The Success Factors of Insurance Marketers Using the Digital System of Customer Applications in Insurance Companies

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ABSTRACT

This study aims to examine the effect of competence, security and ease of use on the digital system application for insurance customers in Jakarta. The method used is simple random sampling, the number of respondents used in this study is 70 respondents of insurance marketers in Jakarta with the level of Agent, Associate Agency Director and Agency Director. The data used is primary data in the form of questionnaires distributed to respondents. The data analysis method used in this study is data analysis using descriptive statistical tests, validity tests, classical assumption tests, multiple linear regression analysis tests, which examine variables from panel data using SPSS (Statistical Package for the Social Sciences for Windows 26). The results of research and hypothesis testing show that Competence has a positively and significantly effect on the use of customer application digital systems. Security does not have a positively and significantly effect on the use of the customer's application digital system, and easy does not have a positively and significantly effect on the use of the customer's application digital system.

Keywords: Competence, Security and Ease of Use of PRUforce Application Digital Systems

1. INTRODUCTION

Insurance becomes one of the most important necessities in the society nowadays. When starting a business or activity to achieve the physical and spiritual well-being, people begin to think about the risks that might occur in the course of their actions. Fundamentally, every person does not want to suffer any losses and always tries to prevent it, or at least to mitigate the risks that might be experienced. As an industry that sells intangible goods (services), insurance is often desired, and inversely, is often considered not a basic need. Not infrequently some people think that taking insurance is a loss. Meanwhile, the main benefit of insurance products is the peace of mind against things that are risky in life [1].

PT Prudential Life Assurance is a company engaged in services with its tagline "Listening, Understanding, and Delivering", trying to enhance the focus on customers, anticipating every customer needs, increasing customer satisfaction with easy access to information and services, providing comprehensive solutions for protection, health and retirement. According to Prudential's 2018 financial report, the number of licensed/certified marketers is more than 250 thousand people. Having a very large number of marketers, Prudential is basically optimistic that it will be able to achieve its targets every year.

Among the various global and domestic economic challenges, Prudential maintains its position as a leader in the insurance market in Indonesia. Based on Financial Report of PT. Prudential Life Assurance 2014 – 2018, throughout 2018, Prudential Indonesia's total assets reached Rp.78.9 trillion. Then the company also managed to generate the premium income of Rp. 25.4 trillion, the highest in life insurance, which supports its strong financial position in the midst of economic conditions.

The achievement of the target, which positions Prudential as the insurance company with the largest amount of premium income, does not yet indicate that all marketers (insurance agents) contribute to the volume of achieving the target, which is relatively equal. Even the large volume of target achievement was only contributed by some of the marketers (insurance agents) in the Mandiri Marketing Office (KPM) or agencies in Indonesia.

Prudential has built its digital sales network called the PRUforce app. The PRUforce digital application is a mobile application specifically designed to provide the real-time access to the production reports of marketers, anytime and anywhere. In addition, the purpose of the PRUforce application for companies is to facilitate users efficiently and provide profitable profits for the company in order for digital applications users can perform various work functions or access existing in the PRUforce application.

Prudential Indonesia maximizes digital channels as a vehicle to boost marketing, simplify and accelerate customer service, and increase the accessibility of insurance agents (marketers). For example, the policy application process takes only minutes. Digitization at Prudential is part of a transformation program carried out by executives and employees at all levels so that the transformation can run effectively. The availability of this application provides value-added services for customers. Marketers can digitally help customers get the most out of Prudential's products in just a few minutes. In addition, Prudential strengthens the competence of marketers by providing special training. In today's digital era, customer needs are increasingly dynamic because they demand fast-paced services and complete information on insurance protection. This has resulted in high expectations of customers who want speed and ease of accessing a variety of digital products and services. [2]

To be able to improve their competence personally, insurance marketers need special training from both internal and external insurance companies. Whereas in the insurance industry, the ability of marketers to be able to influence consumers to be interested in participating in life insurance. One of the goals of marketers is to influence performance.

For businesses, digitization creates opportunities in times of challenges ahead. Companies are benefiting from many new technologies. There are newer and cheaper channels to reach customers. Emerging trends like big data and artificial intelligence are making it easier for companies to better customize based on user behaviour patterns. Technology has made the relationship between companies and users more horizontal. Users can no longer be treated as passive objects, but must be actively engaged and engaged by the company. Internet technology does provide convenience and high efficiency. Interaction between companies and users can occur anytime and anywhere.

1.1. Related Work

The theoretical basis used in this research is as follows:

1.1.1. Digital System Theory

Digital system is a system that has the function of measuring a value/quantity that is fixed or not. The system is in the form of discrete digits or numbers. At this time the Digital System has become an inseparable part of human life. ranging from smartphones, laptops, smart tv, computers, robots, medical devices, transportation, to exploration in space.

The system is a network of procedures that are interconnected, gathered together to perform an activity or to complete a specific target [3].

Some researchers have used several measurements to measure the quality of a system [4] using indicators of a system, as follows: (a) Ease of Use: An information system can be considered high quality if the system is created to fulfil the user satisfaction through the ease of using the information system which in turn has an impact on individual users in performing their works; (b) Response

Time: Access speed becomes an indicator of the quality of information systems. If the access to information systems has an optimal speed, it means that the applied information system has a good quality. Access speed can increase user satisfaction in using the information systems to facilitate individual work processes which will have an impact on improving company performance; (c) Reliability: a quality information system is a reliable information system. If the system is reliable then it is feasible to use. The reliability of this information system is the resilience of the information system from any damages and errors. The reliability of this system can be seen from the information system that serves the needs of the user without any problems that may interfere with the user's comfort in using it; (d) Flexibility: The flexibility of an information system shows that the applied system has a good quality. Flexibility in question is the ability of information systems to make changes in order to meet the user needs. Users will experience more satisfaction in using an information system if the system is flexible in fulfilling their needs; (e) Security: An information system is considered good if it has a reliable security. The security of this system can be seen through user data that is securely stored by an information system. This user data must be kept confidential by means of the data stored by the information system so that other parties cannot access the data freely. If user data can be stored by the information system safely, it will minimize the opportunity for other parties to misuse the information system user data.

1.1.2. PRUforce Application

PT Prudential Life Assurance (Prudential Indonesia) focuses on working on digital services. This activity aims to better serve and bring its services closer to the customers. PRUforce Digital Media is a mobile application specifically created to provide access to the real-time information to the production reports of marketers, anytime and anywhere, and is equipped with other various features. This application also makes it easier for marketers to seek the location of the nearest hospital, which is extremely important at critical times.

Figure 1 PRUforce Application Digital Media Display
Source: Prudential Website

PRUforce is developed as a digital platform to attract millennial customers, which can provide illustrations and policies more easily. Through this digital system, it will be easier for customers to get service quickly, and can help marketers get more benefits, namely being able to provide maximum service. Marketers and customers are directly connected to application data and others so that it is faster to realize them without being influenced by time and place limits.

This PRUforce application can be used to create insurance illustrations and customer data applications electronically and there are other features whose functions are more complete than the PRUsmart application (the previous digital system). This can be used as a means of supporting sales activities and recruitment of marketers, which is expected to speed up processing time, simplify and more importantly, almost without the use of paper.

In accordance with the development of the Pruforce system, Prudential marketers are expected to focus on one best-selling application, namely through PRUforce digital media. This application can be run on all smartphones, but it would be better if you use a type of tablet computer so that filling out the application can be more convenient.

Despite using digital technology, services through telemarketing or marketers are not abandoned. The presence of digital services is not one hundred percent displacing marketers, telemarketing and bancassurance in the insurance world. Manual channels still exist, it's just a matter of how customers can adapt.

In their research, [5] refers to several research results on insurance technology, in which several dimensions are of concern in the assessment, namely process speed, simplicity, flexibility, customer centricity (orientation), reaching a wide audience, efficiency, increased convenience and competitive advantage. [6] also indicate that the use of information technology in handling customer data has an effect on improving the performance of marketers.

1.1.3. Competency Theory

Competence is an ability which includes knowledge, science, and expertise in a field. The importance of placing competent people in appropriate fields can support good performance and have a positive impact on an organization. Competence [7] is an individual's capability to produce something at a satisfactory level at work, including his or her ability to transfer and apply these skills and knowledge in new situations and increase the agreed benefits. Someone who has competence will work with his knowledge and skills so that he can work easily, quickly, intuitively and with experience can minimize errors. These three tendencies are also in line with the notion of competence in the explanation of Government Regulation PP No. 101 of 2000 article 3 that what is meant by competence is the ability and characteristics possessed in the form of knowledge, skills and behavioral attitudes needed in carrying out their duties.

According [7], competency indicators are as follows: (a) Knowledge: Knowledge is the information possessed by an employee to perform his or her duties and responsibilities in accordance with the field he or she is engaged specifically. Employee knowledge also determines the success or failure of the implementation of the tasks assigned. Employees who have sufficient knowledge will increase the organizational efficiency. In contrast, for those who do not have sufficient knowledge, they will work intermittently; (b) Skill: Skills are the efforts to perform the duties and responsibilities given by the company to an employee in proper and optimum ways; (c) Attitude: Attitude is a pattern of behaviour of an employee in carrying out his or her duties and responsibilities according to the organizational regulations. If employees have traits that support the achievement of organizational goals, then automatically all tasks assigned to them will be performed as well as possible. Competence is defined as an individual's ability to perform a job correctly and has advantages based on matters related to the knowledge, skills and attitudes [8]. other experts have opinions as follows: (1) According to [9] competence is an individual's underlying characteristics relating to a causal relationship or cause-and-effect performance and excellence in work or circumstances; (2) according to [8] Competencies are the underlying characteristics of a person that result in effective work and superior performance.

1.1.4. Security Theory

Online transaction security is the effort to prevent fraud or at least detect fraud in an information-based system, in which the information itself does not have any physical meaning.

Security is an important thing in a payment instrument, where security in low e-money is an aspect that needs to be considered by publishers to develop the e-money product. According to [10] the security factor has a positive and significant relationship in influencing decisions in the use of payment instruments.

To represent the security variables in order to achieve the specified goals, this study uses indicators to measure the security variables adopted from [10], namely: (a) Security Guarantee: Where users also tend to see guarantees in terms of security aspects offered by line pay issuers and where users want the line pay to guarantee that hackers can't access it easily; (b) Data Confidentiality: The nature of the data which states that the data must not be known or accessed by other parties who are not authorized or guarantee that confidential data cannot be accessed, known, or manipulated by parties who do not have access rights to it.

Security in e-commerce is a major control issue for companies that run it [11]. It is very important that data related to e-commerce such as buyer and seller data is kept confidential when being transmitted electronically. The transmitted data must also be protected from the possibility of being changed or modified by any party other than the sender [12].
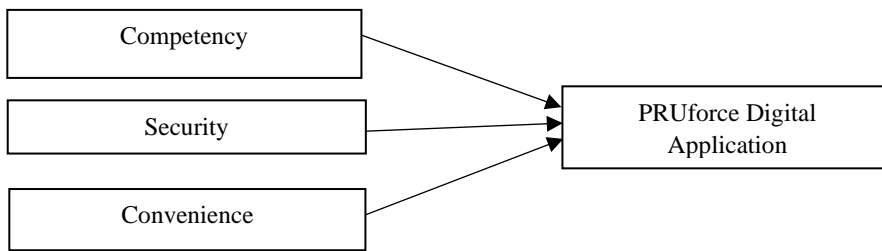
Based on previous research conducted by [13], the security system is realized as the protection of the confidentiality of

all kinds of personal data in e-banking transactions. Meanwhile, in research conducted [14], security and confidentiality are defined as protection against security threats and control of customer personal data information in an online environment. Security is the customer's perception of the security system which is referred to as privacy protection in e-money transactions.

Security can be increased by the use of adequate encryption and digital signatures [13]. Security in the e-money service is that every time the customer makes a transaction, the customer must enter a PIN that is not known to others.

1.1.5. Ease Theory

Ease is defined as the extent to which a person believes that using a technology will be free from effort [4]. Ease of use is defined as a belief in ease of use, namely the degree to which the users believe that the technology/system can be used easily and free of problems [15].

The indicators of convenience are as follows: (a) Easy to learn: Using a technology is easy to learn. In this study the point is that how to use it is easy to learn; (b) Easy to become skillful: Because the use of technology is easy to learn, it can make a person skilled in using it and not experience confusion in its use: (c) Clear and understandable: The use of a technology can be controlled and rarely make mistakes in its use.

Perceived ease of use is defined as the extent to which a person believes that using a technology will be free of effort [16]. If someone thinks that the information system is easy to use then he or she will use it. Conversely, if someone thinks that the information system is not easy to use, then he or she will not use it [4].

From such definitions, it can be understood that the perception of ease is a belief about the decision-making process. If someone believes that the information system is easy to use, then he or she will use it.

1.2. Hypotheses Development

Figure 2 The Proposed Framework

2. RESEARCH METHOD

The model and design of this research is to obtain data on variables that affect the competence, security and ease of use of the PRUforce digital application for marketing The population in this study were all active marketers as many as 70 marketers. The method used in this study using simple random sampling. Simple random sampling is the taking of sample members from the population which is carried out randomly without regard to the strata in the population. The research data were analyzed using SPSS version 26 as an analytical tool consisting of: descriptive statistics, data quality testing, namely the reliability test and validity test, classical assumption test, and hypothesis test with the multiple-regression equation as follow:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Note:
Y = Digital System Usage
KP = 1st Indicator Variable Competency
KA = 2nd Indicator Variable Security

personnel at the Prudential insurance company. This type of research is descriptive quantitative. The types and sources of data used in this study are primary data with the instrument used in the form of a questionnaire to support this research.

KM = 3rd Indicator Variable Convenience
a = Constant
e = e*rror terms*
b1 = Regression Coefficient for X_1
b2 = Regression Coefficient for X_2
b3 = Regression Coefficient for X_3

3. RESULTS AND DISCUSSIONS

3.1. Research Object Description

The result of descriptive statistics in this research can be seen in Table 1 below:

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Competency (X1)	70	9	15	12.61	2.024	4.095
Security (X2)	70	6	10	8.61	1.277	1.632
Convenience (X3)	70	9	15	12.69	1.953	3.813
PRUforce Digital System Usage (Y)	70	9	15	13.21	1.632	2.664
Valid N (listwise)	70					

Source: Output result SPSS v.26, 2021

3.2. Classical-Assumption Test Results

The classical assumption test carried out in this study consists of: (1) Normality Test: Based on the results normality test, the significance value of the K-S test in the regression model shows that the Asymp value. Sig (2-tailed) $0.200 > 0.05$ (limited significant value). Thus, Ho is accepted and Ha is rejected, which means the residual data is normally distributed. (2) Multicollinearity Test: Based on the results of the multicollinearity test, the tolerance value is greater than 0.10 and the VIF value is less than 10 for each variable. The result of the SPSS Coefficients[a] output is that there is no multicollinearity in the variables of Competence (X1), Security (X2), and Ease (X3). This can be seen in the Tolerance and VIF values in the three independent variables. Tolerance value of the four variables > 0.1, namely Competence (X1) 0.907, Security (X2) 0.960, and Ease (X3) 0.896. While the value of VIF < 10, namely Competence (X1) 1.102, Security (X2) 1.041, and Ease (X3) 1.116. So the regression model in this study does not occur multicollinearity. (3) Heteroscedasticity test: to detect the presence or absence of heteroscedasticity using the glejser method. This method is used by regressing the absolute value of the residual with each independent variable based on these results, if the significance level (sig.) is greater than = 0.05, it can be concluded that the regression model does not contain heteroscedasticity. Furthermore, the results of the t-test and F-test can be viewed in Table 2.

Table 2 The Results of t-Tests

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5.412	1.578		3.428	.001		
	Competency	.382	.085	.474	4.468	.000	.907	1.102
	Security	.166	.132	.130	1.258	.213	.960	1.041
	Convenience	.123	.089	.147	1.376	.173	.896	1.116
a. Dependent Variable: PRUforce Digital Application System Usage								

From the results of the t-test as shown in Table 2. The interpretation of the results of the t-test in the table: (1) The calculated t-value for the Competency variable (X1:) is 4.468. The value of t table (5%, (df = 70-3-1) is 2.00. Then t count > t table, Ho1 is rejected and Ha1 is accepted. The Sig figure for coefficient (1) (2) Competence (X1) is 0.000 Sig < 0.05, Ho1 is rejected and Ha1 is accepted, meaning that there is an influence of Competence (X1) on the Use of the PRUforce Application Digital System (Y) ;(3) The t-count value for the Security variable (X2) is 1.258. The t-table value (5%, (df = 70-3-1) of 2.00. Then t count < t table, Ho2 is accepted and Ha2 is rejected. The Sig figure for the Security coefficient (X2) is 0.213. Sig > 0.05, Ho2 is accepted and Ha2 is rejected, meaning that there is no influence of Security (X2) on the Use of Digital System Application PRUforce (Y).(3) The t-value for the Ease (X3)

variable is 1.376. The t-table value (5%, (df= 70-3) -1) is 2.00. Then t count < t table, Ho3 is accepted and Ha3 is rejected. The Sig number for the Ease coefficient (X3) is 0.174, Sig > 0.05, Ho3 is rejected and Ha3 is accepted, meaning that there is no effect of Ease (X3) towards the Use of PRUforce Application Digital Systems (Y).

Table 3 The Results of f-Tests

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.100	3	20.033	10.690	.000^b
	Residual	123.686	66	1.874		
	Total	183.786	69			
a. Dependent Variable: PRUforce Digital Application System Usage						
b. Predictors: (Constant), Convenience, Security, Competency						

Based on the results of the SPSS V.23 output, the results of the calculation simultaneously with the significance and F test can be seen as follows: (a). Sig (0.000) < alpha (0.05) (b) Fcount (10.690) > Ftable (5%, 3, 66) (2.74). So, the results of the F test indicate that this study has a significant effect simultaneously between the variables Competence (X1), Security (X2) and Ease (X3) on the Use of the PRUforce Application Digital System (Y).

Meanwhile, to calculate the magnitude of the role or influence of the independent variables on the dependent variable, Adjusted R Square is used. Thus, it can be concluded that the variability of using the PRUforce Application Digital System (Y) can be explained using Competence (X1), Security (X2), and Ease (X3) of 29.6%.

3.3. Discussions

Based on data analysis and interpretation in this study, it can describe the hypothetical answers that have or do not affect the independent variables (Competence, Security, and Ease) on the dependent variable (Use of the PRUforce Digital Application System) as follows:

3.3.1. Competency Positively and Significantly Affects the Use of the PRUforce Application Digital System

According to the results of the tests that have been carried out in this study, it proves that the competence measured by knowledge, skills, and attitudes has a positively and significantly effect on the use of the PRUforce Prudential application digital system Surya Agency Branch in Jakarta. This means that if the competencies possessed by marketers are able to have a positive influence on the use of the PRUforce application digital system.

The results of the analysis on the Competence variable measured by knowledge have a significant influence on the use of the PRUforce application digital system. This explains that the marketing staff of Prudential Surya Agency branch have fairly good knowledge and are quite broad, it can be seen based on the average education of marketers is S1. Likewise, the knowledge possessed by marketers will provide good results for the company.

The results of the analysis based on the Competence variable measured by skill have a significant influence on the use of the PRUforce application digital system. This explains that Prudential's Surya Agency branch of marketers has good and maximum skills. Likewise, the skills possessed by marketers are an effort to carry out the duties and responsibilities given by the company.

The results of the analysis based on the Competency variable measured by attitude have a significant influence on the use of the PRUforce application digital system. This explains that Prudential's marketers have an attitude which is a pattern of behavior in performing their duties and responsibilities in accordance with company regulations. Likewise, the attitude possessed by marketers can give good results in performance in the company.

3.3.2. Security Does Not Positively and Significantly Affect the Use of the PRUforce Application Digital System

Based on the results of the tests carried out in this study, it proves that the security measured by guarantees and data confidentiality does not have a positively and significantly effect on the use of the PRUforce Purdential application digital system, Surya Agency Jakarta branch. This means basically that security still needs to be improved because this is very important as a guarantee of data security secrets, data confidentiality also needs to be improved in order to avoid parties who are not responsible for the existing data, so that application users are more confident and secure in using the system of PRUforce app digital.

The results of the analysis on the Security variable measured based on the guarantee have no positive and significant effect on the use of the PRUforce application digital system. This explains that marketers are still worried that there are several influencing factors, such as marketers who have been deceived by irresponsible parties being able to access data, data that is protected from the possibility of being changed inappropriately.

The results of the analysis on the Competence variable measured based on data confidentiality did not have a positive and significant effect on the use of the PRUforce application digital system. This explains that marketers are still worried that there are several influencing factors such

as the importance of personal access limits and customer data if the application is opened by admin staff from marketers, only a few accesses are seen by admin staff because other information is very confidential. . The application is also equipped with a security protection system such as direct SMS verification when opening the application to the owner or application user and layered protection such as passwords and One Time Password (OTP) codes for marketers and customers.

3.3.3. Ease Does Not Positively and Significantly Influence the Use of the PRUforce Application Digital System

According to the results of the tests that have been carried out in this study, it proves that the ease of measuring that is easy to learn, clear and understandable, easy to use does not have a positive and significant effect on the use of the PRUforce Prudential digital application system at the Surya Agency Jakarta branch. This means that basically the ease of use of the application is still lacking from marketers, and from several other factors. This needs to be improved by the company so that the performance of marketers is maximized.

The results of the analysis on the Ease of Use variable which is measured easily and easily learned does not have a positive and significant effect on the use of the PRUforce application digital system. This explains that the marketers have several influencing factors such as, there are still marketers who are confused about using the application, the lack of training and socialization from the company that should need to be considered and improved so that marketers are maximally easier to use the application.

The results of the analysis on the easy variable which are measured clearly and can be understood have no positive and significant effect on the use of the PRUforce application digital system. This explains that marketers have several influencing factors, such as the difficulty of marketers in understanding the content of the application, features and information available, this factor from the marketers themselves who have limitations in understanding access in applications, lack of thoroughness of marketers. when using the app.

The results of the analysis on the Ease-of-Use variable which is measured easily to use does not have a positive and significant effect on the use of the PRUforce application digital system. This explains that there are several influencing factors such as limited technology or devices that can use applications, technology cannot be used anytime or anywhere. Another factor is network constraints when using the application.

4. CONCLUSIONS

According to the results of previous research and discussion, the conclusions of this study can be generated as follows:

(1) Competency positively and significantly affects the use of the PRUforce application digital system on the object being observed;
(2) Security does not positively and significantly affect the use of the PRUforce application digital system on the object being observed:
(3) Convenience does not have a positive and significant effect on the use of the PRUforce application digital system on the object being observed.

5. SUGGESTIONS

Based on the results of the study and matters related to the limitations of the researcher, there are several things that need to be considered, namely:
(1) Can provide more information and contribute to the development of research in the field of accounting and to know the insurance business industry.
(2) Make this research as a reference literature and can use more samples from this study and different locations.
(3) Companies need to improve training, evaluate existing marketers in the company, and as a tool in company performance to improve the competence of each marketer, improve application security and avoid parties who are not responsible for using applications.

6. LIMITATIONS

The limitations that exist in this study are as follows:
(1) This study only uses a sample of 70 respondents so that it is not able to conclude that all marketers at Prudential in Jakarta.
(2) This study uses the PRUforce application digital system as the dependent variable, the next researcher can use other aspects besides the use of the PRUforce application digital system.
(3) The variables in this study do not have a relationship with one another, the reference literature is still very minimal so that the research results are less than optimal.

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