
Analysis of Education and Communication Strategies in Increasing Understanding and Public Awareness of Insurance at Panin Dai-Ichi Life Company

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Abstract

Research Aim : The purpose of writing this article is to further examine marketing strategies and educational approaches that can increase public awareness of the importance of insurance.

Design/Methods/Approach : The author conducted research through a qualitative approach to explore the education and communication strategies implemented by Panin Dai-Ichi Life. Data collection was carried out in three ways namely; observation, interviews, and documentation.

Research Findings : The education and communication strategy implemented by Panin dai-Ichi Life has proven effective in expanding access to information and increasing public awareness about the importance of insurance, especially among the younger generation. The educational approach is carried out through workshop activities in Surabaya area campuses, as well as informative content on social media that discusses financial management, financial protection, and risk management.

Theoretical contribution/Originality: Academic basis that can be utilized to design more efficient education and communication strategies in increasing public understanding and awareness of insurance.

Practice/Policy Implications: 1. optimization of digital education through webinars, and social media, 2. Interactive communication strategies such as question and answer sessions and insurance benefit simulations, 3. Use of simple language to make information easier to understand.

Research limitations: This study has limitations such as a regional focus that only covers Surabaya, so the findings may be less representative of other regional contexts.

Keywords: Educational Strategy, Communication, and Insurance

1. Introduction

In the current era of uncertain globalization, people have not managed their finances optimally because awareness about financial planning is still lacking [1]. Most of the income earned is spent on daily needs without considering long-term planning or providing emergency funds, as a result many are unprepared for unexpected situations such as job loss or health problems, in addition to difficulties in saving and lack of understanding about retirement

further exacerbating future financial uncertainty. Awareness of the importance of protecting assets and managing spending wisely is also still low, hindering individual economic stability [2].

The disrupted economic stability of individuals indicates the need for strategies to improve people's understanding of financial management, in which case financial education plays an important role in helping people make better financial decisions [3]. Financial literacy can improve an individual's ability to allocate funds effectively [4], including for insurance protection. However, the main obstacle in increasing insurance awareness is the lack of relevant and integrated education and communication strategies. Inappropriate communication from the insurance company also causes a low level of public awareness of the benefits of insurance [5]. In response to these challenges, Panin Dai-Ichi Life, which is one of the insurance companies operating in Indonesia, offers a variety of protection products and financial solutions for individuals and families. The products provided are various options, ranging from basic life insurance to investment-based insurance / unit link [6]. Panin Dai-Ichi Life adopts various educational strategies to increase public understanding of the importance of insurance.

Insurance is a financial protection mechanism designed to reduce the impact of future risks, such as accidents, illnesses, or property losses [7]. Paying premiums regularly, individuals or families get financial guarantees that help ease the economic burden when facing unexpected things. Although the benefits of insurance are enormous, people's understanding of the importance of insurance as a financial manager is still relatively low [8], therefore well-structured communication is needed because it can build people's understanding of insurance as a means of conveying information, but also must be able to influence people's views and behavior through relevant and persuasive approaches.

This article not only highlights insurance product marketing strategies, but also reviews educational approaches that can help people manage finances more wisely and planned, through effective education and communication people can understand the important role of insurance in financial planning including in preparing emergency funds, retirement planning, and other financial risk protection. The novelty of this article lies in the in-depth analysis of the effectiveness of insurance education and communication approaches tailored to the needs of the Indonesian people [9] tends to be general or only evaluates insurance products and increases the number of customers. This article also highlights the importance of collaboration with educational institutions in creating financial education programs.

The purpose of this article is to further examine marketing strategies and educational approaches that can increase public awareness of the importance of insurance. In addition, this article emphasizes the importance of collaboration with educational institutions in designing financial education programs that suit the needs of the Indonesian people. As such, this article not only evaluates products and customer growth, but also provides an in-depth analysis of the effectiveness of relevant education and communication strategies to support individual economic stability.

1.1. Statement Of Problem

The development of the financial sector in Indonesia shows a positive trend, but the insurance industry still faces major obstacles, especially related to the low literacy and public awareness of the importance of life insurance protection. Most people do not have an adequate understanding of the benefits, mechanisms, and functions of insurance as a financial risk management instrument. There are still many individual who view insurance as a non-urgent

expense, even doubting the credibility of the insurance product itself. As a result, the insurance penetration rate in Indonesia remains low when compared to other countries in the Asian region. Panin Dai-Ichi Life as one of the life insurance industry players in Indonesia has the responsibility and the important role in increasing public understanding and awareness through educational approach and public communication. The company's strategy in conveying information about products, importance, and benefits of insurance is expected to change people's perceptions while increasing their trust in the services offered. The effectiveness of the education and communication strategies that Panin Dai-ichi Life has implemented still requires in-depth evaluation. Several questions arise, including:

- a. Does the communication approach used match the needs and characteristics of the target audience?
- b. What media and methods did the company use to educate the public?
- c. Does this Strategy have a real impact on increasing public understanding and awareness of the importance of insurance?
- d. What obstacles are faced in the implementation process?

1.2. Research Objectives

This study has the main objective to explore and evaluate the educational strategies and communication approaches implemented by Panin Dai-Ichi Life in increasing public literacy and awareness of the importance of life insurance. In detail, the objectives to be achieved in this study include:

- a. Examine in depth the various educational and communication strategies that have been designed and implemented by Panin Dai-Ichi Life in delivering information about insurance products to the public.
- b. Identify and evaluate the types of media, platforms, and messaging methods used by the company in the communication process with the public.
- c. Assess the impact of the communication and education strategy on improving public understanding of the concept and benefits of life insurance.
- d. Explore barriers that may arise in the implementation of education and communication programs, both from the company's internal side and the response from the public.
- e. Formulate strategic suggestions that can be implemented by Panin Dai-Ichi Life and other insurance industry players to increase the effectiveness of financial literacy programs and public awareness of insurance

2. Method

In this article, the author conducts research through a qualitative approach to explore the education and communication strategies implemented by Panin Dai-Ichi Life, in order to increase public understanding and awareness of insurance [10]. Data collection involved three main methods; observation, interview, and documentation. Researchers conducted observations for four months at various activities related to the implementation of education and communication strategies in the company, such as training for agents and seminars conducted at the Surabaya area campus during the period September 11, 2024 - December 31, 2024. Interviews were conducted with company management, including the head of the marketing and education division, as well as agent leaders who were also mentors during the Certified Internship (MSIB) activities. The purpose of the interviews was to elicit views on the effectiveness and challenges of implementing the strategy. The interview was conducted for

60 minutes, after each strategy implementation session to evaluate the effectiveness of the strategy that had been carried out. Documentation obtained in the form of photos of educational activities, training materials, and program evaluation reports. Data analysis was carried out by data classification, which is grouping the information obtained into main categories that are directly related to the research theme [11]. From observations; interviews, and documentation were then grouped based on themes such as; educational strategies, effective communication, and public acceptance of insurance. This classification technique makes it easier for researchers to see patterns of interrelationships between data, and helps focus on relevant elements. This research adopts an interpretive paradigm to examine how education and communication strategies are understood and accepted in the organizational context at Panin Dai-Ichi Life.



Figure 1. Framework for evaluating education and communication strategies in increasing public understanding and awareness of insurance at Panin Dai-Ichi Life Company.

3. Results and Discussion

3.1. Observation Results

This observation aims to analyze the effectiveness of education and communication strategies implemented by the Company to expand the reach of information and build deeper awareness among the public [12].

3.1.1. Interview Results With Respondent (Panin Dai-Ichi Life Branch Manager)

Respondent	Meriyanti, SE., CT., CFT., NLP™., QWP®, AEPP®, QFE®, AWP., LDP
Interview Result	<p>1. Question : How is the educational approach used by panin Dai-Ichi Life in increasing public understanding of life insurance</p> <p>Answer : we strive to implement a sustainable education strategy that is tailored to the needs and characteristics of the community. Our main objective is not just to introduce products, but rather to provide a thorough understanding of the importance of financial protection through life insurance. These educational activities are realized in the from of seminars, trainings, and financial literacy sessions</p>

	<p>conducted online and offline. In addition, we also work with local communities and educational institutions to expand the scope of our education.</p> <p>2. Question : According to you, which communication channel is most effectively used today?</p> <p>Answer: We see that a multichannel communication strategy is very effective, especially in today's digital era. Apart from agents or marketers, we also actively deliver educational messages through social media, email campaigns, and video content. Platforms such as Instagram, TikTok, and YouTube are very effective in reaching young people, so we develop visual content that is attractive yet still contains important information about life insurance.</p> <p>3. Question : What are the main challenges faced in implementing the education and communication strategy?</p> <p>Answer : Our biggest challenge is the lack of understanding and negative stigma towards insurance. Many still view insurance as something that is not urgent or even unnecessary. In addition, the limited financial literacy in some segments of the society is also an obstacle in delivering information effectively. Internally, limited resources and time also sometimes hinder the implementation of educational activities as a whole.</p> <p>4. Question : Have the strategies that have been implemented shown satisfactory results?</p> <p>Answer : We have seen a good increase in awareness in the community. Many participants of our educational activities said that they only understood the importance of insurance after attending the sessions. Based on our internal evaluation, around 60% of the participants stated that they became more open to the concept of insurance and even considered having one. This shows that our strategy is quite successful, although of course it still needs to be developed further.</p>
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3.1.2. Education Strategy

Panin Dai-Ichi Life utilizes various educational methods to reach out to the public, one way is by organizing workshops and education through social media. Workshops are held in the Surabaya area which is still affordable or close to the Surabaya branch office, which is often done, namely workshops on campuses in the Surabaya area. Panin Dai-Ichi Life focuses on insurance education to the younger generation, especially among students, to raise awareness of the importance of financial planning and financial protection from an early age. Providing education to students is very strategic because they are at a phase of life where they begin to plan for the future and prepare for long-term financial needs. Through a good understanding of insurance, students can be better prepared to face the risk of unexpected needs in terms of health, accidents, and other needs. The workshop involved speakers who are experts in the field of insurance and finance, including representatives of leaders in Panin Dai-Ichi Life Company. Workshop activities usually take the theme of building an empire at a young age, strawberry generation business opportunities, and the role of Gen Z in achieving financial freedom.

Participants are invited to discuss directly about financial protection, real case cycles, and how to choose the type of insurance that suits their needs. This workshop was not only useful for deepening understanding and increasing financial awareness, but also for the participants to identify their needs and understand the process of making effective decisions. Students who participated in the workshop activities can also take internship activities at the Company in addition to gaining knowledge they can also earn income when they succeed in convincing customers to buy insurance products.

The next educational strategy is to develop educational promotional content on social media by presenting information that is useful and relevant to the audience without emphasizing the direct sales aspect. One of the ways applied is to create financial tips, explanations about insurance, insurance benefits, how to manage budgets, save, and invest. The content can be in the form of images or short videos that are simple and easily understood by audience. This kind of educational content introduces Panin Dai-Ichi Life's products in an informative manner, helps build a closer relationship with the audience, and increases their awareness of the importance of insurance.

3.1.3. Communication

Panin Dai-Ichi Life continues to innovate its communication strategy to convey important information about insurance products. One of the key approaches is to understand the specific needs of each individual, and then offer appropriate and relevant solutions. In this way, potential customer can be guided in choosing insurance products that suit their situation and financial goals. This personalized approach helps build a trust-based relationship between the company and the customer. In addition, the canvassing strategy is also used to reach a wider audience. Canvassing not only targets individuals, but also business owners, workers and those who may not realized the importance of insurance protection. With this method, companies can deliver relevant messages according to the needs of each group of people. For business owners, insurance plays a role in protecting their business assets, while for workers or individuals who are just starting out in life, insurance is a solution in planning for the future and providing protection for the future and providing protection for the family from various unexpected risks.

The communication strategy implemented by Panin Dai-Ichi Life demonstrates a structured and comprehensive approach. Every aspect, from direct communication with agents to canvassing methods, is designed to support and complement each other, Providing a unified experience for customers. Such an approach allows the Company to reach various market segments, build a deeper understanding of the importance of insurance protection, and can increase public awareness and trust. The ultimate goal is to expand a loyal customer base and contribute to the Company's long-term success.

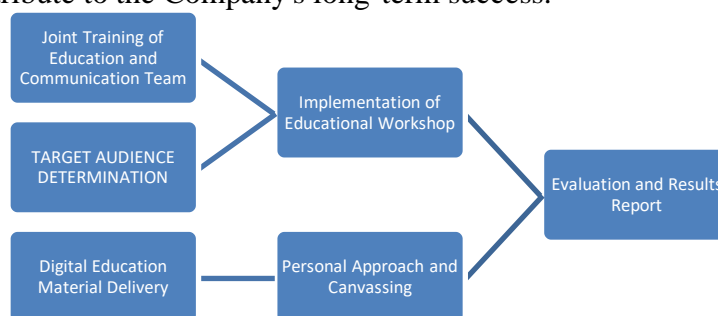


Figure 2. Flow during observation

3.2. Discussion

Panin Dai-Ichi life is one of the insurance service providers that plays an active role in efforts to increase public understanding of the importance of financial protection in Indonesia, with the right education and communication strategy, the company has the main objective to increase public awareness about the importance of insurance, especially the younger generation. Panin Dai-Ichi Life hopes to help people understand the importance of sound financial planning and long-term protection. In the education aspect, Panin Dai-Ichi Life uses a diverse and comprehensive approach, one of the efforts is to hold educational workshops at a number of campuses in Surabaya, a strategic area for this activity because it is in the same area as the Company's branch offices.

The younger generation, especially students, are the main target of this activity because they are at a stage of life that requires more understanding of financial management . The workshop not only provides information but also invites participants to discuss various financial issues, the importance of risk management, financial protection, and choosing insurance that suits their needs [13]. Themes such as "building a business at a young age" and "the role of the younger generation in achieving financial freedom" were designed to attract participants' attention while providing practical insights that could be applied. In addition, students who participated in the workshop were given the opportunity for internships, where they could go through insurance product marketing activities. Panin Dai-Ichi Life also utilizes social media as an effective educational tool, the content presented covers a wide range of topics such as financial tips, insurance benefits, how to save, and investment strategies. Such an approach allows the public to understand the importance of financial protection without feeling overwhelmed by direct promotional messages.

On the communication side, the company adopts methods that emphasize personalization to build close relationships with prospective customers, in this way it can explore individual needs in depth and offer financial solutions that suit their conditions and goals [14]. This approach not only creates confidence but also strengthens long-term relationships with customers. In addition to the personal approach, another strategy is to use a canvassing strategy to reach a wider group of people, through this method the Company can reach segments ranging from workers, to business owners. This strategy allows the Company to deliver information that is relevant to the specific needs of each group such as; business asset protection for entrepreneurs, or family protection for workers. Panin Dai-Ichi Life created a holistic and effective strategy by integrating education and communication approaches. Education through workshops and social media provides deeper insights to the public, while the communication strategy ensures the Company's messages can reach all levels of society.

4. Conclusion

Panin Dai-Ichi Life has successfully implemented an effective education and communication strategy to increase access to information and awareness of the public, especially the younger generation, on the importance of insurance. The education program is carried out through various activities, such as workshops at campuses in Surabaya and the dissemination of informative content on social media that discusses financial management, financial protection, and risk management. Meanwhile, the communication strategy applied involves a personalized approach and canvassing, which allows the company to better understand the specific needs of each individual and offer appropriate financial solutions.

This research contributes by integrating education and communication strategies to improve people's financial literacy and reach diverse audience segments. The results show that innovations tailored to the needs of the community can increase customer loyalty, expand understanding of insurance products, and support sustainable company growth. The uniqueness of this research lies in the integrative approach that harmonizes marketing objectives with efforts to improve financial literacy.

This study has limitations in terms of coverage area, which only focuses on Surabaya, so the results may be less representative of other regional contexts. For future research, it is recommended that the study be expanded to other regions to evaluate the impact of education and communication strategies on improving public understanding of insurance. In addition, future research could also examine the effectiveness of these strategies in various demographic segments in order to design a more inclusive and comprehensive approach.

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