

Analysis of E-Marketing Strategy on Insurance Premium Sales of PT Mandiri AXA General Insurance

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ABSTRACT

In the insurance industry, many insurance companies offer products through print and electronic media. Offers on electronic or online media, can help people to be able to choose products, consult and determine insurance products in real time and quickly. E-Marketing is very helpful for companies to be able to provide several choices of sales services, both through online business and offline business. Sales on E-Marketing strategies or internet-based services can make it easier for customers to be able to use services on a product. Sales through E-Marketing or through internet-based applications can make it easier for potential customers to be able to get information up to date, quickly and efficiently. The objectives of this study are 1) Analyzing the effect of Easy to Use variables on purchasing decisions; 2) Analyze the influence of Information Quality variables on purchasing decisions; 3) Analyze the effect of Trust variables on purchasing decisions; 4) Analyze the influence of E-Service Quality variables on purchasing decisions; 5) Analyze the influence of E-WOM variables on purchasing decisions; 6) Formulate managerial implications that can be applied to sellers in the management of E-Marketing marketing activities. This study uses Structural Equation Modeling (SEM) analysis with Partial Least Square (PLS) that underlies consumers in using the Website application. Respondents are customers who use purchases through internet-based applications / websites. The results showed that Information product, easy to use, e-service quality E-WOM and trust influence purchasing decisions. The priority managerial

implications applied by AXA Insurance to improve purchasing decisions are on the development of the company's E-Marketing, both in terms of information product, easy to use, e-service quality E-WOM and trust.

Keywords: Insurance, Information product, easy to use, e-service quality E-WOM, trust, Purchasing decision, SEM-PLS, Mandiri AXA

INTRODUCTION

In the current pandemic era, many people are switching to online-based purchases or transactions. In the insurance industry, many insurance companies offer products through print and electronic media. Offers on electronic or online media, can help people to be able to choose products, consult and determine insurance products in real time and quickly. Many insurance companies are competing to be able to offer insurance products through electronic media and online media. One of them is to create a website-based application. The marketing process through electronic media and online media, can provide a wide selection of products, product information, consultation with insurance agents in real-time and can send policies quickly. Meanwhile, the increase in the number of gross premiums, assets and investments of the general insurance industry has increased from 2021 to 2022, indicating that there is still a large potential for insurance business development in Indonesia. Data from the

Indonesian General Insurance Association in 2022 explains that there is a growth in the majority of each business line sector, both premiums and claims paid. It can be seen that the highest growth is in the Satellite business line, followed by energy ounce hurrah, property and health insurance. The following table of general insurance growth per business line.

Changes in public behavior can result in many companies marketing insurance products in collaboration with service companies or *Fintech*, through online / intranet media and print media. Marketing through electronic or online media, is a marketing process with electronic technology to market and promote products and services that aim to reach a wider market and maintain relationships with customers and provide customer satisfaction. El-Gohary, et al., (2010) explained that e-marketing has a broader scope than Internet marketing where it only refers to the Internet, *World Wide Web*, and *electronic mail* (e-mail) plus other e-marketing components such as *Intranet*, *Extranet*, and *mobile phone*. E-Marketing can help consumers to be able to provide a wide selection of products to customers, provide convenience in ordering products and can communicate directly to sellers and also get *after-sales-service* and other product programs. Meanwhile, E-Marketing on insurance *channel* sales at the Indonesian General Insurance Association recorded an increase in insurance premiums in 2022 by 2.2% from 2021, although it can be seen *that broker*, *direct marketing* and *agent channels* are still the main choice as insurance channels. This can indicate that there is new potential in the insurance channel, namely digital marketing.

E-Marketing is able to reach consumers in an environment that has not been met by competitors, low-cost electronic business transactions, and direct sales processes without having to go through traditional distribution channels. Nealam Kalla in Manuel (2013). In addition, *e-marketing* is also able to create a dialogue between

companies and consumers, including one of which is sharing program or product information with consumers through Internet-based electronic media such as e-mail or file transfer.

E-Marketing is very helpful for companies to be able to provide several choices of sales services, both through online business and offline business. Sales on E-Marketing strategies or internet-based services can make it easier for customers to be able to use services on a product. Sales through E-Marketing or through internet-based applications can make it easier for potential customers to be able to get information up to date, quickly and efficiently. Internet-based services are very popular among the public. Internet-based sales services can provide information and the closing or selling process easily, quickly, effectively and efficiently. The use of internet-based sales can experience several obstacles, such as, server issues, the latest data services or updates to product information and sales services. Based on the description above, the questions asked are 1) Can the variable of Ease (Easy to Use) in using online applications affect product purchase decisions?; 2) Can Information Quality variables in using online applications influence product purchase decisions? 3) Does the variable E-Service Quality, in using online applications can influence product purchase decisions?; 4) Can the Trust variable in using online applications influence product purchase decisions? 5) Can the E-WOM variable influence the purchase decision of the product?

The scope of this study is limited to analyzing the influence of the strategy of using internet-based sales applications / websites, using Structural Equation Modeling (SEM) analysis with Partial Least Square (PLS) that underlies consumers in using Website applications. Respondents are customers who use purchases through internet-based applications / websites.

METHODS

The design of this study uses a questionnaire prepared based on 5 dimensions of electronic marketing and sent to consumers who have used an online sales application (My-Page) located in the DKI Jakarta area. The questionnaire collection period is carried out from January 2023 – April 2023.

This study used primary and secondary data. Primary Data is data collected and obtained directly by researchers from the source (Sumarwan 2014). The type of data used in research is quantitative data. While the data sources are:

Data Primer

Primary data is data obtained directly. This primary data includes the characteristics of respondents and the amount of use of data-based sales applications used by the author in the form of questionnaires conducted to clients / respondents related to indicators of ease of use of internet-based insurance sales applications in accordance with the list of questions in the questionnaire.

Data Secondary

The secondary data consists of data on the use of internet-based insurance sales applications and internet-based insurance premium sales (Data from the Indonesian General Insurance Association and the Ministry of Communication), journals, literature and policy books relevant to this study.

According to Sugiyono (2009), population is a generalized area consisting of subjects and objects that have certain qualities and characteristics determined by researchers and then drawn conclusions. The population in this study is respondents who have used online-based sales applications in DKI Jakarta.

Sample is a part or proportion of a particular population that is a study or concern (Suharyadi, 2003). The sampling technique uses non-probability sampling which does not provide equal opportunities or opportunities for every element or member

of the population to be selected as a sample. The sample in this study was 250 respondents in DKI Jakarta, this was due to the situation and conditions of the pandemic and budget constraints in conducting interviews in DKI Jakarta Province.

The sampling technique in this study is non-probability sampling by volunteer sampling. The requirements for respondents are consumers who have purchased at least one product from an internet-based application or company website in the last 1 month with the age of ≥ 17 years with the consideration that respondents are adults and able to think rationally and are able to answer questions from researchers. The determination of the number of respondents in this study follows the rule of thumb Hair et al. (2010) which states that the number of samples needed for each estimate of exogenous and endogenous variable parameters is five to ten observations. In this study, the number of indicators or question items was 18. Thus, the number of samples taken was 250 respondents.

The variables in the study, using electronic marketing dimensions in the use of online-based sales applications at PT Mandiri Axa General Insurance electronic marketing dimensions used are:

- Product Information, describes information on types of insurance products, product services, ordering procedures and the process of submitting insurance claims.
- Easy to Use (Ease of use of the application), including obtaining access, insurance services, ordering and the process of submitting insurance claims.
- E-Service Quality describes the process of product information, product ordering, product Live-chat, and the process of shipping insurance policies.
- Trust
- E-WOM includes reviews or opinions regarding the product information service process, product orders and claim submissions that can speed up the insurance service process

The operational definition of a variable is a variable that is formulated based on the characteristics of observable variables. In this study the operational definition includes:

Independent Variable / Electronic Marketing (Independent Variable)

Electronic marketing is one of the marketing distribution channels to the public. One of the electronic marketing distribution channels is digital / online marketing. Digital marketing can make it easier for consumers to buy a product quickly and practically. The dimensions of electronic marketing that will be observed are: (1)

Product Information (Information Product), (2) Ease of Use application (Easy to Use), (3) Electronic Quality Service (E-Service Quality), (4) Trust, (5) Electronic Word of Mouth.

Dependent Variable/ Purchase Decision (Dependent Variable)

Dependent Variable is the process of purchasing insurance products. The indicators are (1), Needs and desires for a product, (2) Desire to try, (3) Stability in a product, (4) Repurchase decision (Martini 2015).

Table 1. Operational Definitions of Variables

Variable	Operational Definition	Indicator
Electronic Marketing (X)		
Product Information	All aspects that can be classified in terms of product information on online sales sites	- Ease of consumers in obtaining information. - Available information according to consumer needs. - Information that can be up to date
Easy to Use (App Ease of Use)	All aspects that can be classified in terms of ease of use of online sales applications.	- Individual interaction with the system is clear <i>and understandable</i> - System usage information is easy to understand - Easy to use system (<i>easy to use</i>)
E-Service Quality	All aspects that can be classified in terms of providing information, ordering products, product delivery, <i>live chat and after sales service.</i>	Convenience in terms of product information, product ordering and online consultation Speed of Q&A response (real time) to consumers Consumer data security
Trust	Trust in both parties will not behave opportunistically by taking advantage of the situation	Know the Product well Provide actual information Provide the best service and provide assistance
Electronic Word of Mouth	Statements made by prospects, customers and actual customers of a product through the internet	There is talk about the product/service with others Positive comments and recommendations from app users Provide information about product types
Purchase Results (Y)		
Purchase Results	Purchasing decision is the process and stages of consumers in making decisions until consumers decide to buy products.	The need and desire for a product Desire to try Steadiness in a product Repurchase decisions

Haryono (2017) explained the definition of the SEM (Structural Equation Modeling) model which is a multivariate analysis technique that allows researchers to test relationships between complex variables to obtain a comprehensive picture of the entire model. SEM can test together, namely the relationship between independent constructs and dependents or the relationship (loading

value) between indicators and constructs (latent). SEM is a statistical model that is able to provide calculated estimates of hypothetical relationships among variables in a theoretical model, either directly or through intermediate variables (intervening/moderating). Structural Equation Modeling-Partial Least Square (SEM-PLS) is one of the classifications of

the Structural Equation Modeling (SEM) method. According to Sarwono (2010) SEM analysis is a combined method of regression analysis, factor analysis, and path analysis. SEM is a multivariate technique that will show how to represent a series or series of causal relationships in a path diagram. SEM analysis is carried out with three kinds of activities simultaneously, namely checking the validity and reliability of instruments (confirmatory factor analysis), testing models of relationships between variables (path analysis) and activities to obtain a model suitable for prediction (related to regression analysis or structural model analysis) (Sugiyono, 2013).

SEM as a multivariate analysis method has been widely used in empirical research in recent years, SEM allows researchers to test complex models by presenting complete solutions by estimating complex relationships between variables. SEM methods can be classified with covariance-based SEM (CB-SEM) and component-based SEM or Partial Least Square (SEM-PLS). According to Latan and Ghazali (2012), PLS is an alternative approach that shifts from a covariance-based SEM approach to a variant-based one. Covariance-based SEMs generally test causality or theory whereas PLS is more predictive model. This theory is reinforced by Haryono (2017) PLS, used to develop theories or build theories (prediction orientation). However, there is a difference between SEM-based covariance based and component-based PLS is in the use of structural equation models to test theories or theory development for prediction purposes. The analytical technique in this study according to Yuniarti (2016) uses the PLS technique which is carried out in two stages, namely: 1) Model conceptualization is the initial stage in PLS-SEM analysis. At this stage, construct domain specifications are carried out, determining question items that represent a construct, data collection, reliability tests, validity tests and determining construct measurement scores. 2) The second stage is to conduct a

structural model test which aims to determine whether there is an influence between variables / correlations between constructs measured using the t test from PLS itself. Indirect coefficient analysis is also examined to see if there is an indirect influence of the variables that have been determined. According to Cook (2020), Path modeling has become the standard for representing social science theories graphically. The validation of path models often involves inferences about concepts such as "customer satisfaction" or "competitiveness" that do not have objective measurement scales. Since such concepts cannot be measured directly, some substitutes, often called indicators, are used to obtain information about them indirectly. The role of path diagrams is then to provide a visual representation of the relationship between the concepts represented by latent variables and indicators.

According to Waluyo (2011), Structural Equation Modeling or SEM is a set of statistical techniques that test a series of relatively complex relationships simultaneously. The complicated relationship is a series of relationships built between one or several independent or dependent variables. Each independent and dependent variable that has a form of factor or construct that can be built from several indicators that are observed or measured directly. SEM is able to analyze latent variables, indicator variables and is able to calculate measurement errors in the model directly (Sugiharto and Sitinjak 2006). The SEM method uses the Partial Least Square approach.

The assessment criteria in PLS are structural models (inner outer) and measurement models (outer model). Furthermore, convergent validity testing was carried out in the evaluation of measurement models (convergent validity), discriminant validity (discriminant validity), composite reliability (composite reliability), and Average Variance Extracted (AVE). For structural model evaluation, R-squared (R²) test and

path coefficient estimation test are carried out.

RESULTS

Initially, the Company was established under the name PT Asuransi Dharma Bangsa in 1961. On October 25, 2011, the Company changed its name to PT Mandiri AXA General Insurance ("MAGI") which is a joint venture between PT Bank Mandiri (Persero) and AXA ASIA. To continue to improve general insurance services to customers and the people of Indonesia, PT Mandiri AXA General Insurance (MAGI) and PT Asuransi AXA Indonesia (AXA General Insurance – AGI) officially merged, after obtaining a merger permit from the Financial Services Authority (OJK). The merger is effective on December 1, 2019 in accordance with OJK Decree Number S-32/D.05/2019 dated November 26, 2019. With the support of AXA's global expertise and Bank Mandiri's extensive business

network, and supported by 10 marketing offices, partner workshops in 85 cities and hundreds of dedicated employees, through the merger process that has been carried out, the Company continues to be committed to providing the best protection solutions in the field of general insurance and can provide many benefits to customers. Carrying the spirit to become the most innovative general insurance company and provide convenience in doing business, AXA Insurance offers a series of protection solutions such as motor vehicle insurance, property insurance, personal accident insurance, travel insurance, transportation insurance, engineering insurance, liability insurance, miscellaneous insurance, sharia insurance, health insurance, trade credit insurance, surety bond, counter guarantee and solutive protection series Other. The following is the organizational structure of PT AXA Mandiri General Insurance.

PT AXA Insurance Indonesia Organization Structure

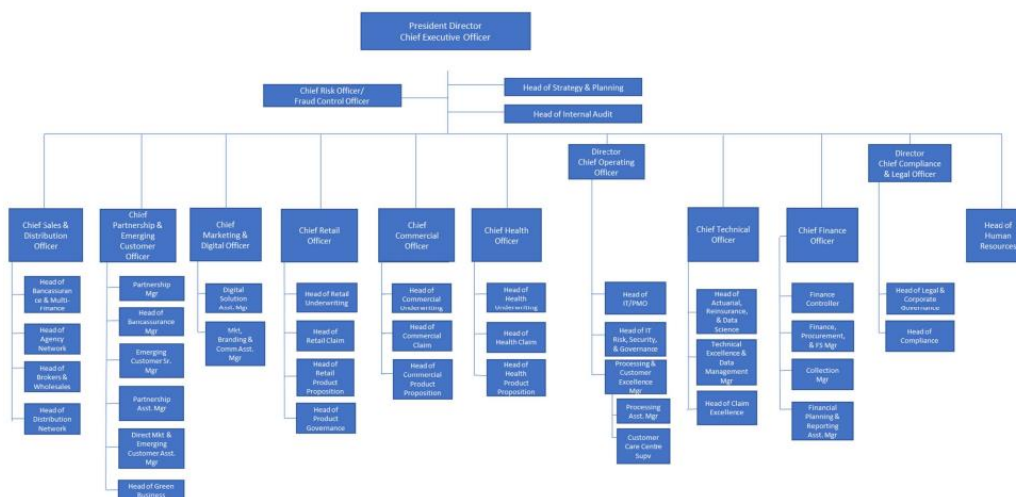


Figure 1 Organizational Structure of PT AXA Mandiri General Insurance

The sample of this study is PT Mandiri Axa Global Insurance customers recorded in 2023 who purchase policies through digital platforms. Almost all respondents were ≥ 17

years old. Questions about the demographics given, namely gender, age, education level, occupation, and monthly income.

Table 2. Customer Demographic Characteristics

Sample Characteristics	Category	Total (n)	Percent (%)
Gender	-Man	66	66.0
	-Woman	34	34.0
Age group	- 17 – 22 years	2	2.0
	- 23 – 28 years	19	19.0
	- 29 – 34 years old	28	28.0
	- 35 – 40 years	32	32.0
	- > 40 years old	19	19.0
Education level	- SMA	11	11.0
	- Diploma	17	17.0
	-Bachelor	64	64.0
	- Postgraduate/Doctoral	8	8.0
Work	- Student	2	2.0
	-Entrepreneurial	46	46.0
	- Private officer	34	34.0
	PNS/Polri/TNI	4	4.0
	- Pegawai BUMN	9	9.0
	-Other	5	5.0
Revenue per month	- < IDR 5,000,000	5	5.0
	- Rp 5.000.000 – Rp 10.000.000	38	38.0
	- > IDR 10,000,000	57	57.0

Andespa (2010) research on gender or gender is often used as a reference to develop marketing strategies because it has a role in determining consumer or customer buying interest. According to Azlina (2019), gender identity is an important component in marketing, but it cannot be a determinant of the success of a product and service received. The example of this study is mostly men with a total percentage reaching almost 66% (Figure 4.1). According to Sumarwan (2011) understanding customer age is important, because customers of different ages will consume different products and services. Customers of different age groups have different needs, desires and understandings for every decision they make. Examples in this study are mostly aged 35-40 years, reaching 32% in the second largest position in the range of 29-34 years reaching 28%. The fewest examples in this study were respondents aged 17-22 years, which is about 2%. These results show that AXA Insurance customers are generally classified as generation Y or millennials

A good level of customer education will influence customers in choosing products and brands (Sumarwan 2011). The level of education will also affect the values he adheres to, the way he thinks, his perspective and even his perception of the decisions of products and services that will be used in the future. In this study, the level

of education was divided into four groups, namely),

Senior High School (SMA), Diploma (D3), Bachelor (S1) and Postgraduate/Doctoral (S2/S3) as seen in Figure 4.3. The sample level of education from this study, the majority of AXA Insurance customers have an education level with a bachelor's degree, which is 64%, while for education the least is found in Senior High School (SMA) at 11%. The results show that most AXA Insurance customers are classified as customers with higher education.

Profession or work reflects a person's social status that can influence the behavior of the person in buying or using a product (Sumarman, 2011). Example work is divided into 6 groups, namely students / students, entrepreneurs, private employees, civil servants / civil servants, employees of SOEs / similar government institutions and others. Based on the results of the study, the most respondents' jobs in this study were private employees. As many as 46% of respondents to this study are entrepreneurs. Respondents of this group, more consider loss insurance a necessity to protect their assets, especially realizing business risks that occur. While the least respondents in this study are still called students / students by 2%.

Economic background is measured from the customer's monthly income information. Monthly income is divided into 3 groups,

namely < IDR 5,000,000; IDR 5000,000–IDR 10,000,000; > IDR 10,000,000. The most monthly income of respondents to this study are customers who have an income of around > IDR 10,000,000, which is 57%. While the number of respondents with monthly income < IDR 5,000,000 is the least at 5%. This shows that most AXA Insurance customers are customers with high income or entering the upper class. This result correlates with the large percentage of respondents' jobs, namely entrepreneurs, whose average income is above average.

Latent variables both exogenous, mediated and endogenous are formed by several indicator variables in the form of statements. Customer perception in this study is described based on respondents' responses described from the results of percentage calculations of statements that reflect each exogenous and endogenous latent variable.

Evaluation of the measurement model (outer model) is carried out to check the validity

and reliability of indicators that measure latent variables. In this study the 10 latent variables are; Information product (X1), Digital Marketing (X2), Trust (Z1), Brand Association (Z2), Percieved Quality (Z3) Brand Loyalty (Z4), and Brand Equity (Y). Composite reliability results that show values above 0.70 are considered good. So to test the level of reliability, Cronbach's Coefficient Alpha is used which indicates how far the items in the study correlate with each other. Cronbach's alpha value ranges from 0 to 1. The closer Cronbach's alpha is to 1.0, the better the reliability of the measuring instrument. In this study, all items had Cronbach's Coefficient Alpha value, all of which were greater than 0.80. The convergent validity calculation aims to find out the instrument items that can be used as indicators of all latent variables. The results of the convergent validity test are measured based on the magnitude of the outer loading factor of the construct indicator.

Table 3. Outer Loading

variable	Outer Loading	Conclusion
<i>Information Product</i>		
IP1	0.949	Valid
IP2	0.963	Valid
IP3	0.95	Valid
<i>Easy to Use</i>		
KPA1	0.975	Valid
KPA2	0.982	Valid
KPA3	0.982	Valid
<i>E-Service Quality</i>		
KPE1	0.988	Valid
KPE2	0.985	Valid
KPE3	0.984	Valid
<i>Trust</i>		
KP1	0.983	Valid
KP2	0.974	Valid
KP3	0.977	Valid
<i>Brand E-WOM</i>		
EWOM1	0.991	Valid
EWOM2	0.98	Valid
EWOM3	0.989	Valid
<i>Purchase Results</i>		
KPB1	0.95	Valid
KPB2	0.889	Valid
KPB3	0.913	Valid

The discriminant validity *test method* compares the square root of average variance extracted (AVE) value of each construct with correlations between other

constructs in the model. AVE value and is valid if it is greater than or equal to 0.5 (Gozali, 2014).

Table 4. Outer model test results

variable	Cronbach's Alpha	Composite Reliability	(AVE) > 0.5	Conclusion
		CR > 0.7		
Information Product	0.951	0.968	0.91	Valid
Easy to use	0.979	0.986	0.973	Valid
E-Service Quality	0.986	0.991	0.972	Valid
Trust	0.977	0.985	0.957	Valid
EWOM	0.986	0.991	0.973	Valid
Purchase Results	0.906	0.941	0.842	Valid

The processing results in table show that all construct reliability and variance extracted values in this study are above 0.70 and 0.50, so it can be concluded that the model in this

study is reliable to use. The results of the SEM-PLS test illustrate the relationship between purchasing decisions and the dimensions of E-Marketing.

Table 5. Research Hypotheses

Hypothetical Relationship	Inner model	t-hit	P-Value	Conclusion
H1.1: Product information affects trust	0.247	2.114	0.000	Influential Significant
H1.2: Easy to use affects trust	0.223	2.130	0.000	Significant Influence
H1.3: E-Service Quality affects trust	0.204	2.166	0.000	Significant Effect
H1.4: E-WOM affects trust	0.787	8.796	0.000	Significant Effect
H1.5: Trust influences Purchasing Decisions	0.072	2.172	0.021	Significant Effect
H1.6: product information influences purchasing decisions	0.5	2.309	0.009	Significant Effect
H1.7: E-WOM influences Purchase Decision	0.072	8.276	0.000	Significant Effect
H1.8: E-Service Quality influences Purchasing Decisions	0.748	5.442	0.000	Significant Effect
H1.9: Easy to Use fights against Purchase Decision	1	3.855	0.000	Significant Effect

The results of testing the relationship of the E-Marketing dimension to the purchase decision above show that

1. Trust increased by 0.247 due to the effect of the variable Information product where if the information product increases by one unit it will increase trust, and vice versa. Product information has a significant effect on purchasing decisions shown by the t-count value (2.114) greater than the t-table (1.96) and p-value 0.00 (<0.05).
2. Trust increased by 0.247 due to the effect of the Easy to Use variable where if Easy to Use increases by one unit it will increase trust, and vice versa. Easy to Use has a significant effect on purchasing decisions shown by the t-count value (2.13) greater than the t-table (1.96) and p-value 0.00 (<0.05).
3. Trust increased by 0.247 due to the effect of the Easy to Use variable where if Easy to Use increases by one unit it will increase trust, and vice versa. Easy to Use has a significant effect on purchasing decisions shown by the t-count value (2.13) greater than the t-table (1.96) and p-value 0.00 (<0.05).

4. Trust increased by 0.787 due to the effect of the E-WOM variable where if E-WOM increases by one unit it will increase trust, and vice versa. E-WOM has a significant effect on purchasing decisions shown by the t-count value (9.796) greater than the t-table (1.96) and p-value 0.00 (<0.05).
5. Purchase Decisions increased by 0.027 due to the effect of the trust variable where if the trust increases by one unit it will increase the purchase decision, and vice versa. Trust has a significant effect on purchasing decisions as shown by the t-count value (2.172) greater than the t-table (1.96) and p-value 0.021 (<0.05).
6. Purchase Decisions increased by 0.5 due to the effect of variable information products where if the information product increases by one unit it will increase purchasing decisions, and vice versa. Product information has a significant effect on purchasing decisions indicated by the t-count value (2.309) greater than the t-table (1.96) and p-value 0.009 (<0.05).
7. Purchase Decision increased by 0.072 due to the effect of the E-WOM variable

where if E-WOM increases by one unit it will increase purchasing decisions, and vice versa. E-WOM has a significant effect on purchasing decisions shown by the t-count value (8.276) greater than the t-table (1.96) and p-value 0.00 (<0.05).

8. Purchase Decisions increased by 0.748 due to the effect of trust variables where if E-Service Quality increases by one unit it will increase purchasing decisions, and vice versa. E-Service Quality has a significant effect on purchasing decisions shown by the t-count value (5.442) greater than the t-table (1.96) and p-value 0.00 (<0.05).
9. Purchase Decision increases by 1 due to the effect of the easy to use variable where if trust increases by one unit it will increase purchase decision, and vice versa. Easy to use has a significant effect on purchasing decisions indicated by the t-count value (3.855) greater than the t-table (1.96) and p-value 0.00 (<0.05).

The results showed that all eight hypotheses (H1.1, H1.2, H1.3, H1.4, H1.5, H1.6, H1.7 and H1.8 and H1.9) were accepted, because they had a t-count greater than 1.96 and a p-value of <0.05 . The dimensions of E-Marketing influence purchasing decisions. This is shown by the t-test values and p-values in both relationships, table 4.19 above describes the inner value of each model on the relationship between E-Marketing dimension variables to purchasing decisions including the following:

This research shows that product information has a significant effect on trust. The ability of AXA Insurance agent information products directly affects how brand trust is built, related to where the previous explanation in the descriptive table explained that the customer is still at the level of recognition / brand recognition. Therefore, the better the agent's information product ability, the higher the level of customer trust formed.

This research is reinforced by Tajudeen Abayomi's (2012) research on insurance companies in Nigeria, where the majority of people have low levels of trust, but the findings reveal that information products are the most profitable marketing tool as a means of communication adopted by insurance companies in the country to increase the level of company brand awareness, as well as Suhelmi (2018) research where information products also determine the success of the company to introduce the Jiwasraya insurance brand. Research by Kania & Luthfiana (2014) also states that information product is stated as the most powerful variable to increase the trust of the Indonesian Ombudsman. Face-to-face interaction is effective for getting feedback from respondents or the community. However, this research is not in line with Keke's research (2015), information products do not have a significant influence on consumer trust in assessing Trisakti STMT, because information products cannot be separated from other integrated marketing communications (IMC) consisting of advertising, sales promotion, personal sales, public relations and direct marketing in their marketing strategies to influence consumer trust.

Easy to use also has a significant effect on trust. The ease of use of Asuransi AXA's digital application (website, social media, and affiliate/partnership platforms) has an influence in terms of increasing consumer trust. The use of digital platforms and websites that are right on target also plays a role in increasing the level of confidence in buying products by consumers. This research is supported by Rustandi and Oktaviani's (2018) research in an effort to build the Binong Jati Knitted Industry Cooperative (KIRBI) brand explaining that the ease of use of applications or platforms is influential to build trust, through websites and digital platforms, so that PT AXA can interact with customers directly so as to create a brand experience that suits

customer wishes while increasing customer confidence in the brand aforementioned.

E-WOM has a significant effect on trust, giving a t-count result greater than 1.96 and a p-value of < 0.05 , so this hypothesis is accepted. This research shows that the power of E-WOM is able to have a significant influence on the formation of AXA Insurance trusts. Prymostka's research (2018) provides an overview of the influence of digital media on the development of life insurance in Ukraine, namely websites and social media which are important means to communicate with consumers and improve company image and insurance trust.

Trust has a significant influence on purchasing decisions. This is in line with research by Nugroho et al (2020), that trust has a positive and significant effect on purchasing skills, in this case students who are the subjects of this study trust companies whose products have appeared on social media and are familiar to them. In relation to this study, it turns out that the trust attached to AXA Insurance has an effect on the formation of purchasing decisions. Customer considerations choose insurance based on trust, not only the presence or absence of large groups, but to the company's performance during its establishment, its ability to pay claims, and others.

Product information has a significant influence on purchasing decisions. This is in line with Juliana's research (2019) stating that product information has a positive influence on purchasing decisions as well as Asif et al. (2015) research states that product information has a positive influence on purchasing decisions, where this study also shows that consumer awareness in deciding to buy certain product information has a positive impact.

E-WOM has a significant influence on purchasing decisions. According to Ariffudin et al (2019) E-WOM has a great influence because recommendations both in a positive response and affect people around and adjust their approach and can foster

long-term relationships with recommended targets, both relatives, relatives, family and friends. E-WOM is important for AXA insurance because it is an extension of agents under AXA insurance, therefore the need to maintain consumers who have used AXA insurance products.

E-Service Quality has a significant influence on purchasing decisions. This is in accordance with research conducted by Prymostka (2018) explaining the success indicators of the performance of insurance companies in Ukraine, namely when insurance companies prioritize digital media services as an effective marketing communication tool. Similarly, AXA Insurance focuses on digital development, not only limited to promotion but service applications through digital platforms aimed at making it easier for customers to obtain information and speed of service through digital applications through social media, websites and applications that can be downloaded on the play store Good service will digitize which is a significant role in building the quality of purchasing decisions from potential customers.

Easy to use also has a significant effect on purchasing decisions. The ease of use of Asuransi AXA's digital application (website, social media, and affiliate/partnership platforms) has an influence in terms of improving purchasing decisions. The use of digital platforms and websites that are right on target also plays a role in increasing the level of confidence in buying products by consumers. This research is supported by Rustandi and Oktaviani's (2018) research in an effort to build a brand of the Binong Jati Knitted Industrial Cooperative (KIRBI) explaining that the ease of use of applications or platforms is influential to build trust, through websites and digital platforms, so that PT AXA can interact with customers directly so as to create a brand experience that suits customer wishes while increasing purchasing decisions.

The findings produced from this study are structured to provide managerial

implications that can be used as E-Marketing strategies from variables that are considered crucial to influence purchasing decisions in AXA Insurance.

E-Marketing has an influence on purchasing decisions. Departing from the success of personal selling from research (Ariffudin, 2018) and Tajudeen Abayomi (2012) which revealed that the face-to-face method is one way to communicate directly with customers and the advantages of this method are not owned by digital technology, especially in anticipating customer reactions, so that agents can immediately adjust their approach and are able to foster long-term relationships with their customers, this is the advantage of personal selling over digital marketing. Therefore, the provision of live chat services can be optimized.

E-Marketing also has a significant influence on purchasing decisions. The role of E-Marketing in this study is important to improve purchasing decisions, even E-marketing also has a significant direct influence on trust so that consumers can determine purchase decisions. Therefore, the development of the company's website must be continuously developed to provide comprehensive information where by visiting the website alone, customers are able to get all the information needed including services, premium simulation calculations, live chat with customer service, or tips about insurance and insurance experience. The completeness of information provided in digital media aims to increase customer exposure to the message conveyed to increase brand awareness. At this stage Brand recognition is the minimum brand level at which repetition of the brand's existence is required. Such as making a company song jingle that is easy to remember to increase customer memory of AXA Insurance, as well as strengthening the AXA Insurance brand association with slogan words in the song.

The results also prove that the E-Marketing variable has a direct effect on trust equity.

This condition also correlates where since the 2020 COVID pandemic, consumer behavior has shifted towards an all-digital one. As many as 70% of respondents in this study agreed to strongly agree that AXA Insurance already has technology features that support its services on digital platforms (social media / digital applications). Therefore, the company must further increase the success of AXA Insurance as an insurance that initiates digitalization in its services to customers. Not only website development, but the speed and ease of access to affordable customer services through social media and even applications that can be downloaded on the Playstore and Appstore platforms. The use of social media that is rife by business people is the use of social algorithms. Social media that has been applied by Asuransi AXA in digital promotion is an effective foundation for trust development, with the social media algorithm method will help sort posts based on the relevance feed of content previously sought by customers. This will make it easier for Asuransi AXA to understand customer response to the extent of the effectiveness of company branding. Effective use of social algorithms, the importance of companies paying attention to content / message content delivered through digital platforms can educate with the help of familiar and interesting images or words that cause a sense of attention to consumers causing trust.

AXA Insurance Opportunity sets its strategy, namely by utilizing the synergy of the Mandiri group which the group company has been established for decades with a large customer portfolio. The strategy of continuous development of product bundling or cooperation through sponsorship via groups is an effective way to increase the awareness of insured customers, for example raising CSR activities with Honda motorcycle clubs or socializing safety riding for motorcycle users, by inserting literacy on the importance of self-protection from rider accidents, and other programs involving

group synergy. Not separated from the group, the level of insurance awareness can also be done by companies by holding literacy in universities, by providing periodic seminars with insurance themes associated with the university's majors such as risk management and insurance law.

AXA Insurance needs to consider other marketing mix strategies to increase brand awareness, namely modifying insurance products sold, not limited to only insurance products commonly sold by general insurance in general, or developing a representative office image to increase customer bonding, the office provides a trustworthy image as general insurance, then the next strategy is propaganda. Propaganda is an important element of purchasing decision creation through marketing strategies, such as E-Marketing, for example at Asia Insurance Firm in Iran. This can be used as an alternative purchase decision development strategy from the E-Marketing strategy, which is also an effective way to increase trust so that consumers can determine purchase decisions. This can be researched for further research development.

CONCLUSION

1. Customer perception of E-Marketing is quite good, where the ability of E-Marketing from the Website / Application is quite capable of representing AXA Insurance in terms of introducing brands, insurance products to convince customers to buy policies.
2. Customer perception of product information is at the brand recognition level, the brand recognition stage where customers already know AXA Insurance products/services before buying an insurance policy. Customer perception about easy to use, knowing the AXA Insurance website/application is easy to use. The perception of E-service quality from the most research results shows that AXA Insurance has offered insurance product services with the right risk guarantee as needed. However, in

terms of response speed, AXA Insurance claim handling must be further improved. Furthermore, the perception of E-WOM Asuransi AXA is good, at the level of like the brands, which is a condition where customers already like the AXA Insurance brand based on the experience they have gained and recommend to relatives and relatives. Furthermore, the perception of trust, with the existence of a website / application that has live chat features and real time video to discuss products is good, it shows AXA's insurance commitment in meeting consumer trust standards to use products.

3. Information product, easy to use, e-service quality E-WOM and trust influence purchasing decisions.
4. The priority managerial implications applied by AXA Insurance to improve purchasing decisions are on the development of the company's E-Marketing, both in terms of information product, easy to use, e-service quality E-WOM and trust

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