

## SHARIA INSURANCE AGENTS' STRATEGIES IN RESPONDING TO DIGITAL TRANSFORMATION: A STUDY AT PT. PRUDENTIAL SHARIA LIFE ASSURANCE

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### ABSTRACT

The Indonesian sharia insurance industry faces significant challenges due to the phenomenon of creative destruction in the era of digital transformation. This study examines the strategies employed by agents of PT. Prudential Sharia Life Assurance, Binjai Branch, in addressing business changes triggered by digitalization, the decline in the number of policies issued, and fluctuations in premium income. The research method used the Technology Acceptance Model (TAM) approach, with data collected through questionnaires distributed to agents. The results indicate that the public's low understanding of digital sharia insurance and agents' limited ability to utilize digital technology are the main obstacles to market penetration and customer education. The company's digital infrastructure, including the data management system and Pruforce digital platform, has not been optimally integrated, thus hampering effective service delivery. A digital strategy that emphasizes strengthening the role of agents as financial consultants and the use of digital platforms has positive potential to improve marketing and service effectiveness. The success of digital transformation depends heavily on the readiness of human resources who master technology and the principles of sharia insurance. Therefore, it is recommended to develop digital infrastructure, provide ongoing training for agents, educate the public about sharia insurance, and collaborate with digital platforms and social media to expand the market and maintain the company's competitiveness.

**Keywords:** Agent Strategy; Insurance Industry; Indonesia; Creative Destruction; Digital Transformation.

### ABSTRAK

Industri asuransi syariah di Indonesia menghadapi tantangan besar akibat fenomena "Creative Destruction" dalam era transformasi digital. Penelitian ini mengkaji strategi yang diterapkan oleh agen PT. Prudential Sharia Life Assurance, Cabang Binjai, dalam menghadapi perubahan bisnis yang dipicu oleh digitalisasi, penurunan jumlah polis yang diterbitkan, serta fluktuasi pendapatan premi. Metode penelitian yang digunakan adalah pendekatan *Technology Acceptance Model* (TAM), dengan pengumpulan data melalui kuesioner yang dibagikan kepada agen. Hasil penelitian menunjukkan bahwa rendahnya pemahaman masyarakat terhadap asuransi syariah digital dan keterbatasan kemampuan agen dalam memanfaatkan teknologi digital menjadi hambatan utama dalam penetrasi pasar dan edukasi pelanggan. Infrastruktur digital perusahaan, termasuk sistem manajemen data dan platform digital Pruforce, belum terintegrasi secara optimal, sehingga menghambat penyampaian layanan yang efektif. Strategi

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*Sharia Insurance Agents' Strategies in Responding to Digital Transformation: A Study at PT. Prudential Sharia Life Assurance*

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digital yang menekankan penguatan peran agen sebagai konsultan keuangan dan pemanfaatan platform digital memiliki potensi positif untuk meningkatkan efektivitas pemasaran dan pelayanan. Keberhasilan transformasi digital sangat bergantung pada kesiapan sumber daya manusia yang menguasai teknologi dan prinsip-prinsip asuransi syariah. Oleh karena itu, disarankan untuk mengembangkan infrastruktur digital, memberikan pelatihan berkelanjutan kepada agen, mengedukasi masyarakat mengenai asuransi syariah, serta bekerja sama dengan platform digital dan media sosial untuk memperluas pasar dan menjaga daya saing perusahaan

**Kata Kunci:** Strategi Agen; Industri Asuransi; Indonesia; Penghancuran Kreatif; Transformasi Digital.

## INTRODUCTION

The insurance industry in Indonesia plays an important role as a provider of instruments used by society for protection or risk management. This role of insurance also represents the main characteristic of the insurance industry, namely as a sector that manages or assumes the risks faced by individuals or businesses. Increasing the industry's capacity and efficiency is expected to accelerate the growth of the insurance sector in facing liberalization in the insurance industry. Globally, in recent years, several players in the international insurance market have undergone mergers and acquisitions, leading to the consolidation of global insurance companies. These corporate actions are generally aimed at improving efficiency and creating business synergy. Such mergers and acquisitions among global insurance companies have also affected the structure of the insurance market in Indonesia (OJK, 2023).

In the current era of digital transformation, technological developments are progressing rapidly and bringing significant changes to various sectors, including the Islamic insurance (takaful) industry. The phenomenon of *creative destruction* has become a challenge in itself, where technological innovation replaces old business models and simultaneously creates opportunities as well as threats for companies that fail to innovate accurately and promptly (Syah et al., 2025). One of the main problems lies in the limited ability to effectively implement digital technology. Moreover, the majority of the public still lacks a full understanding of the concept of Islamic insurance, including digital-based products available in applications such as Pruforce, particularly in life insurance products like *Prucinta* and *Prucritical Amanah*. The low level of public understanding has resulted in limited utilization of Islamic insurance services (Andri Soemitra, 2017).

At PT. Prudential Sharia Life Assurance Binjai Branch, the performance of agents as the forefront of marketing and public education is crucial in fostering public understanding of Islamic insurance, which is free from prohibited (haram) elements, while also helping customers manage

risks through Sharia-compliant protection products. Agents are expected not only to offer products but also to educate the community about the importance of protection aligned with Islamic principles (Lestari & Rahma, 2022).

Based on the 2023 OJK survey of the insurance industry, the most widely used distribution channels in the industry today (with a composition of over 85%) are direct marketing, brokers (insurance intermediaries), and agency networks. However, most industry players plan to increase their marketing activities through e-commerce, telemarketing, and non-bank business entities. Around 55% of insurance industry players will focus their marketing efforts on digital channels. Several companies in the insurance sector plan to advance digitalization by investing in digital technology, enhancing platform features, collaborating with digital companies, developing customer portals, and undertaking other initiatives that support digital transformation (OJK, 2023).

According to the same OJK survey, within the next five years, 93% of insurance industry players believe that their companies will grow and develop rapidly to become the best in the field. However, 33% of respondents believe that the growth of Indonesia’s insurance industry is still lagging compared to that of foreign markets. In efforts to accelerate industry growth, two major challenges remain—public literacy and the limited support from domestic reinsurance institutions. Low public literacy poses challenges not only for insurance industry players but also for the Financial Services Authority (OJK). Furthermore, all reinsurance companies require proper regulation and enforcement to meet the expected growth targets of the insurance industry over the next five years (OJK, 2023).

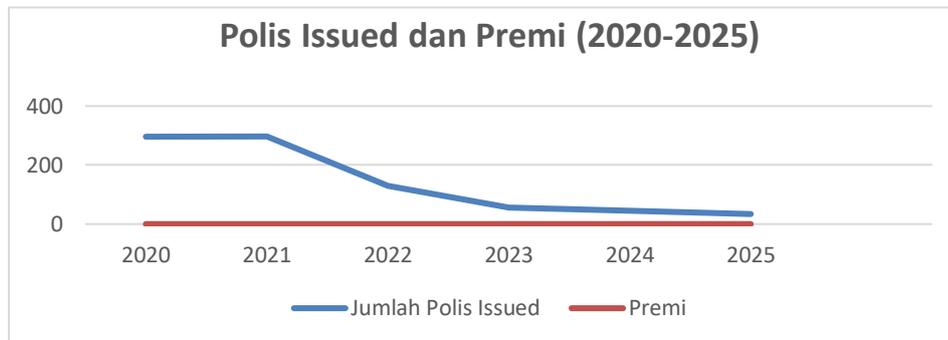
There are five main strategies identified to achieve insurance industry growth over the next five years: initiating digitalization systems (25%), strengthening ecosystems (24%), opening new marketing channels (17%), increasing the number of marketing agents (17%), and strengthening capital (11%). The largest strategy, digitalization, also influences the other strategies, such as ecosystem reinforcement, marketing channels, and the expansion of sales networks, which can all be facilitated through information technology (OJK, 2023).

**Table 1. Policy Issued and Premiums for 2020–2025**

Year	2020	2021	2022	2023	2024	2025
Number of Policies Issued	296	297	130	57	46	34
Premiums	814.724.216	680.069.295	442.712.109	752.598.050	560.146.996	454.158.455

Source: PT. Prudential Sharia Life Assurance, Binjai Branch

**Figure 1. Policy Issued and Premiums Chart**



Based on Table 1 and Figure 1, covering the period from 2020 to 2025, there is a visible downward trend in the number of policies issued each year. In 2020, the total number of issued policies reached 296, and slightly increased to 297 in 2021. However, starting in 2022, there was a significant decline, with the number of policies dropping to 130, followed by a continued sharp decrease in subsequent years, 57 policies in 2023, 46 in 2024, and only 34 in 2025.

From the perspective of premium revenue, the total value of premiums collected also shows a general downward trend throughout the same period. In 2020, premium income reached 814,724,216, then decreased to 680,069,295 in 2021 and continued to decline to 442,712,109 in 2022. Interestingly, despite the continued reduction in the number of policies, there was a significant surge in premium revenue in 2023, reaching 752,598,050. This indicates that the average premium value per policy in 2023 was higher compared to previous years. However, after reaching this peak, premium income again declined to 560,146,996 in 2024 and 454,158,455 in 2025. Overall, these data indicate that the number of policies issued has shown a clear decline since 2021, while premium income, although fluctuating, presents an interesting anomaly for further analysis, possibly related to changes in sales strategies or the types of policies offered.

The strategic challenges faced by PT. Prudential Sharia Life Assurance Binjai Branch in dealing with the era of *creative destruction* and digital transformation include the low public understanding of the concept of Islamic insurance, particularly regarding digital products offered by the company (Muliana & Syahbudi, 2022). This condition hampers market penetration and the optimal implementation of Islamic insurance services. In addition, the company also faces challenges in maximizing the utilization of existing digital infrastructure, including data

management systems, mobile applications, and online platforms, which have not yet been fully integrated or optimized to improve service quality for customers (Yusrizal & Lubis, 2020)

The *Tabarru* contract refers to any form of agreement conducted for charitable and mutual assistance purposes, not merely for commercial gain or contribution. The *Tabarru* fund is a pool of contributions made by Islamic insurance participants, which will be used to assist other participants in the event of a specific risk (Daulay et al., 2023). In the Holy Qur'an, Allah SWT says:

وَالْتَقَوْا وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

“Help one another in goodness and piety, and do not help one another in sin and hostility.”  
(*Qur'an*, Surah Al-Maidah [5]: 2).

The main strategy that needs to be implemented is improving digital infrastructure, which enables Islamic insurance companies to optimize various processes, reduce operational costs, and increase service speed (Imsar & Siregar, 2023). Infrastructure in Islamic insurance encompasses several crucial elements, such as information technology systems, marketing networks, the quality of human resources, and regulatory policies that support operational activities (Aisyah, 2020). Information technology infrastructure includes data management systems, mobile applications, and online platforms that facilitate easier interaction between companies and customers. The distribution network includes agents, branch offices, and digital channels used to market insurance products. Skilled and knowledgeable human resources are also a vital part of this infrastructure, as they ensure that the services provided are consistent with Sharia principles and meet customer needs (Mutiah et al., 2024)

The Technology Acceptance Model (TAM) is one of the most commonly used frameworks to explain the acceptance and use of information technology systems. TAM is an extension of the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen. This model was first introduced by Davis, who added two key constructs to the TRA model, *perceived ease of use* and *perceived usefulness*. These two constructs form the foundation of TAM and determine user acceptance of an information system. The original, unmodified TAM consists of five main constructs: *perceived ease of use*, *perceived usefulness*, *attitude toward using*, *behavioral intention to use*, and *actual system usage* (Moertiono, 2021).

*Actual system usage* represents the real condition of system utilization. A person will be satisfied with using a system if they believe that it is easy to use and enhances their work productivity, as reflected in their actual user experience (Adi & Permana, 2018). The Technology

Acceptance Model (TAM) provides a strong yet simple explanation for understanding technology adoption and user behavior (Davis, 1989). Furthermore, Venkatesh et al., (2002) integrated TAM by including extrinsic factors that influence system usage.

The performance of agents, who serve as the front line of marketing and education, is also constrained by limited digital literacy and a lack of in-depth understanding of Islamic insurance principles. As a result, agents are not yet able to provide effective education or build broad public trust. Increasing competition, particularly with the emergence of new technology-based business models, requires companies to innovate rapidly and adaptively to avoid being outpaced by market dynamics (Harahap et al., 2025)

In addition, regulations and policies supporting digital transformation are not yet fully conducive, creating further obstacles to innovation and product development. Human resource management, particularly among agents and IT specialists, still requires quality enhancement through continuous training to effectively address the challenges of digitalization (Aqwa Naser Daulay; M, 2019).

This study aims to examine various strategic steps that can be applied by Islamic insurance companies to optimize existing infrastructure, strengthen market positioning, and enhance the value provided to customers amid ongoing digital developments. PT. Prudential Sharia Life Assurance Binjai Branch needs to engage in continuous innovation and creative strategic adaptation to effectively respond to digitalization challenges and remain competitive in an increasingly complex market. Therefore, this study is expected to contribute significantly to understanding how Islamic insurance companies adapt to environmental changes and maintain sustainable growth amid intensifying competition.

## **RESEARCH METHOD**

This research employs a pure qualitative approach grounded in the philosophical perspective of post-positivism, which views social reality as complex and best understood through the interpretation of meanings constructed by research participants. The qualitative design is considered the most appropriate because the aim of this study is to explore in depth the experiences, perceptions, and interactions of actors involved in the operational system of Islamic insurance companies. Thus, the objective of the research is not statistical generalization, but the discovery of meaning behind social phenomena (Sugiyono, 2021).

The researcher serves as the key instrument throughout the research process, including determining the research focus, collecting data, conducting data analysis, and verifying findings. Participants were selected using purposive sampling, in which individuals are chosen based on their relevance to the research objectives. To increase the depth and breadth of information, snowball sampling was also applied, allowing initial participants to recommend additional informants who possess rich knowledge of the studied topic. Five participant groups were involved: managers, staff, customer service officers, insurance brokers, and agents, as each plays a distinct and complementary role in the Islamic insurance ecosystem. Managers shape strategic decisions and human resource management; staff act as executors of operational policies; customer service officers handle client complaints and service quality; insurance agents market insurance products and provide literacy and education to customers in the digital transformation era; while insurance brokers mediate between companies and clients, offering the most suitable policy options and facilitating claim negotiations.

This study uses both primary and secondary data sources. Primary data were obtained through in-depth interviews, field observations, and documentation to capture participants' narratives, experiences, and perceptions regarding operational practices and marketing strategies in Islamic insurance. Secondary data were collected from literature, academic journals, books, and official documents issued by companies and regulatory institutions to complement and support the primary data (Sugiyono, 2021). Data quality control was ensured through source triangulation and technique triangulation, involving cross-checking information from multiple participants and combining interview, observation, and document analysis to maintain credibility and reliability.

Data were analyzed using an inductive approach, starting from raw data collection, data reduction, thematic categorization, and interpretation to conclusion drawing. This methodological justification enables the discovery of the deepest meanings of the phenomena under study and ensures the academic accountability of the findings.

The questionnaire distributed for data collection consisted of three main sections: the first contained the respondents' identities, the second provided instructions for completion, and the final section included a series of structured statements related to the research constructs based on the Technology Acceptance Model (TAM) with the following indicators:

**Table 2. Research Constructs (Strength, Opportunities, Aspirations, Result)**

No	Construct	Indicator
1	PEOU	<ol style="list-style-type: none"> <li>1. Level of user satisfaction.</li> <li>2. Number of real-time reports and monitoring.</li> <li>3. Frequency of system repairs and updates.</li> <li>4. Reduction of data errors and duplication.</li> </ol>
2	PU	<ol style="list-style-type: none"> <li>1. Facilitates service processes in real-time.</li> <li>2. Reaches more customers.</li> <li>3. Increases financial accountability and transparency.</li> <li>4. Enhances the effectiveness of marketing personnel capabilities</li> </ol>
3	ATU	<ol style="list-style-type: none"> <li>1. Work efficiency from the implementation of digital technology in empowering agents.</li> <li>2. Improved company image through collaboration with digital platforms and social media.</li> <li>3. Development of technological innovation to accelerate service processes.</li> <li>4. The positive impact of PRUforce digitalization on achieving the target of recruiting potential customers.</li> </ol>
4	BI	<ol style="list-style-type: none"> <li>1. The willingness of staff and management to continue using digital systems to improve financial inclusion.</li> <li>2. Commitment to supporting sustainable digital transformation.</li> <li>3. Consistency in the use of digital systems in carrying out PRUforce tasks.</li> </ol>
5	ASU	<ol style="list-style-type: none"> <li>1. Routine use of digital platforms to accelerate service processes and empower agents.</li> <li>2. Utilization of social media to increase the use of digital insurance platforms.</li> <li>3. Aspiration to make PT. Prudential Sharia Life Assurance Binjai Branch a trusted company with a reliable digital transformation system.</li> <li>4. Tangible results of PRUforce's digital strategy in enhancing the capability of marketing personnel.</li> </ol>

Source: Data Processed, 2025

The alternatives in the questionnaire consist of four options:  
Strengths: (1) Weak, (2) Fair, (3) Strong, (4) Very Strong.  
Opportunities: (1) Not Promising, (2) Fair, (3) Promising, (4) Very Promising.  
Aspirations: (1) Not Hopeful, (2) Fairly Hopeful, (3) Hopeful, (4) Very Hopeful.  
Results: (1) Unsuccessful, (2) Fairly Successful, (3) Successful, (4) Very Successful.

The measurement of each alternative uses a Likert scale, which is commonly used to measure attitudes, opinions, and perceptions of individuals (Sugiyono, 2021) The responses for each item are arranged from the most positive to the most negative. For analysis purposes, each response is assigned a score as shown in the table 3.

This questionnaire assesses the perceptions and attitudes of insurance agents toward various strategies adopted to respond to major changes (creative destruction) triggered by digitalization in the insurance industry. The alternative responses use a Likert scale with separate scores for positive and negative statements to accurately capture respondents' levels of agreement regarding digitalization strategies and business adaptation.

The data analysis technique for measuring strategy uses the SOAR analysis approach, producing a strategic matrix as shown in the table 4.

1. SA Strategy (Strength–Aspirations Strategy): Utilize resource strengths and an innovation-oriented culture to develop adaptive digital platforms and processes, with intensive training for teams to support the sustainability of effective digital transformation.
2. OA Strategy (Opportunities–Aspirations Strategy): Leverage market opportunities and technological advancements to expand reliable and sustainable digital services, while building partnerships that support the company's digital transformation aspirations.
3. SR Strategy (Strength–Result Strategy): Optimize PRUforce's strengths, such as expert teams and advanced digital technology infrastructure, to execute digital initiatives systematically, and measure performance using strict KPIs to ensure business effectiveness and success.
4. OR Strategy (Opportunities–Result Strategy): Focus on utilizing external opportunities in the digital and technology markets to achieve predefined business results. By identifying emerging market trends such as the demand for digital services, advances in AI and IoT technologies, and evolving regulations, PRUforce can align its product and service innovations with customer needs. This strategy requires a rapid response to market changes and the adoption of cutting-edge technologies, enabling the company to achieve sustainable revenue growth, improved customer satisfaction, and operational efficiency. A proactive

approach in establishing strategic partnerships is also essential to maximize opportunities and effectively achieve measurable results.

**Table 3. Questionnaire Results**

No	Response Alternatives	Score	
		Positive Statement	Negative Statement
1	Strongly Agree (SA)	4	3
2	Agree (A)	3	4
3	Disagree (D)	2	5
4	Strongly Disagree (SD)	1	6

Source: Data Processed, 2025

**Table 4. SOAR Analysis Approach and Strategic Matrix**

Internal	<b>Strength</b> (List of internal strengths)	<b>Opportunities</b> (List of external opportunities)
External	<b>Aspirations</b> (List of internal aspirations)	<b>OA Strategy</b> Develop market strategies to support effective, trusted, and sustainable digital transformation aspirations.
<b>Result</b> (List of measurable results to be achieved)	<b>SR Strategy</b> Develop strategies based on PRUforce's strengths to produce measurable results that support business effectiveness and success.	<b>OR Strategy</b> Create opportunity-oriented strategies to achieve measurable results.

Source: Processed Data (2025)

The data used in this study consists of primary and secondary data. Primary data are those collected directly by the researcher or obtained through field surveys, sourced from individuals or respondents. In this study, the primary data are derived from questionnaire responses distributed to all agents of PT. Prudential Sharia Life Assurance Binjai Branch. Meanwhile, secondary data refer to data obtained from existing sources such as

literature, books, journals, and other reference materials used to support the primary data (Sugiyono, 2021).

## **RESULT AND DISCUSSION**

### **RESULT**

Based on the results of research on the strategies of Sharia insurance agents in facing Creative Destruction in the digital transformation era of insurance companies (A study at Prudential Sharia Life Assurance Binjai Branch)

In the digital transformation era, Prudential Sharia has implemented a series of strategies such as the development of the Pruforce digital service platform to facilitate customer access and strengthen the role of agents as financial consultants (not as replacements). This strategy also emphasizes product innovation, collaboration, and digital optimization to reach a wider community, including those in the Binjai area.

The questionnaire used in this study serves as a tool to evaluate agents' understanding and attitudes toward the implementation of these strategies, enabling the company to measure both the effectiveness and readiness of agents in facing digital challenges while maintaining a competitive and relevant Sharia-based business sustainability. Therefore, each statement in the questionnaire, both positive and negative, reflects the strategic aspects of digital transformation and the agents' responses to these changes, which are assessed using appropriate scoring to allow for objective analysis (Imsar Imsar & Rizky Febrian Saragih, 2023)

**Table 5. IFAS (Internal Factors Analysis Summary)**

<b>No</b>	<b>Instrument</b>	<b>Total</b>	<b>Weight</b>	<b>Rating</b>	<b>Weight × Rating</b>	
<b>Strengths</b>						
1	Perceived ease of use	The Pruforce digital system used by staff, agents, and managerial personnel is easy to operate.	18	0,107	4	0,388
2	Percieved Usefulness	The Pruforce digital platform used by agents of PT. Prudential Sharia Life	17	0,101	3	0,346

		Assurance Binjai Branch facilitates real-time service processes				
3	Attitude Towards Using	The application of digital technology in empowering agents creates work efficiency within PT. Prudential Sharia Life Assurance Binjai Branch.	14	0,083	3	0,234
4	Behavioral Intention to Use	Staff and management are eager to continue using the digital system to enhance financial inclusion.	14	0,083	3	0,23
5	Actual System Usage	The digital platform is routinely used to accelerate service processes and empower agents.	20	0,119	4	0,479
		Total	83			1,682

No	Opportunities	Total	Weight	Rating	Weight × Rating	
1	Perceived ease of use	Digital technology opens up opportunities for easier reporting and monitoring to support financial literacy and inclusion.	17	0,101	3	0,346
2	Percieved Usefulness	The digital platform provides major opportunities for PT. Prudential Sharia Life Assurance Binjai Branch to reach more customers.	17	0,101	3	0,346
3	Attitude Towards Using	Collaboration between PT. Prudential Sharia Life Assurance Binjai Branch and external parties such as digital platforms or social media provides opportunities to improve the company's image in the public eye.	15	0,089	3	0,269

4	Behavioral Intention to Use	The development of digital technologies encourages the company to continuously enhance service quality for customers.	16	0,095	3	0,306
5	Actual System Usage	Agents utilize opportunities from social media to increase the use of digital insurance platforms.	19	0,113	4	0,432
Total			84			1,700
Total S+O			167			3,383

Source: Data Processed, 2025

**Table 6. EFAS (External Factors Analysis Summary)**

No	Aspiration	Total	Weight	Rating	Weight × Rating
1	Perceived ease of use	19	0,12102	4	0,459
2	Percieved Usefulness	16	0,10191	3	0,326
3	Attitude Towards Using	15	0,09554	3	0,286

4	Behavioral Intention to Use	Respondents are committed to supporting sustainable digital transformation in the insurance sector.	14	0,08917	3	0,249
5	Actual System Usage	Respondents aspire to make PT. Prudential Sharia Life Assurance Binjai Branch a trusted insurance company that applies a reliable digital transformation system.	20	0,12739	4	0,509
Total			84			1,831
						<b>Weight</b>
<b>No</b>	<b>Result</b>		<b>Total</b>	<b>Weight</b>	<b>Rating</b>	<b>× Rating</b>
1	Perceived ease of use	Staff/agents' work processes have become more efficient due to the use of digital technology.	19	0,121	4	0,459
2	Perceived Usefulness	The digital Pruforce platform has helped improve the effectiveness and capability of marketing personnel.	13	0,082	3	0,215
3	Attitude Towards Using	Respondents perceive the positive impact of Pruforce digitalization on achieving targets in acquiring potential clients at PT. Prudential Sharia Life Assurance Binjai Branch.	12	0,076	2	0,183
4	Behavioural Intention to Use	Respondents consistently use the digital system when performing their Pruforce	10	0,063	2	0,127

	duties at PT. Prudential Sharia Life Assurance Binjai Branch.					
	The PRUforce digital strategy has demonstrated tangible results in improving the capability of marketing personnel at PT. Prudential Sharia Life Assurance Binjai Branch.					
Actual						
5	System Usage	19	0,121	4	0,459	
	Total	73				1,445
	Total A+R	157				1,695
	Overall Total	241				

Source: Data Processed, 2025

Based on the results of the data analysis in table 5 and table 6, the IFAS value is SO with a score of 167, and the EFAS value is AR with a score of 157. Therefore, the strategic model decision is OA or OR. Thus, the strategy that utilizes strengths to achieve results through the SOAR matrix is as follows:

**Table 7. SOAR Matrix**

	Strenght	Opportunities
Internal/ Eksternal	S1 The <i>Pruforce</i> system used is easy to operate by staff, agents, and managerial personnel.	O1 Digital technology provides opportunities for easier reporting and monitoring to support financial literacy and inclusion.
	S2 The digital platform <i>Pruforce</i> used by agents of PT. Prudential Sharia Life Assurance Binjai Branch facilitates real-time service processes.	O2 The digital platform offers great opportunities for PT. Prudential Sharia Life Assurance Binjai Branch to reach more customers.

S3	The application of digital technology in empowering agents creates work efficiency within PT. Prudential Sharia Life Assurance Binjai Branch.	O3	Collaboration between PT. Prudential Sharia Life Assurance Binjai Branch and external parties such as digital platforms or social media opens opportunities to enhance the company's image in the eyes of the public.
S4	Staff and managerial personnel are willing to continuously use digital systems to improve financial inclusion.	O4	The growth of digital development encourages PT. Prudential Sharia Life Assurance Binjai Branch to continuously improve service quality to customers.
S5	Digital platforms have been routinely used in accelerating service processes and empowering agents.	O5	The company takes advantage of opportunities from social media to increase the use of digital insurance platforms.

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Aspiration	Develop strategies that utilize strengths to achieve aspirations	1	The management hopes that the digital system supporting financial literacy and inclusion can improve ease of use, accountability, and financial transparency at PT. Prudential Sharia Life Assurance Binjai Branch. (O1, A2)
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A1	Management wants to develop a digital platform that is easier to use by staff, agents, and managerial personnel.	2	Establishing an effective digital system to enhance the company's financial accountability and transparency is part of PT. Prudential Sharia Life Assurance Binjai Branch's efforts, driven by digital development opportunities to continuously improve customer service quality. (O4, O2, A3)
A2	Management expects the digital system to enhance financial accountability and transparency at PT. Prudential Sharia Life Assurance Binjai Branch.	3	PT. Prudential Sharia Life Assurance Binjai Branch is committed to accelerating services and improving the company's image through reliable digital transformation, collaboration with digital platforms, and technological innovation to reach more customers and enhance service quality. (O3, A5)
A3	Management has a strong commitment to developing technological innovations to accelerate service processes.	4	The management is committed to supporting sustainable and effective digital transformation by developing an easy-to-use

			digital platform for staff, agents, and managerial personnel to improve service quality. (O5, A1, A4)
A4	Management is committed to supporting sustainable digital transformation in the insurance industry.		The management is committed to positioning the company as a pioneer in reliable digital transformation by optimizing the use of social media to enhance the utilization of user-friendly digital insurance platforms among staff, agents, and managers. (O5, A1)
A5	Management aspires to make PT. Prudential Sharia Life Assurance Binjai Branch a leading insurance company utilizing a trustworthy digital transformation system.	5	

Result

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R1	The work processes of staff and agents have become more efficient due to the use of digital technology.	Develop strategies that leverage strengths to achieve measurable results	Opportunity-oriented strategies aimed at achieving measurable results.
R2	The <i>Pruforce</i> digital system has helped improve the effectiveness of marketing personnel's capabilities.		

- Management has experienced a positive impact from the digitalization of *Pruforce* in achieving targets for acquiring new customers at PT. Prudential Sharia Life Assurance Binjai Branch. Management consistently uses the digital system in performing tasks related to *Pruforce* at PT. Prudential Sharia Life Assurance Binjai Branch. The *Pruforce* digital strategy has demonstrated tangible results.
- R3
- R4
- R5

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Source: Data Processed, 2025

The research instrument used in this study was developed by adapting questionnaire items from previous research. This was done because the constructs used are part of the Technology Acceptance Model (TAM) theory, which has been developed over a long period. The adaptation aims to ensure the validity of the items that form the constructs in this study.

## DISCUSSION

The Islamic insurance industry in Indonesia is currently facing major challenges due to the phenomenon of *creative destruction* triggered by digital transformation. PT. Prudential Sharia Life Assurance Binjai Branch, as the case study, has experienced a decline in the number of

policies and fluctuations in premium income over the past few years. The main obstacles identified include the low level of public understanding regarding digital Islamic insurance and the limited capability of agents in utilizing digital technology, which hinder market penetration and customer education. The company's digital infrastructure, including its data management system and the Pruforce digital platform, has not been fully integrated, resulting in less effective service delivery.

However, the digital strategy emphasizing the empowerment of agents as financial consultants, supported by the utilization of digital platforms, has proven to have potential in improving marketing and service effectiveness. Through the Technology Acceptance Model (TAM) approach, this study shows that the perceived ease of use and perceived usefulness of the digital system significantly influence agents' attitudes and intentions to use the technology.

The success of digital transformation largely depends on the readiness of human resources who understand both technology and the principles of Islamic insurance. Therefore, developing a user-friendly digital infrastructure, providing continuous training for agents and staff, educating the public about Islamic insurance, and fostering collaboration with digital platforms and social media are the main recommendations to strengthen the company's position in facing this digital era. The strategies implemented include optimizing internal strengths such as the ease of using Pruforce and leveraging the vast potential of digital markets, with the aspiration to establish the company as a trustworthy and sustainable pioneer of digital transformation that effectively generates measurable business outcomes. Consequently, PT. Prudential Sharia Life Assurance Binjai Branch must continue to innovate to adapt to digital dynamics while maintaining customer trust through education and high-quality, technology-based services.

Amid the rapid pace of digital transformation, Prudential Sharia has adopted various digital strategies such as developing the Pruforce digital service platform to facilitate customer access and strengthen the role of agents as financial consultants rather than replacements. This strategy also includes product innovation, digital collaboration, and technological optimization to reach a broader audience, including those in the Binjai region.

Survey results using the Technology Acceptance Model (TAM) approach indicate that the perceived ease of use and perceived usefulness of the Pruforce digital system greatly influence agents' attitudes and intentions to adopt the technology. However, the main challenges remain: the public's limited understanding of digital Islamic insurance and the agents' insufficient digital literacy, both of which hinder market penetration and customer education.

The company's digital infrastructure, particularly its data management system and the integration of the Pruforce digital platform, remains suboptimal, leading to less-than-ideal service performance. Nonetheless, the digital strategy focusing on strengthening agents' roles as consultants and leveraging digital platforms shows positive potential to enhance marketing and service effectiveness.

The SOAR (Strengths, Opportunities, Aspirations, Results) analysis reveals that the company's key strengths include the ease of platform usage and the implementation of digital technology that improves agents' work efficiency. In terms of opportunities, the development of digital technology provides significant potential to expand markets and enhance collaboration, including through the utilization of social media as a marketing channel.

The organization's aspirations focus on developing more user-friendly digital platforms, increasing financial accountability and transparency, and maintaining a commitment to sustainable digital transformation. The expected outcomes include a digital system strategy that supports financial literacy and inclusion, enhances usability, and improves financial accountability and transparency at PT. Prudential Sharia Life Assurance Binjai Branch. Establishing an effective digital system that enhances financial accountability and transparency is part of the company's efforts, driven by digital growth opportunities, to continuously improve service quality for customers. PT. Prudential Sharia Life Assurance Binjai Branch is committed to accelerating service delivery and enhancing its corporate image through reliable digital transformation, collaboration with digital platforms, and technological innovation to reach more customers and improve service quality. The company is also committed to supporting sustainable and effective digital transformation by developing digital platforms that are easy for staff, agents, and managers to use, thereby improving service quality. Furthermore, it is committed to positioning itself as a trusted pioneer of digital transformation by optimizing social media to increase the use of digital insurance platforms accessible to staff, agents, and managers.

The proposed recommendations include strengthening digital infrastructure by developing a more user-friendly Pruforce system, providing continuous training for agents and staff on technology utilization and Islamic insurance products, conducting intensive public education on digital Islamic insurance principles, and expanding collaboration with digital platforms and social media to broaden market reach and enhance corporate image.

The success of digital transformation in the Islamic insurance industry largely depends on the readiness of human resources who master both technology and Islamic insurance principles,

as well as the optimization of supporting digital infrastructure. A digital strategy that emphasizes the role of agents as financial consultants and leverages digital platforms has the potential to significantly enhance the company's competitiveness in the era of *creative destruction*.

## CONCLUSION

This study concludes that PT. Prudential Sharia Life Assurance Binjai Branch faces significant challenges in the era of *creative destruction* and digital transformation, particularly related to the decline in the number of policies and fluctuations in premium income. The low public understanding of the concept of digital Islamic insurance and the limited ability of agents to utilize digital technology have become the main barriers to market penetration and customer education. The company's digital infrastructure, particularly its data management system and Pruforce digital platform, remains suboptimal and insufficiently integrated, thus hindering effective service delivery. However, the digital strategy that emphasizes strengthening agents' roles as financial consultants and utilizing digital platforms shows positive potential in improving marketing and service effectiveness. From a technological perspective, agents' acceptance of the digital system is strongly influenced by perceived ease of use and perceived usefulness, which are key factors in the success of digital transformation. The readiness of human resources, especially agents and staff who master technology and possess knowledge of Islamic insurance, is crucial as a determining factor for the successful implementation of digital transformation in the Islamic insurance industry.

The recommendations of this study are as follows: The company needs to strengthen its digital infrastructure through the development and integration of a more user-friendly and reliable Pruforce system to support operational efficiency and enhance customer experience. Continuous training programs for agents and staff should be improved to enhance their proficiency in using digital technology and their understanding of Islamic insurance products, enabling them to perform their roles effectively as educators and consultants. More intensive education, literacy, and public outreach regarding the principles and benefits of Islamic insurance, including digital products, are necessary to expand market penetration and build customer trust. Furthermore, collaboration with digital platforms and social media should be strengthened to improve the company's image and reach new potential customers, particularly in underserved regions.

This study, conducted on agents of PT Prudential Sharia Life Assurance Binjai Branch using the TAM approach and questionnaire-based data collection, concludes that the company is facing significant challenges in its digital transformation process, particularly declining policy issuance and fluctuating premium income. The key findings indicate that low public understanding of digital Islamic insurance and the limited digital competence of agents are the primary barriers to market penetration and customer education. In addition, the company's digital infrastructure, especially Pruforce and data management systems, has not been optimally integrated, thereby reducing service efficiency. A synthesis of the findings confirms that the success of digital transformation is strongly influenced by agents' perceived ease of use and perceived usefulness of digital systems, along with the readiness of human resources to master technology and understand the principles of Islamic insurance.

This study contributes to the scholarly discourse on the digitalization of Islamic insurance by demonstrating that digital transformation success is shaped not only by technological availability but also by the strategic role of agents as the central link between the company and customers. Practically, the study provides a strategic basis for strengthening digital-based development that prioritizes human resource capabilities.

Implications the findings highlight that digital transformation in the Islamic insurance industry will not be effective without strengthening digital literacy among agents and customers, supported by reliable and integrated systems that enhance marketing and service delivery. Therefore, agents remain a critical actor who must be empowered rather than replaced by technology.

Prioritized recommendations Highest priority: Enhance agents' technological competence and understanding of Islamic insurance products through continuous training, enabling them to perform effectively as educators and financial consultants. Second priority: Strengthen digital infrastructure by integrating and further developing the Pruforce system to make it more user-friendly and reliable for improving operational efficiency and service quality. Third priority: Implement intensive public education and literacy programs on the principles and benefits of Islamic insurance, especially digital products, to expand market penetration and increase customer trust. Fourth **priority**: Build strategic collaborations with digital platforms and social media to reinforce the company's brand image and reach a wider prospective customer segment.

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