, rapidly changing, unpredictable, complex, and ambiguous [16].

The issues addressed in this study include the insurance industry's major challenges in reaching broader market segments, particularly within the microinsurance sector. The primary questions are how insurance agents can adapt to changing market conditions to increase microinsurance penetration, how they promote and recruit customers, and what techniques and challenges they face in promoting microinsurance in the current VUCA era—and how they overcome these challenges. Rapid changes in economic and social conditions can significantly impact people's purchasing power; therefore, insurance agents must quickly adapt to offer relevant and affordable products. This phenomenon raises questions about how agents can educate the public on the importance of microinsurance amid today's economic uncertainty [17].

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Research conducted by Fauziah [18] found that insurance agents have a positive and significant impact on customers. They statistically influence customer loyalty at BRILife Sharia Branch Gatot Subroto, where product quality and agent performance are affected by other variables not included in the study (65%). Ningsih [19] emphasizes that agents play a crucial role in attracting clients' attention to the products being offered. One of the most essential and required techniques is persuasive communication, which functions to influence others' thinking, attitudes, values, and beliefs. Purwanto [16] explains that insurance product marketing is regulated to allow only four channels: direct marketing, insurance agents, bancassurance, and non-bank institutions. For microinsurance products, marketing can be conducted through all these channels as well as sales personnel. Factors supporting the progress of the insurance industry in Indonesia include clear government regulations, competent marketing personnel, and improved public understanding as potential customers [20]. However, several challenges are faced in the development of sharia insurance, including a lack of public knowledge about sharia products, limited professional human resources, insufficient capital, suboptimal government support, and minimal promotional funding. Djaelani et al. [21] state that one unavoidable challenge in today's micro market is the growing role of digital technology in the global economy, including Indonesia's digital transformation. This development must be carefully managed because while it can improve efficiency and productivity, it can also cause economic disruption if not properly handled.

Research by Azlisugianto and Khairi [22] emphasizes the importance of education from all parties involved, so that people can understand the benefits of insurance in the face of an uncertain future. Insurance companies offering microinsurance products must collaborate with various financial institutions to effectively market their products. Awaloedin [23] states that microinsurance provides affordable protection tailored to the specific needs of low-income communities, allowing them to pay small, periodic premiums while still receiving adequate protection. According to Listina [24], the development of microinsurance in Indonesia heavily depends on companies' experiences in managing microinsurance, which have evolved through the launch of diverse products and services, as well as the issuance of a comprehensive design for microinsurance development in Indonesia. Alkahfi and Aslami [25] add that technological advancements have significantly changed various aspects of life, including how insurance is accessed, managed, and utilized. Insurance not only provides financial protection against unforeseen risks but also supports the economic stability of individuals and communities. Findings by Alkahfi and Aslami [7] reveal that microinsurance continues to face challenges in its development. Based on the basic concept of microinsurance, its products remain concentrated in major cities and have not yet reached lower-income regions or the MSME sector. To expand microinsurance, innovation and development efforts should focus on small community networks commonly found among the lower-middle class or MSME sectors.

Based on the literature review, a research gap has been identified that has not been extensively explored in previous studies. Most studies only highlight the relationship between insurance agents and customer loyalty without considering uncontrollable external factors such as fluctuating market conditions, digital transformation, and changes in consumer behavior in the VUCA era. Furthermore, there is still limited research examining

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how insurance agents utilize digital technology to improve marketing performance and client interaction in the microinsurance context.

Based on this background, this study aims to analyze the role of insurance agents in increasing microinsurance penetration at PT. BRI Life Medan in the VUCA digital era, and to identify factors influencing public awareness and interest in microinsurance products. This study is expected to contribute theoretically to the development of a digital adaptation–based microinsurance marketing concept, while also providing practical implications for companies in designing agent development strategies and effective communication innovations. The results of this research are expected to serve as a reference for OJK, the insurance industry, and academics in strengthening financial inclusion through adaptive and sustainable microinsurance development. The research questions are: How do agents play a role in enhancing microinsurance in the VUCA era, and what challenges and solutions do agents face in improving microinsurance?

## **2. METHOD**

This study was developed using a qualitative method with a case study approach at PT. BRI Life Insurance Medan. The research was conducted through data collection surveys from insurance agents as well as in-depth interviews with BRI Life insurance agents, marketing managers, customers, and members of the general public who have not yet used microinsurance. Field observations were carried out by observing the agents' work processes in marketing microinsurance, along with documentation. Qualitative analysis is a descriptive research method in which the researcher describes phenomena in depth using non-numerical data such as interviews, observations, and documents, without converting them into numerical form. In this approach, the research is inductive, meaning that the researcher builds theories or concepts based on patterns or themes found in empirical data, rather than relying on pre-existing theories [18]. This approach is used to understand the strategies and challenges faced by agents in promoting microinsurance, allowing the researcher to gain an in-depth understanding of the studied phenomenon. To ensure data validation, source triangulation techniques were employed (by comparing information from agents, managers, and customers).

## **3. RESULTS AND DISCUSSION**

### **3.1. The Role of Agents in Promoting Microinsurance in the VUCA Era**

Microinsurance in the VUCA era at BRILIFE is an insurance product designed to protect against risks such as accidents, health issues, and death, with affordable premiums tailored to the needs of low-income communities, particularly MSME actors. This product offers benefits such as hospitalization costs, surgery fees, death compensation, and protection against accident risks. The VUCA era is characterized by rapid environmental changes (volatility), uncertainty about the future (uncertainty), complex and difficult-to-understand conditions (complexity), and ambiguous circumstances (ambiguity).

An insurance agent is an individual who represents an insurance company in marketing its products and services. In carrying out their role, agents act on behalf of the company and are fully responsible for their duties and responsibilities. When an agent

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performs their tasks professionally and in accordance with company policies—from product education and after-sales service to policy administration—they indirectly fulfill environmental expectations and build a positive reputation for the company.

Based on an interview with PT Asuransi BRILife Manager, Mr. Tri Juli Wijaya, he stated, “Agents are the core of the company because they are the ones who market BRILife’s insurance products. If they are not equipped with good product knowledge, it will be a weakness for us. However, when agents master the product, the marketing process becomes much easier. Additionally, negotiation skills are crucial because BRILife products are distributed through BRI, the parent company. Agents need to have good negotiation skills to coordinate effectively with BRI.”

In the interview results of this study, the role of agents in marketing products using technology in the VUCA era was explained by Mr. Azhari Sani: “In terms of technology, we utilize various media, both electronic and non-electronic. We are active on various electronic media platforms, including Instagram, TikTok, WhatsApp, Facebook, and YouTube. For non-electronic media, we use brochures displayed at BRI offices or units in various regions. In addition, agents also routinely conduct direct socialization with customers through face-to-face meetings.”

Regarding how the company supports agents, Mr. Tri Juli Wijaya stated, “We have several applications such as Promikro, My Life, and Digifoam as part of PT Asuransi BRILife’s digital transformation to support the performance of agents in the field. Unlike other offices that still use fingerprint attendance, BRILife agents can check in and record their activities from anywhere through official applications. This is one form of technological support the company provides for its agents.”

Regarding the role of agents in building long-term relationships with customers, Mr. Tri Juli Wijaya explained, “Microinsurance at PT Asuransi BRILife uses the SMES system: Simple, Easy, Economical, and Swift. To build customer trust, we ensure that the claim process is carried out efficiently, provided the documents are complete. For example, for death claims, only an ID card, Family Card, and Death Certificate from Dukcapil are required. Although our standard claim payment time (SLA) is 14 working days, in reality, claims are often paid within 5 days or less. This is our pride—a fast and transparent claim process. Just as opening a bank account requires an ID card, claim submissions also require complete and accurate documents. With a premium of only IDR 50,000 per year, customers can receive compensation of up to IDR 2,500,000 in the event of death. After receiving the benefits, customers tend to recommend this product to their close ones, helping to expand our insurance coverage. This becomes both a strength and a challenge in maintaining the company’s sustainability in the future.”

From an interview with agent Mr. Azhari Sani, he said, “Our strategy in reaching customers is by studying their characteristics first. BRI Life Insurance has been present in almost all provinces in Indonesia, except Nanggroe Aceh Darussalam. In each province, district, and branch office, we strive to place local staff who can adapt to the local culture and habits. We also adjust our communication style to the characteristics of each customer. Some prefer direct explanations of the main points, while others require step-by-step

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clarification of the key points. Our agents will adapt their approach so that customers feel comfortable and interested in joining.”

Mr. Reza Alfarizi explained the way agents improve microinsurance products in the VUCA era: “The strategy to enhance microinsurance with a premium of IDR 50,000 per year per policy allows customers to purchase up to three policies, totaling IDR 150,000. For example, the benefits include IDR 100,000 per day for hospitalization per policy, so with three policies, customers receive a total of IDR 300,000 per day. This is our way of accelerating the company’s target achievement.”

Ms. Purnama stated that the way to improve microinsurance products is “We promote microinsurance through social media to educate the public about the importance of having insurance. With affordable premiums, we hope that all groups, including BRI customers who do not yet have insurance, can purchase this product.”

## **3.2. Challenges and Solutions in Improving Microinsurance**

### **3.2.1. Challenges Faced by Agents in Promoting Microinsurance**

According to an interview with agent Mr. Azhari Sani, “The main challenge for agents in marketing microinsurance, especially life insurance, is building customer trust. Many people are still hesitant because insurance is perceived as complicated or even fraudulent. To overcome this, agents must work honestly and professionally, providing the best service so that customers feel secure and not disappointed. Trust is the key to ensuring that microinsurance products are accepted and can grow in society.”

From agent Mr. Reza Alfarizi, he stated, “The main obstacle in marketing BRI microinsurance is the lack of public knowledge about the product. Generally, only BRI customers who already have savings accounts are aware of this insurance product, as information is conveyed when they visit the office and meet the frontline staff. Uneven promotion also contributes to a decline in marketing. To address this, BRI has started promoting its services through social media and distributing brochures and flyers at its offices. In the claim process, BRI applies the SMES system (Simple, Easy, Economical, Swift). The primary issue often stems from customers not understanding the required documents. However, after receiving education, they find the claim process easy and straightforward.”

Meanwhile, agent Ms. Purnama said, “The main obstacle in insurance education is that many people do not understand how insurance works, especially the claim process. They think the claim can be immediately paid out after registration, whereas the required documents must be completed first. This misunderstanding often makes people hesitant to join insurance because they have heard of claims being rejected.”

### **3.2.2. Solutions**

Introducing and building public trust in microinsurance was explained by agent Mr. Alfarizi: “At BRILife, microinsurance is available through BRILink agents. BRILink markets microinsurance through the *Laku Pandai* program registered with OJK. Customers can purchase insurance at any time, even after hours, as long as the BRILink agent is open. BRILife offices are limited to operating from 8 a.m. to 3 or 4 p.m. *Laku Pandai* facilitates

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access to financial products, including microinsurance. Building trust begins with claims. Our SLA for claims is 14 working days; however, if the documents are complete as required, payments are made within a maximum of four working days. This is our commitment to customers so they can trust our microinsurance services.”

As for how the company supports agents in facing marketing challenges, Mr. Tri Juli Wijaya explained, “One way we boost agent morale is by providing various bonuses and incentives, both monthly and quarterly. This motivates them to pursue policy targets. Just like most people, when there is a goal or reward to achieve—for example, buying an iPhone—they become more enthusiastic in gathering policies to earn the bonus.”

### **3.3. Discussion**

#### **3.3.1. The Role of Agents in Enhancing Microinsurance in the VUCA Era**

This study demonstrates that insurance agents play a crucial role in promoting microinsurance products at PT. Asuransi BRI Life, Medan Branch. They are not only responsible for selling products but also act as a bridge between the company and the community, particularly in providing education about the benefits of microinsurance. In carrying out their role, agents utilize various communication channels, including both digital and conventional ones. The digital media used include Instagram, TikTok, WhatsApp, Facebook, and YouTube, while non-digital media involve distributing brochures and engaging in direct socialization activities. To improve agent work effectiveness, the company provides several supporting applications, including Promikro, My Life, and Digifoam. These applications are designed to simplify activity recording and enhance operational efficiency.

Insurance agents understand the characteristics of each customer to adjust their communication methods, ensuring customers feel more comfortable and interested in purchasing the product. PT. Asuransi BRI Life implements the SMES (Simple, Easy, Economical, and Swift) principle as a strategy to build customer trust, particularly through a fast and transparent claim process. Agents also offer customers the option to purchase up to three policies at once with still affordable premiums. This provides additional benefits for customers, such as higher hospitalization compensation.

According to Law Number 40 of 2014 concerning Insurance, insurance agents are parties—either individuals or business entities—who represent an insurance company in marketing insurance products. The role of agents includes providing explanations about the importance of insurance, attracting potential customers, and maintaining the company’s image [22]. The results of this study are consistent with these provisions, in which BRI Life agents in Medan actively carry out these roles. They not only focus on selling products but also provide education and quality services to customers, thereby strengthening public trust and loyalty toward the company.

According to other opinions, agents hold a significant role in attracting the interest of potential customers toward the offered insurance products [26]. The use of persuasive communication techniques becomes a key factor in persuading and influencing the decisions of potential customers. The results of this study support that view. BRI Life agents in Medan employ communication approaches tailored to the characteristics of each customer, utilize

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various marketing channels, and deliver information clearly and concisely. This strategy has proven effective in increasing customer interest and trust in the microinsurance products offered.

Overall, the results of this study reinforce theories related to the role of insurance agents, marketing and communication strategies, the concept of microinsurance, and the dynamics in the VUCA era. However, this study also reveals several specific challenges faced by agents in the context of marketing microinsurance in Indonesia. These challenges include the low level of public trust and the lack of understanding of insurance products. These findings emphasize that the application of these theories cannot be implemented rigidly but must be adapted to local social, cultural, and economic conditions to improve the effectiveness of microinsurance marketing and education strategies.

To compete effectively and meet market needs, insurance companies must continually invest in agent training and development. This includes equipping agents with a deep understanding of products, effective communication skills, and the ability to utilize digital technology. Additionally, company management needs to design integrated marketing strategies that combine digital and face-to-face approaches to reach a broader market segment. It is also essential to ensure that agents receive adequate operational support, including access to supporting applications, promotional materials (such as brochures), and incentive systems that encourage performance. From a supervisory perspective, regulators such as the Financial Services Authority (OJK) play an important role in monitoring and evaluating the effectiveness of microinsurance distribution channels. OJK also needs to continue providing guidance and policy support to improve agent quality and ensure that marketing practices are conducted professionally and responsibly.

### **3.3.2. Challenges and Solutions for Agents in Promoting Microinsurance**

One of the main challenges in developing microinsurance is building public trust, given the persistent negative perception that insurance is complicated or even associated with fraud. Additionally, the lack of public awareness about microinsurance products presents a separate obstacle, particularly among individuals who are not yet BRI customers. Misunderstandings related to the claim process also contribute to public hesitation in joining as policyholders.

As a solution, BRI Life agents collaborate with BRILink agents to market microinsurance products through the *Laku Pandai* (Branchless Financial Services for Financial Inclusion) program, which is registered with and supervised by OJK. This program provides public access to financial products, particularly in areas not yet served by formal banking services. To boost performance, the company also provides bonuses and incentives to agents as a form of appreciation and motivation to achieve microinsurance policy sales targets. Pane and Lubis [6] explain that microinsurance is designed to provide affordable financial protection, especially for low-income communities. This scheme allows for periodic premium payments in small amounts while still offering protection benefits relevant to their needs. The results of this study are consistent with this theory, demonstrating that the microinsurance products offered by BRI Life have low premiums yet still provide suitable benefits for low-income communities.

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Furthermore, according to Purwanto [16], insurance agents are required to quickly adapt to uncertain economic conditions by offering relevant and affordable products, as well as actively educating the public about the importance of microinsurance. This study demonstrates that BRI Life and its agents have adapted to the challenges of the VUCA era (Volatility, Uncertainty, Complexity, Ambiguity) through various measures, including the use of digital technology, adjustments to communication strategies, and simplification of claim processes, to enhance accessibility and public trust in microinsurance products.

Insurance agents are required to prioritize building trust by emphasizing honesty, transparency, and responsive, high-quality service. In addition, agents play a crucial role in educating the public about the benefits of microinsurance and the claim process mechanism, ensuring that people have a clear understanding and are not hesitant to participate. Specifically, BRILink agents must continue to enhance their competence, both in terms of product knowledge and marketing skills, to address field challenges. The optimal utilization of the Laku Pandai network is also a crucial strategy for expanding service coverage, particularly in areas that formal financial services have not yet reached.

#### **4. CONCLUSION**

This study emphasizes the crucial role of insurance agents in expanding the reach of microinsurance at PT. Asuransi BRI Life, particularly amid the challenges of the VUCA era (Volatility, Uncertainty, Complexity, and Ambiguity). The main findings indicate that agents not only function as sales representatives but also act as mediators who build relationships between the company and the community, as well as educators who foster public understanding of the benefits of microinsurance.

The implications of this research suggest that the success of microinsurance marketing largely depends on agents' ability to build public trust through effective communication and educational approaches. Company support, in the form of training, incentives, and the provision of digital tools, serves as a key factor in enhancing agent performance in the face of rapidly changing market dynamics.

The limitation of this study lies in its focus on a single company, namely PT. Asuransi BRI Life, which means the findings cannot yet be generalized to the entire microinsurance industry in Indonesia.

For future research, it is recommended that the study's scope be expanded to include various other microinsurance companies, considering factors such as public financial literacy, the effectiveness of digital technology in marketing, and the role of government policies in supporting the microinsurance ecosystem.

Practically, this study contributes by providing insights to the general public about the importance of insurance agents in expanding access to financial protection, while also promoting collective awareness of the benefits of microinsurance as an instrument for economic resilience among low-income communities.

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