



THE EFFECT OF AGENT COMPETENCY, PERFORMANCE AND COMMUNICATION IN INCREASING CUSTOMER TRUST IN PT. ASURANSI UMUM BUMI PUTERA MUDA 1967 MEDAN BRANCH

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Article Info

Keywords:

Communication, Competence, Costumer trust, General Insurance, Performance,

ABSTRACT

Customer trust is a major factor in the insurance industry, especially in maintaining customer loyalty and increasing business growth. The purpose of this study was to study the influence of agent performance and communication with PT Asuransi Umum Bumi Putera Muda 1967 Medan Branch Office on the level of customer trust. This study was conducted with a quantitative approach through the use of the structural equation method (PLS-SEM). Data were collected from 89 customers who were currently active in the company. The results showed that agent performance did not have a significant effect, but agent ability and communication had a significant positive impact on customer confidence. The findings of this study revealed that increasing competence can strengthen consumer trust and agent communication, while increasing agent performance does not directly increase customer trust. Therefore, companies need to emphasize agent competency training and strengthen effective communication with customers in order to improve long-term relationships.

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1. INTRODUCTION

According to Dhaniati, insurance is a substitute for the transfer and management of monetary risks related to undesirable circumstances. Article 1 number (1) Based on Law No. 2 of 1992, insurance or protection is an agreement involving two or more parties, where the party providing insurance promises the insured party to pay insurance premiums as compensation for loss, damage, or loss of expected income. In addition, it also covers legal obligations to third parties that may be the responsibility of the insured due to unforeseeable events or the death of the insured party (Puteri Maharani, 2020). Insurance companies are businesses in the service sector that provide protection services as their products to poor people, in the hope that they will become its customers. Islamic insurance companies and insurance firms in general are the same thing. Simply put, sharia insurance providers follow the same guidelines as Islamic law. Here Indonesia has the number of sharia insurance companies. in 2018-2022.

Table 1. Development of the Sharia Insurance Sector Between 2018 and 2022

Description	2018	2019	2020	2021	2022
Sharia Life Insurance Companies	7	7	7	7	8
General Insurance Companies with Sharia Principles / Sharia Non-Life Insurance Companies	5	5	5	6	6

Sharia Reinsurance Companies	1	1	1	1	1
Life Insurance Companies That Have Sharia Unit of Life Insurance Companies	23	23	23	23	21
General Insurance Companies That Have Sharia Unit of Non-Life Insurance Companies	24	24	21	20	19
Reinsurance Companies That Have Sharia Unit of Reinsurance Companies	2	2	3	3	3
Total	62	62	60	60	58

Data Source: Ojk, 2022

The data indicates a decline in the growth of sharia insurance in Indonesia in 2022. There are only 60 (sixty) sharia insurance companies in Indonesia from 2018 to 2021. The number of sharia insurance companies will drop to 58 (fifty-eight) in 2022. Sharia insurance management is carried out with two business models, namely full sharia business entities and sharia business entities (UUS). In 2022, in Indonesia, there are 58 sharia insurance companies, including eight full sharia life insurance companies, six general sharia insurance companies in total, twenty-one sharia life insurance units, nineteen sharia general insurance units, and one fully sharia reinsurance company. (OJK, 2022).

Based on Deed No. 7 signed on December 8, 1967 by Notary Raden Soerojo Wongsowidjojo, SH, based in Jakarta, and announced in the Supplement to the State Gazette of the Republic of Indonesia No. 15 on February 20, 1970, Drs. H. I. K. Suprakto and Mohammad S. Hasyim, MA, established PT Asuransi Umum Bumida 1967, hereinafter referred to as BUMIDA. BUMIDA is always committed to protecting its clients. BUMIDA is one of the most well-known general insurance companies in Indonesia due to its commitment to providing the best service. The Insurance Law No. 2 of 1992 regulates that individuals or entities that sell insurance products operate in the name and for the benefit of insurance companies. Jean Beltrand defines an agent as a person who has the ability to convey or instill ideas, create fun, or encourage people in a certain way (Muhammad Risalah Harahap, Tri Inda Fadhila Rahma, 2022). An agent is a salesperson who conducts direct discussions with customers on behalf of the insurance company. Agents are the key to achieving organizational goals, According to M. Wahyu Prihartono, 2001 Insurance agents receive compensation in the form of variable costs from insurance companies, often known as underwriters; Specifically, agents will be compensated if they have sold insurance products (Sucipto et al., 2022).

In communicating with potential policyholders, an agent needs to ensure that he or she can maintain trust. An agent is a person who contributes to the provision of services. In addition, agents have a major impact on the sales volume of insurance companies (Fauzan, 2020). A person who is assigned a task through a contract between a company and a third party is called an agent. Under the terms of the initial agreement, agents can also take actions that connect buyers and suppliers of products and services in exchange for premiums (Syahriza et al., 2022). One of the long-term strategies to boost the sales of a product is trust. Customer commitment, which is the result of the belief that their partners will deliver on their commitments, is also heavily influenced by trust. Kotler defines trust as a company's readiness to rely on commercial partners. By eliminating doubt, trust can increase the intention to buy or utilize a product (Lutfiani, Anisa Nuri, 2022). As a liaison, trust shows how customer loyalty is affected by good and bad service. Customer trust in the business is driven by well-maintained facilities and prompt staff service (Fadriansyah et al., 2022).

In a management environment, competence is a combination of knowledge and talent that shows a full range of stable mental and physical abilities in a person (Putri et al., 2019). Sutrisno (2016) describes competence as an ability based on knowledge and skills acquired through the implementation of tasks and work, as well as work attitudes in the workplace, in accordance with the standards determined by the company. Competence fosters creativity, sensitivity, and positive interpersonal traits in workers as well as orderly, objective, directed, and responsible behavior (Nurwin & Frianto, 2021). These abilities, knowledge, and behaviors are observable and essential to the success of an organization as well as the individual productivity and contribution of its workforce. The sales area and admission quota are directly influenced by the competence of the agent, which can increase the participant's preference for purchasing insurance. However, in practice, some agents continue to provide product recommendations and explanations of incorrect information for insurance recipients who are not familiar with sharia insurance, so that insurance participants are disappointed when claims arise and they find that their insurance policy meets their needs so that customers can know firsthand that the agent's performance against them is quite optimal and they are satisfied with the agent's performance. Therefore, agents must be able to explain their products to customers and interact and communicate with customers effectively. Because agents continue to sell products directly to consumers for the service business, agents have a great influence on the insurance industry. Thus, it can be said that the agent's performance can reach a peak and the company's goals can be achieved, such as when the agent markets its products to customers who have an increase (D. Ramadhani et al., 2023).

Because it plays an important role in the overall purpose and success of marketing, marketing communication plays a crucial function in the corporate sector. According to Shimp (2003:4), An understanding of marketing communication can be achieved by identifying two main elements, namely communication and marketing. The interaction of ideas and understanding between individuals is known as communication. Businesses and other

organizations use marketing as a collection of activities to convey the exchange rate between clients and themselves (Manampiring et al., 2022).

Brochures and advertisements alone are not enough to market a service; direct selling or personal selling is required. Personal selling is a form of two-way communication and verbal interaction that is carried out directly between agents and potential customers to know the needs, wants, and behaviors of customers allowing them to adapt to generate interactive purchases and sales. which is explained thoroughly, including an explanation of the premium price, what losses are incurred, claim procedures, and so on. In addition, the lack of consumer trust in insurance itself is another problem that is often faced by the office of PT Asuransi Umum Bumi Putera Muda 1967 Medan Branch when offering goods to prospective customers (T. A. Ramadhani & Lubis, 2022).

This research is based on the research gap in previous studies. Based on studies conducted by (Susanto and Wijaya, 2021) and (Fariska & Syahbudin, 2020) it is stated that agent ability has a positive impact on customer trust. However, in a study conducted by (Achmad Tri Budiarto, 2019), it was found that agent competence does not have a significant influence on customer trust. Furthermore, in a study conducted by (Ash'ari & Yakub, 2023) it was stated that agent performance has a good and meaningful influence on customer confidence. However, in the study (Azkiya et al., 2021) the performance of agents did not have a significant impact on the level of customer trust.

In the next study, (Sofjan & Erdiansyah, 2024) agent communication had an effect of 83% on insurance customer trust, and (Ilham, 2024) stated that agent communication had a positive effect on customer trust. However, the opposite is true, research conducted by (Sakti, 2023) shows that agent communication does not have a positive and significant influence on customer trust.

Through the above explanation, the purpose of this study is to examine the extent of customer trust in PT. Bumi Putera Muda 1967 General Insurance Medan Branch was improved through competence, performance, and agent communication. By gaining more understanding of the variables that can affect customer trust, this research is expected to help businesses improve their offerings and build long-term relationships with customers.

2. RESEARCH METHODS

Competence

According to Wibowo, competence refers to the ability to carry out tasks or jobs that are based on the professional attitude required for the job and are based on knowledge and skills. In this way, competence shows an understanding or skill that stands out thanks to expertise in a field, which is very important because it shows the supremacy of the sector (Kadarwati, 2020). Competency indicators according to Sutrisno: *Knowledge, Understanding, Value, Skill, Attitude, Interest*.

Performance

Performance is how individual efforts are perceived in an organization, both in terms of quantity and quality. Goals, measurement, and evaluation are the three main components of performance. Customers' perceptions of agent performance are based on their level of work skills in completing work, which is obtained from professional experience as well as education and training (Iskandar, 2019). Customers trust agents and businesses more when they receive fast and efficient services, such as when processing claims and handling complaints (Syahfindra et al., 2021). Bernadine lists quality, quantity, timeliness, effectiveness, and independence as performance indicators.

Communication

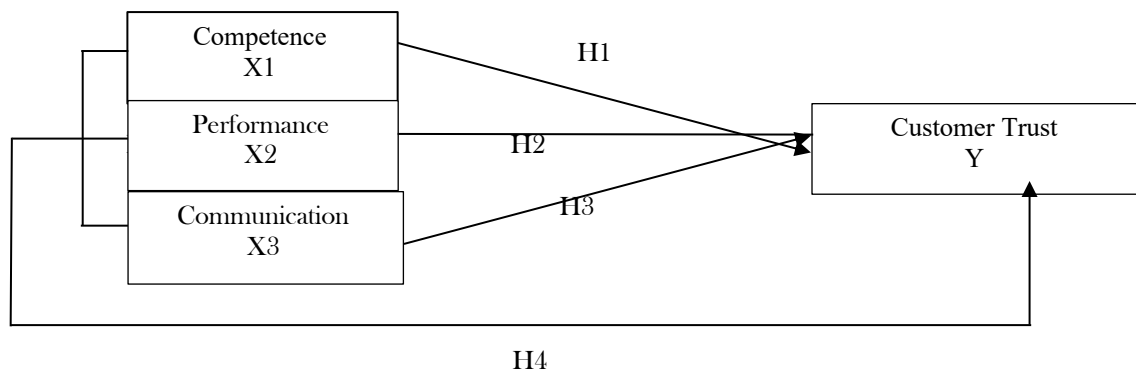
The process of delivering messages to customers directly or indirectly through the media, using meaningful symbols that combine thoughts and feelings in the form of ideas, information, beliefs, hopes, appeals, and so on, with the intention of changing attitudes, views, or behaviors, is known as communication. Effective communication is referred to as good communication. One measure of communication effectiveness is if the communication meets a number of criteria, one of which is that the communication must be able to make the parties involved feel happy. As long as both parties feel satisfied and appreciated, communication will continue. People want their existence to be noticed, not just in numbers, but also taken into account (Auza, 2019). There are several Communication Indicators according to Dessy Kurniawati & Hendrawan: *Advertising, Sales Promotion, Public Relations and Publicity, Direct Marketing*.

Belief

In order to be sure that the person they trust will act in the best interests of the party they trust, a party must be willing to take the risk of what the trusted party does. By eliminating doubt, trust can encourage the intention to buy or utilize a product (Lutfiani, Anisa Nuri, 2022). Growing customer trust is closely related to agent performance, communication, and competence. Effective communication facilitates the establishment of lasting relationships with customers, agent performance ensures optimal service delivery, and agent competence ensures customers receive accurate and easy-to-understand information. These three elements work together to increase customer trust in the Medan Branch of the Bumi Putera Muda Public Insurance Company 1967, which can ultimately strengthen customer loyalty and business expansion. Trust indicators according to Priansa: *Satisfaction, Interpersonal Scale, Trustworthiness, Out Comes of Trust*.

Conceptual Framework

Figure 2. Conceptual Framework



Source: Researcher's processed data (2025)

Research Hypothesis

A hypothesis is defined as a statement that explains the relationship between two or more variables, thus offering a temporary solution to the problem before empirical data is available (Sumarsono, 2004, p. 30). The following are initial assumptions or estimates. What the researchers tried about this study:

- H1: It is suspected that the competence of agents has a positive effect on increasing customer trust
- H2: It is suspected that the performance of the agent has a positive effect on increasing customer trust
- H3: It is suspected that agent communication has a positive effect on increasing customer trust
- H4: It is suspected that the competence, performance, and communication of agents have a positive and significant effect on Increasing customer trust

This approach uses quantitative research methods. The quantitative method is based on the philosophy of positivism which aims to conduct research on the population or a predetermined sample and then conduct research on the data collected using statistical methods (Sugiyono, 2012). In this study, there are two types of variables, namely stand-alone variables and affected variables. The unbound variables are Competence, Performance, and Communication. Furthermore, the variable that is the focus is the increase in customer trust.

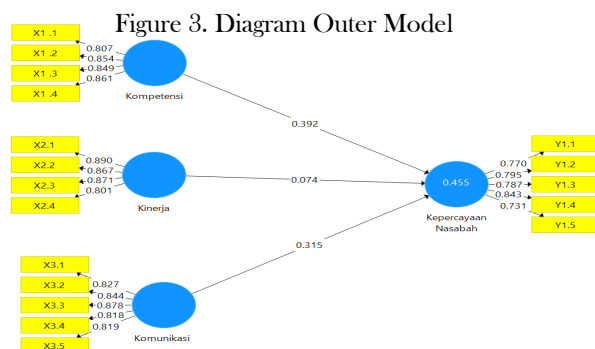
This study examines active customers of PT. Bumi Putera Muda General Insurance 1967 Medan Branch, which totals 794 active customers. This study uses a purposive sampling method. A total of 89 active customers were surveyed through the questionnaire method. This number can be considered as a representation of the customer population, as shown by Sekaran (1992), who states that a population of more than 30 to less than 500 people can be considered sufficient for almost the entire study.

In this study, data analysis with the structural equation model (PLS-SEM) SEM is used as a type of statistical analysis that can be used to overcome the problems faced in this study, where both free variables and response variables cannot be measured. In addition, the sample size of the PLS method is relatively small, ranging between 30 and 100 (Ghozali, 2016). There are two levels of clusters in the SEM-PLS analysis, namely: Measurement Model (*Outer Model*) and Model Struktural (*Inner Model*).

3. RESULT AND DISCUSSION

Outer Model Review and Validity Test

Outer Model *Analysis* is a model that specifies the relationship between variables and their indicators. The Validity Indicator can be evaluated by paying attention to the value of the outer loading. If the outer loading value of an indicator is greater than 0.5, then the indicator can be considered valid. Conversely, if the outer loading value is less than 0.5, it must be ejected



Source: Data processed by researchers using SmartPLS 3.0 (2025)

Table 1. Convergent validity and reliability test results

Variable	Item	<i>Outer Loadings</i>	<i>Average Variance Extracted</i>	<i>Cronbach's Alpha</i>	<i>Composite Reliability</i>
Competence	X1.1	0.807	0.711	0.864	0.908
	X1.2	0.854			
	X1.3	0.849			
	X1.4	0.861			
Performance	X2.1	0.890	0.736	0.882	0.918
	X2.2	0.867			
	X2.3	0.871			
	X2.4	0.801			
Communication	X3.1	0.827	0.701	0.894	0.922
	X3.2	0.844			
	X3.3	0.878			
	X3.4	0.818			
	X3.5	0.819			
Customer Trust	Y1.1	0.770	0.618	0.845	0.890
	Y1.2	0.795			
	Y1.3	0.787			
	Y1.4	0.843			
	Y1.5	0.731			

Source: Researcher preparation data using Smart PLS 3.0 (2025)

Table 1. It is a summary of the results of *convergent validity*, *composite reliability* and *Cronbach's alpha tests*. The general rule of thumb for *testing convergent validity* is that if *the outer loading* value > 0.7 and *the Average variance extracted* > 0.5, then the item is considered valid. Thus, all items used in this study can be considered convergently valid. Furthermore, in *composite reliability*. and *Cronbach's alpha* is that if each has a value of > 0.7, then the item is declared reliable. So that all items used can also be declared reliable (Malkan Yahya Abdillah, 2024).

Table 2. Cross loadings test results

item	Customer Trust	Performance	Competence	Communication
X1.1	0.572	0.514	0.807	0.438
X1.2	0.488	0.544	0.854	0.486
X1.3	0.481	0.462	0.849	0.487
X1.4	0.523	0.510	0.861	0.520
X2.1	0.423	0.890	0.561	0.476
X2.2	0.391	0.867	0.562	0.350
X2.3	0.432	0.871	0.530	0.383
X2.4	0.263	0.801	0.381	0.299
X3.1	0.492	0.408	0.422	0.827
X3.2	0.412	0.353	0.393	0.844
X3.3	0.502	0.392	0.500	0.878
X3.4	0.446	0.377	0.514	0.818
X3.5	0.524	0.340	0.550	0.819
Y1.1	0.770	0.365	0.493	0.425
Y1.2	0.795	0.385	0.508	0.446
Y1.3	0.787	0.322	0.528	0.403
Y1.4	0.843	0.370	0.495	0.543
Y1.5	0.731	0.329	0.391	0.425

Source: Data processed by researchers using Smart PLS 3.0 (2025)

Tabel. 3 fornell-larcker criterion

	Customer Trust	Performance	Competence	Communication
Customer Trust	0.786			
Performance	0.451	0.858		
Competence	0.616	0.604	0.843	
Communication	0.572	0.447	0.572	0.838

Source: Data processed by researchers using SmartPLS 3.0 (2025)

Tables 2 and 3 summarize the results of the discriminant validity test by looking at cross loadings and fornell-larcker criteria. The rule of thumb in cross loadings testing is if the indicator in the related construct is larger than the construct in the other indicator. Furthermore, the rule of thumb of the fornell larcker criterion is if the value of the extracted average variance is greater than the correlation in other constructs. So that all items in this study are valid discriminatorily (Sholihin & Ratmono, 2021).

Inner Model Analysis

The purpose of this analysis is to test the research hypothesis

R-Square

R-Square is a test method used to assess how much impact variable X has on variable Y. Based on the explanation of Ghozali (2016), the R-Square value of 0.67 shows a significant influence; a value of 0.33 indicates a moderate influence; and a value of 0.19 indicates a weak influence.

Table 4. R-Square

	R Square	Adjusted R-Square
Customer Trust	0.455	0.436

Source: Data processed by researchers using Smart PLS 3.0 (2025)

Based on the test results displayed, the Adjusted R-Square value for variable Y was recorded at 0.436. The findings of this study show that the independent variable (X) as a whole has an influence of 44% on the dependent variable (Y), while the rest of the influence comes from other variables that were not studied in this study.

Direct Impact Test

The purpose of this analysis is to test the hypothesis of the direct influence of an influencing variable on the affected variable. The criteria for testing the direct influence hypothesis can be seen from several parts. First, the value of the path coefficient. If the path coefficient is positive, then the influence of one variable on another variable can be declared unidirectional. If the value of the path coefficient is negative, then the influence of the variable on the other variables is expressed in the opposite direction. Then it can be seen from the probability/significance value (P Values): If the P-Value < 0.05, then it is significant, and if the P-Value is > 0.05, then it is not significant (Juliandi, 2018).

Table 5. Direct Influence

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Performance -> Customer Trust	0.074	0.087	0.104	0.708	0.479
Competence -> Customer Trust	0.392	0.390	0.117	3.335	0.001
Communication -> Customer Trust	0.315	0.323	0.121	2.611	0.009

Source: Data processed by researchers using SmartPLS 3.0 (2025)

The conclusion of the table above can be concluded as follows:

Based on Table 5, the direct influence hypothesis concludes that the performance of the agent has a significant negative effect on customer trust. This is clear because of the result of the path coefficient of 0.074 and the P-value of 0.479 > 0.05. Showing that there is no and significant effect between agent performance and customer trust of PT. Bumi Putera Muda General Insurance 1967 Medan Branch. This states that agent performance cannot significantly increase customer satisfaction, this study is contrary to previous research conducted by (Asy'ari & Yakub, 2023) and (Rahmawati et al., 2022) which shows that agent performance has a positive effect on customer trust.

In addition, based on the direct influence hypothesis, agent competence has a significant effect on the trust held by customers. The competence of agents has a positive and significant influence on the trust of PT. Asuransi Umum Bumi Putera Muda 1967 Medan Branch, as indicated by the line coefficient of 0.392 and the P-Value value of $0.001 < 0.05$. This research is in line with the research conducted (Budiarto, 2019) and (Putri Hendarto & Sisilia, 2022) in its research obtained results that agent competence has a positive effect on customer trust. Therefore, it is necessary to continue to improve agent competence in order to increase customer trust.

Furthermore, the direct influence hypothesis concludes that agent communication has a significant effect on customer trust. This is clear with the results of the line coefficient of 0.315 and a P-Value of 0.009 showing that there is a positive and significant influence between agent communication and customer trust of PT. Bumi Putera Muda General Insurance 1967 Medan Branch. The results of this study are supported by research conducted (Ade Permana et al., 2020), in which the research obtained results where agent communication has a positive and significant effect on customer trust. Therefore, it is necessary to continue to improve agent communication in order to increase customer trust.

4. CONCLUSION

Based on the results of the research on the contribution of competence, performance, and agent communication to increasing customer trust in PT. Bumi Putera Muda General Insurance 1967 Medan Branch, found that the competence and communication of agents have a significant influence in building customer trust. Agents who understand and are able to explain insurance products well tend to be more trusted by customers. Likewise, effective communication—which includes clarity of information and agent responsiveness—is an important factor in strengthening trust. On the other hand, the performance of agents in terms of sales does not have a significant effect on customer trust if it is not supported by the quality of interactions and other services. Simultaneously, the three variables accounted for 45.5% of the increase in trust, demonstrating the importance of integrated management even though only two of them were significant individually.

As a follow-up, it is recommended that companies evaluate the agency's performance appraisal system so that it focuses not only on sales targets, but also on the quality of service. Competency training and certification must be continuously improved to ensure agents' understanding of the product. Communication strategies also need to be strengthened through empathy training and information transparency. In addition, the customer service system must be improved, especially in terms of handling information and complaints, so that interaction with agents further encourages the growth of trust. Further research is also important to explore additional factors such as claims service quality, company reputation, and digital marketing that can help increase overall customer trust.

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