Vol. 7, No. 1, 2026, pp. 2295-2304
DOI: https://doi.org/10.29210/994420

Contents lists available at Elora Center

Lentera Negeri

Journal homepage: https://lentera.eloracenter.org/lentera



Analysis of the benefits of using policy sales applications for senior marketers in supporting the sales of sharia insurance products

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Article Info

Article history:
Received Jul 8th, 2026
Revised Sep 20th, 2026
Accepted Nov 05th, 2026

Keyword:
Insurance applications,
Sharia insurance,
Senior marketers,
Technology adoption,
Customer trust

ABSTRACT

Objective: This study describes how senior marketers perceive policy-sales applications used for sharia insurance at PT Prudential Syariah Indonesia, with attention to perceived usefulness, service quality, customer trust, digital procedures and supporting agency roles. Methods: The manuscript reports questionnaire scores, interviews, a SWOT matrix and balanced-scorecard-inspired perspectives. The available material permits a descriptive synthesis of reported item means, but does not disclose respondent numbers, sampling details, questionnaire anchors, reliability or validity results, interview coding, or transaction-level sales figures. Results: Across the reported item tables, scores range from 4.78 to 4.93. High reported ratings relate to digital data processing, AI-assisted information retrieval, customer trust, agent roles and digital marketing. The SWOT matrix identifies possible benefits alongside training needs and misinformation risks. No inferential testing or before-after sales comparison is provided. Conclusion: The ratings suggest favorable perceptions of the tools among the respondents represented, but do not establish increased policy sales, a causal impact, or statistical significance. Replication and stronger conclusions require disclosure of the original sample, instruments, validation, and sales records.

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Introduction

Digital policy issuance, electronic signatures, mobile application forms, automated information retrieval and remote customer support are changing how insurance products are explained and distributed. However, perceived efficiency should be distinguished from verified sales performance. Digital insurance studies identify usefulness, ease of use, trust, service quality, and the availability of human assistance as adoption determinants (Pham et al., 2022; Eckert et al., 2022; Hassan et al., 2024; de Andrés-Sánchez & Gené-Albesa, 2024). For sharia insurance, trust, product understanding, and clarity about insurance principles are also important for purchase intention (Poan et al., 2022; Sarfraz & Mian, 2022; Khilmi et al., 2024; Efendi & Wijayanti, 2025).

Prior investigations typically focus on consumers' intentions to adopt insurance applications or on insurance distribution performance. Pham et al. (2022) examine app acceptance among customers, whereas Hassan et al. (2024) assess fintech acceptance and trust in insurance, and Köhne and Köhne (2024) study the performance of insurance intermediaries. These studies do not directly establish how senior marketers at the Indonesian sharia insurer assess AI-assisted

product explanations, digital submission features, and supporting agency activities in the same descriptive instrument. Moreover, technology use by older adults is affected by facilitating conditions, anxiety, experience, and learning support, as shown by Mitzner et al. (2019), Choi et al. (2024), An et al. (2024), and Detthamrong and Chansanam (2026).

The specific research problem is the absence, in the material reported here, of an integrated description of senior marketers' ratings across digital-tool benefits, customer trust, access to services, and the perceived role of agents and agencies. The objective is to describe the reported item scores across the X1–X8 and Y domains, summarize SWOT themes, and interpret them cautiously against peer-reviewed research. The research question is: Which application and service characteristics receive favorable reported ratings, and which reported barriers may affect senior marketers' use of digital sharia-insurance sales tools? This is a descriptive question, not an experimentally tested claim that the application raises policy sales.

Method

This study is presented as a descriptive analysis of questionnaire item means with supplementary interview information and a SWOT appraisal. The available manuscript reports ratings for perceived digital benefits and usability (X1), purchase-decision factors (X2), service conditions (X3), digital processes (X4), marketer roles (X5), agency support (X6), sharia-related trust (X7), technology capability (X8), and functional benefits (Y). However, the original dataset, dates and locations of data collection, questionnaire scale anchors, and full interview transcripts were not included in the supplied document. Accordingly, the present revision does not present new tests, population estimates, effect sizes, or causal inferences.

Literature Study
Published empirical studies on insurance digitalization, insurance-app acceptance, sharia insurance, customer trust, and technology use by older adults were used to position the descriptive findings. These publications support interpretation; they do not validate the original questionnaire retrospectively.

Problem Identification
The research problem concerns whether favorable perceptions of digital policy processing and AI-assisted information can be distinguished from actual transactions, policy retention and customer understanding. Privacy, misinformation, unclear product terms, and difficulties adopting new interfaces may constrain use (Poan et al., 2022; Pham et al., 2022; Tian & Liu, 2024).

Hypothesis Formulation
No pre-registered directional hypothesis or inferential test output was supplied. The interpretation therefore addresses the descriptive research question and does not describe a statistically significant positive effect.

Interview and Questionnaire Dissemination
The author reports having used interviews and questionnaires with senior marketers and some customers of sharia insurance. Exact participant numbers by group, inclusion criteria, recruitment procedure, response rate, instrument items, interview questions and coding records are not documented in the submitted file. These details must be supplied from primary records before the study can be replicated.

Data Analysis
Existing item-level mean scores are reported verbatim in the original tables. The comparison here is descriptive only. The possible response scale is not confirmed; no standard deviations, confidence intervals, raw distributions, multivariate coefficients or significance tests were supplied. The SWOT entries are treated as qualitative issue categories; the balanced scorecard is treated only as an organizing analogy because no four-perspective strategy map or validated BSC weighting scheme is documented.

Drawing Conclusions and Recomendations
Conclusions are restricted to the reported mean item ratings and qualitative SWOT themes. They are not interpreted as evidence of measured sales growth, conversion improvement, or instrument validity. The implementation of analysis and research is carried out through several stages as follows:

Research Instrument Activities
Items concerning speed, utility, ease of use, trust, system quality, facilitation, and service benefits appear in Tables 1–9. The origin of item wording, the adaptation procedure, pretesting, factor loadings, internal-consistency coefficients and tests of content/construct validity were not reported. A future replicable study should publish an item-to-construct codebook and psychometric assessment (Davis, 1989; Venkatesh et al., 2003; Parasuraman et al., 2005).

Participants
The supplied account identifies senior marketers affiliated with PT Prudential Syariah Indonesia and customer representatives as participant groups. No exact sample size, sampling frame, selection method or group-level composition is given; age greater than 50 years is mentioned as an intended group characteristic but is not accompanied by an age distribution. Formal sample-size or power calculations cannot be reconstructed without design parameters and source data.

Analyzes
The SWOT table groups statements about word of mouth, agents and marketing into strengths, weaknesses, opportunities, and threats. It reports no independent coder agreement or weighted external/internal factor scores. The other tables provide reported item means, not a statistical Balanced Scorecard test. The analysis used for this revision is descriptive comparison across domains and triangulation with related published studies; no regression, hypothesis test, factor analysis or validated causal model is claimed.

Reproducibility requirements. The authors should provide the original anonymized respondent-level data, participant counts and selection criteria, exact response scale, questionnaire and interview guide, study dates, consent and confidentiality procedures, missing-data handling, and analytical syntax. If multi-item constructs are intended, reliability (such as alpha or omega) and evidence of construct validity should be calculated from the raw responses and reported without retrospective invention.

Results and Discussions

AI Function Analysis
Table 1 reports ten item means describing perceived AI-assisted speed, convenience, service and learning. These scores describe favorable stated assessments; they do not measure actual processing time, profitability or confirmed transaction success.

Table 1. Technical Analysis of Benefits and Uses (X1)

Key Values	Measurement Variables	Average Score
Benefits	The power of AI digital support helps in terms of speed	4.87
	The power of AI digital support helps increase profits on the sales side	4.82
	The power of AI digital support increases support for the effectiveness of policy proposal input	4.91
	The power of AI digital support provides convenience in the distribution of services	4.82
	The power of AI digital support across the board provides useful services to support businesses	4.85
Uses	Ease of learning AI-assisted insurance services	4.83
	Ease of using AI for insurance services	4.84
	Clarity and understandability of insurance-service interaction	4.88
	Flexibility of interaction with insurance services	4.85
	Ease of increasing AI service use for insurance-related needs	4.86

Analysis of Factors that Motivate Customers to Buy Products
Table 2 presents reported mean ratings of trust, perceived usefulness, ease of claims, social influence, self-efficacy and system quality. These are customer-decision perceptions rather than observed purchasing behavior.

Table 2. Analysis of Driving Factors (X2)

Factor	Description	Average Score
Trust	Factors a person perceives and trusts the reliability, integrity, and trust of another person, organization, or system	4.87

Factor	Description	Average Score
Perceived Benefits	An individual's subjective evaluation of whether the use of a particular object, service, or technology is considered to have real value and benefit	4.85
Ease of Claim	An individual's subjective assessment of how easy or effortless it is to use the product	4.86
Product Performance Expectations	The benefits or performance that an individual expects from the use of a service	4.85
Social Influence	The impact that other people's words, attitudes, and behaviors have on individual perceptions, decisions, and behaviors	4.89
Behavior	A person's positive or negative evaluation of the use of a technology or service	4.86
Self-Efficacy	An individual's understanding and confidence in his or her skills and ability to perform a given task	4.87
System Quality	The overall technical level and performance of the information system in terms of functionality, reliability, usability, and responsiveness	4.86

Supporting Analysis of the Digital Era in Insurance Services

Table 3 summarizes perceived ease of service, information access, collaboration and cost efficiency in digital insurance delivery. Operational times and realized cost savings were not independently measured.

Table 3. Analysis of supporting factors (X3)

Factor	Measurement Variables	Average Score
Ease of Service	Policy statement	4.87
	Premium payment	4.85
	Claims process	4.88
Accessibility	Data access process	4.85
Collaboration	Cooperation with external parties in facilitating any service process	4.86
Cost Efficiency	Digitization process to reduce unnecessary costs	4.87

Analysis of the Influence of Sharia Insurance Information Dissemination and Sales Support

The following SWOT matrix is a qualitative organizing summary of reported opportunities and constraints in sharia insurance communication. No numerical SWOT weighting or formal coder reliability assessment was supplied.

Aspect Analysis	Analysis Results
Word of Mouth	
Strength	Many prospective customers are automatically educated from their colleagues who have taken the product first
Weakness	The information submitted may be incomplete or there are deficiencies
Opportunity	Provides great potential opportunities because it is located in a country with the largest Muslim population in the world
Threat	Misexplanations due to competency issues have the potential to make the industry negative
Agent Aspect	
Strength	The influence of IT that provides education automatically and makes it easier to explain information
Weakness	Need to master technology quickly
Opportunity	The business escalation is very large because the market penetration in Indonesia is not as large as other countries
Threat	The influence of IT can also be used by previously disappointed customers by spreading less relevant information
Marketing and Information	
Strength	Increasing information about awareness of insurance products is also sharia
Weakness	There needs to be a clear distinction between traditional and sharia products in their systematic explanation
Opportunity	Providing indications massively due to the existence of technology without having to do it manually
Threat	Explanations without any reference based on religious side have the potential to give a sense of distrust in the eyes of customers

Analysis of the Influence of Digitalization in Sharia Insurance Services

Table 4 records mean perceptions of digital forms, premium simulations, policy management, e-signatures and claims monitoring. The ratings do not establish an increase in realized policy sales.

Table 4. Influence Analysis

Perspective	Measurement Variables	Average Score
Agents	Use of digital forms	4.84
	Digital premium simulation	4.83
	Digital policy management	4.84
Customers	Digital signature process	4.85
	Digital claims process	4.84
	Policy and investment monitoring process	4.85

Analysis of the Role of Marketers in Sharia Insurance

Table 5 describes perceived functions of insurance marketers as information intermediaries, service advisers and representatives of professional credibility, using the supplied item means.

Table 5. Analysis of the Role of Marketers (X5)

Factor	Description	Average Score
As an access bridge of information to the public about insurance	The orientation of services carried out as access to information bridges to the community is not only limited to information transfer but rather to emotional and spiritual assistance to the community	4.85
As the guardian of the image of the insurance company in the eyes of the public	In carrying out insurance product marketing activities, safeguarding the company's image is the main thing, by prioritizing professionalism in marketing insurance products to achieve success in selling insurance products to the public or prospective insurance policy participants	4.84
As a marketer/seller of insurance products	The method used in marketing insurance products is not only like buying and selling transactions as usual but also with an approach or family-based process	4.83
Providing solutions and services to prospective participants in choosing insurance products	The services provided are not only limited to helping prospective participants to easily choose insurance products that suit the needs of prospective participants but also provide solutions to problems in choosing insurance products	4.85
Provides a correct understanding of insurance	The understanding given to the public or prospective participants is not only related to the basics of insurance practices but also provides a detailed understanding of things that may happen during the policy period and how to overcome them	4.79

Analysis of the Agency's Role in Supporting Digitalization

Table 6 records ratings related to digital marketing, video tools and customer/employee experience. The scores are perceived assessments and do not quantify verified agency revenue.

Table 6. Agency Role Analysis (X6)

Perspective	Measurement Variables	Average Score
Digital Marketing	Marketing reaches its tipping point in the transition to digital	4.89
Video Usage Opportunities	Video as a sales and service tool	4.92
	Videos for marketing	4.93
Customer & Employee Experience	High digital adoption provides greater opportunities to invest value	4.83

Analysis of Sharia Marketers Trusted by Customers

Table 7 reports respondents' ratings of perceived agent trustworthiness, social visibility and understanding of sharia concepts. Such perceptions should not be equated with independently verified sharia compliance.

Table 7. Analysis of Behavioral Factors (X7)

Perspective	Knowledge Variables	Average Score
Agent reliability	Trustworthiness of the agent	4.93
	Agent reputation	4.80

Perspective	Knowledge Variables	Average Score
Customer awareness	Understanding of sharia principles	4.83
Market maturity	Understanding distinctions between conventional and sharia insurance	4.82

Analysis of Information Technology Capabilities of Senior Marketers

Table 8 reports perceived usefulness, ease of use, technology anxiety, social influence and facilitating conditions. Several items have positively and negatively worded forms, and the original instrument does not document reverse coding.

Table 8. Analysis of Knowledge Factors (X8)

Perspective	Measurement Variables	Average Score
Perceived usefulness	Information and communication technology (ICT) will allow me to complete my daily life activities faster	4.92
	The use of ICT will increase my effectiveness in my daily life	4.85
	The use of ICT will make my daily life activities easier	4.86
	The use of ICT that I think is useful in daily life	4.87
Perceived Ease of Use	Learning the use of ICT will be easy for me	4.82
	I would consider ICT easy to use and understandable (original source item says "ehealth"; item adaptation requires verification)	4.83
	I would easily make ICT do what I want	4.86
Technology Anxiety	I don't use ICT	4.81
	I'm not worried about using ICT	4.82
	I feel comfortable using ICT	4.82
	I am not confused with ICT	4.79
Social Influence	The people who influence my behavior think that I should use ICT	4.88
	The people who were important to me thought that I should use ICT	4.78
	People whose opinions I value think that I should use ICT	4.88
Facilitating Condition	I have the necessary resources using ICT	4.78
	I have the necessary support to use ICT	4.85
	A certain person or group is available to me to provide assistance regarding difficulties in using ICT	4.82

Analysis of Technology Drives by Function

Table 9 summarizes reported functional ratings for digital data processing, paperless management, e-signatures, AI-assisted information and decision support. These values cannot substitute for measured processing time or confirmed sales conversion.

Table 9. Analysis of Technology Impulses by Function (Y)

Perspective	Explanation	Average Score
Enhanced data processing	Changes in function from manual to digital insurance proposal submission form *input*	4.91
Paperless Management	Paper document handling changes function to digital data	4.82
E-Sign	Use of signatures with digital systems to reduce *fraud*	4.83
Information by AI	Provision and search of AI-assisted information to speed up answers or *feedback* that needs to be done	4.85
Data analytics	The data analysis process as a tool to find out whether a proposal can be approved or not	4.83
Time Efficiency	Flexibility of work that can be done anywhere and anytime so that the market reach can be wider	4.87
Decision Support System	Tools to provide better input related to input for customer needs based on the data obtained	4.86

Interpretation of reported ratings. The tables contain item means in a narrow high-score interval (4.78–4.93). If the source instrument used a five-point response scale, the ratings cluster close to its upper end, which raises possible ceiling effects. Chyung et al. (2020) show how survey response scales can limit discrimination near their ceiling. Without scale anchors, response distributions, sample size, standard deviations or missing-data summaries, there is no basis to claim representative satisfaction, statistical significance, or a percentage increase in sales.

Acceptance, usefulness and facilitation. Davis (1989) established the conceptual importance of usefulness and ease of use, while Venkatesh et al. (2003) identified social influence and facilitating conditions as relevant to technology adoption. The manuscript's X1 and X8 items align thematically with these domains, but this conceptual alignment does not amount to validation of the adapted questionnaire. Parasuraman et al. (2005) demonstrate why service quality requires reliable multi-item measurement, including privacy and system availability. Liana and Fadli (2023) similarly identify e-service quality and perceived benefits as relevant to digital-service satisfaction, although their setting concerns e-wallets rather than insurance.

Comparison with insurance-app adoption research. Pham et al. (2022) found that trust, ease of use and usefulness influenced interest in insurance applications in Vietnam; the present high item ratings are consistent with perceived attractiveness of such features but do not test those relationships. Hassan et al. (2024) found facilitating conditions, effort expectancy and trust relevant to insurance fintech adoption in Bangladesh; the current tables report related concepts but lack their multivariate validation. Kaur and Singh (2025) evaluate customer satisfaction after InsurTech adoption with policyholder data, in contrast to the present incomplete documentation of respondent groups. Tian and Liu (2024) underscore how willingness to share information shapes insurance telematics acceptance, a privacy consideration not measured distinctly in this manuscript.

Comparison with the digital insurance distribution literature. Eckert et al. (2022) describe digital applications as part of integrated customer-satisfaction management; Köhne and Köhne (2024) examine intermediary productivity and digital stress, while Stricker et al. (2023) discuss the changing role of insurance intermediaries. The present study complements these works by reporting senior marketers' perceptions of specific policy-sales functions but does not supply objective intermediary outcomes. Murphy et al. (2024) analyze actual digital insurance distribution and risk selection; by comparison, the current study cannot make claims about risk selection or transaction conversion. Yang et al. (2025) experimentally compare human and AI intermediaries, illustrating the type of research design needed to test claims about AI substituting for or augmenting human advisers.

AI assistance and consumer trust. de Andrés-Sánchez and Gené-Albesa (2024) show that trust is central to consumers' acceptance of insurance chatbots. Pandey et al. (2026) also identify usability, trust and human-agent access as important in chatbot adoption; high X1 and Y means cannot establish that such mechanisms operated here. Moon et al. (2025) examine how relationship-building by human insurance agents contributes to trust and renewal intentions. The present X5–X7 ratings therefore should be discussed as perceived service and interpersonal functions, rather than treating AI as an independent source of verified sales growth. Malali (2025) raises ethical and accountability concerns about insurance AI; responsible use should preserve accuracy and human review of product recommendations. Other studies of trust in human-like AI and chatbots emphasize the role of interactions and disclosure (Meng & Dai, 2021). Evidence on the reuse of InsurTech applications also relates trust and satisfaction to digital-service adoption; these are external findings, not new outcomes measured in the current sample (Shahab et al., 2026).

Sharia-specific comparison. Poan et al. (2022) identify trust as a determinant of intention to purchase takaful in Indonesia. Sarfraz and Mian (2022) highlight consumer confusion and religiosity in takaful adoption; Khilmi et al. (2024) analyze attitudes and perceived behavioral control in sharia life insurance. Efendi and Wijayanti (2025) associate insurance decisions with financial literacy, risk perception and trust, while Putri et al. (2025) examine literacy and trust in digital sharia insurance. The manuscript's trust, sharia-understanding and agent-role scores are conceptually relevant to these studies, yet the available data do not show whether respondents held products, understood the underlying contracts, or translated perceptions into actual purchases. Putra and Maftuchach (2026) also underscore the distinction between awareness, attitude and purchase intention. A recent case study of sharia financial products also underscores that product understanding and financial literacy need to be verified directly (Armagatlie et al., 2026). Ronaldo et al. (2024) situate digital innovation within the broader institutional barriers to sharia-insurance participation in Indonesia.

Age and support requirements. Mitzner et al. (2010) report that older adults identify substantial benefits as well as difficulties in technology use; Mitzner et al. (2019) demonstrate the importance of training and supported access. Choi et al. (2024) find that everyday digital experience relates to older consumers' fintech adoption, while An et al. (2024) identify technology anxiety and self-efficacy mechanisms in digital public services. Detthamrong and Chansanam (2026) likewise associate trust, literacy and technology anxiety with older adults' continued fintech use. Because the present paper does not disclose the senior marketers' age distribution, prior experience, assistance provided or comparison group, it cannot demonstrate that older respondents performed better as a result of the application. An umbrella review by Han et al. (2026) reinforces

that technology acceptance in later life depends on context and sustained engagement, while Poorna Chandran and Tholath (2025) focus specifically on digital insurance acceptance by older adults.

Business performance and practical implications. The reported items can be organized provisionally as customer experience, internal digital operations, user learning and service support, but a validated Balanced Scorecard would require explicit strategy objectives, assigned metrics, scoring rules and outcome tracking; the original report provides none. Insurance distributors should therefore measure actual proposal-processing time, policy conversion, data-entry corrections, customer comprehension, complaint resolution, retention and returns, and then compare results by experience and training. Measures should distinguish users' ratings from objective outcomes (Eckert et al., 2022; Köhne & Köhne, 2024; Thi & Tjhin, 2026). Related evidence from Islamic financial technology and consumer literacy links financial and digital skills to adoption, but those mechanisms cannot be assumed to operate in this undocumented sample (Islam & Khan, 2024).

Limitations. The sample size and selection, questionnaire anchors, response distributions, respondent grouping, instrument validity and reliability, interview coding, dates, ethical procedures, sales records and preregistered tests were absent from the supplied research file. These omissions prevent causal or inferential claims and may introduce selection bias, social desirability bias and ceiling effects. The SWOT matrix is descriptive, the proposed BSC perspective is not a validated scorecard, and mixed-language or cross-domain source items require formal adaptation. Future work should recruit a documented sample, compare pre/post or matched groups where appropriate, preregister analytical outcomes, assess reliability and validity, and verify actual sales and customer outcomes rather than relying exclusively on favorable ratings.

Conclusions

The supplied item means for application utility, services, customer trust, agency support and functional digital processing range from 4.78 to 4.93. These are descriptive questionnaire ratings. The SWOT matrix additionally identifies possible benefits of AI-assisted communication and electronic policy processing, alongside training and misinformation concerns. This combination indicates favorable reported perceptions of digital sales support within the available study material. The evidence does not establish that digital tools caused an increase in policy sales, customer conversions, profitability or service accuracy. Respondent numbers, scale construction, reliability, validity, statistical significance tests and sales records were not supplied; therefore, such outcomes cannot be inferred from high average ratings alone. For future evaluation, the insurer should document participant selection and technology experience, validate the questionnaires, report item distributions and psychometric properties, and compare actual transaction time, sales conversion, error rates and customer service before and after technology support. Training for senior marketers and safeguards for accurate sharia-product explanations remain practical priorities.

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