AHKAM
Jurnal Hukum Islam dan Humaniora

p-ISSN: 2964-6332
e-ISSN: 2964-6340

Terindeks: Dimensions, Scilit, Lens, Semantic, Crossref Garuda, Google, Base, etc.

https://doi.org/10.58578/ahkam.v4i3.6667

ANALYSIS OF PROMOTION STRATEGY ON PRUCINTA SYARIAH LIFE INSURANCE PRODUCTS THROUGH SOCIAL MEDIA (STUDY AT PT. PRUDENTIAL PRUFURE TEAM BJ8 IN BANJARMASIN)

Nikmah[1], Faridah[2], Ahda Fithriani[3], Faqih El Wafa[4*]
UIN Antasari Banjarmasin, Indonesia
faqihelwafa@uin-antasari.ac.id

Article Info:

Submitted:	Revised:	Accepted:	Published:
May 27, 2025	Jun 25, 2025	Jul 7, 2025	Jul 12, 2025

Abstract

This research explores the promotional strategy for the PruCinta Sharia life insurance product through social media, with a focus on the implementation of Islamic principles in marketing practices at PT. Prudential Prufure Team BJ8 in Banjarmasin. The study is motivated by the central role of ethical strategy in Sharia-compliant insurance, emphasizing the prohibition of dishonest practices such as fraud, deceit, and exploitation. Employing a qualitative descriptive approach, data were collected through interviews with nine informants and analyzed using data reduction, data presentation, and conclusion drawing techniques. The findings indicate that the promotional strategy is carefully designed and centers on leveraging social media to maximize outreach and engagement. Instagram emerged as the most effective platform due to its visual appeal and ability to connect directly with potential clients. The strategy aligns with Islamic ethical standards, emphasizing transparency, honesty, and fairness in the communication of product benefits. The use of social media not only enhances visibility but also fosters trust and relatability among target audiences. The study concludes that ethically grounded and strategically executed social media promotion is key to advancing the reach and credibility of Sharia life insurance products like PruCinta.

Keywords: Promotion Strategy; Sharia Life Insurance; Islamic Marketing Ethics; Social Media; PruCinta

INTRODUCTION

The problem that most people fear is the possibility of premature death. This death is certain, but the problem is time. We do not know when it will come because humans cannot predict it (Nyatanga, 2015). One way to reduce this risk is to transfer or delegate it to another party or business entity. What is meant by Another party or institution is an institution that guarantees if an undesirable event occurs; this institution is known as what is called insurance (Safira et al., 2021). One type of insurance known today is Prucinta Insurance.

PT. Prudential in Banjarmasin is an insurance company that provides risk insurance services. In other words, insurance binds an agreement with the insurer for property (goods) or life through profit sharing according to the agreement of both parties (Guntara, 2016). Many products from PT. Prudential Life Indonesia, one of which is the Prucinta Life Insurance Product. Santoso Poedjosoebroto defined life insurance as an agreement in which the insurer ties up oneself by accepting a premium to pay a certain amount when an uncertain event relates to a person's life or health (Ajib, 2019).

Prucinta is a Sharia life insurance product at PT. Prudential Life Assurance (Prudential Indonesia) provides comprehensive protection during the 20-year membership period against the risk of death and death due to an accident (Fadilah & Lubis, 2023). In addition, this product also provides extension time participation without medical examination due in the form of cash value from the cash value fund at the end of the membership period. Facing competition requires a strict, focused plan to maintain the company's position and the need for strategy (Suvedi et al., 2017). Among them are promotions through the socialization of various products from PT. Prudential Life Assurance in English to the public, because most of the public is not yet familiar with PT. Prudential's products. English and do not know the forms of promotion.

Promotional activities do not produce results directly; in other words, the effects are not immediately visible, but the time needed before a sale occurs, the greater the costs incurred by the company for the activity. Economy, so expected an increase in the number of consumers and finally increasesales. Therefore, the implementation activity promotion for the company is a continuous process (Yuningsih et al., 2020).

Promotion is one of the most important marketing mix elements and is implemented by companies to market products. Promotional activities function as communication between companies and consumers and as a measuring tool to influence consumers in purchasing activities or using services according to their desires and needs (Religia et al., 2023).

A promotion mix is a combination of various channels that can be used to communicate promotional messages to consumers. Channels can be used for advertising, direct marketing, public relations, publicity, personal selling, sponsorship, and sales promotion (Enitilo et al., 2019). In general, the promotional strategies carried out by insurance companies to influence the purchasing decisions of potential insurance participants are advertising, personal selling, sales promotion, and publicity (Surbakti, 2022) (Pratama & M, 2023). However, in the promotional strategy, there is a risk of violations or errors, such as what is offered does not match reality; in addition, in advertisements broadcast through the media, the impression is that the message emphasizes the business side and worldly investment profits, without much worship values (Farma & Umuri, 2020).

Strategy is important and necessary in Sharia insurance as long as the strategy does not involve methods that void, commit fraud, lie, and oppress other parties. Strategy and tactics differ slightly from trickery, which is prohibited in Islam because it involves deception, fraud, and tyranny (Hasan & Safrizal, 2024). As a generation that grew up in a sophisticated era, it is easy to understand why people are obsessed with social media. Social media has the potential to boost various products owned by the company, such as Sharia insurance. Utilizing various social media applications makes it easier to promote Sharia insurance products, especially Prucinta Insurance, which currently has many competitors with various existing companies (Kasmir, 2018).

This study explains the insurance promotion strategy in marketing products to achieve sales targets by promoting because each company has its strategy for attracting potential customers. One way to promote is by advertising. Efforts to attract customer attention are made through persuasive messages in images, videos, or words about the products or services offered by personal selling. Sales efforts are made by a business continuously and deliberately to build and maintain reciprocity with potential customers. Therefore, the purpose of this study is to discuss the analysis of promotional strategies on Prucinta sharia life insurance products through social media at PT. Prudential Prufure Team BJ8 in Banjarmasin.

METHODS

This study used qualitative field research methods. This research used a descriptive qualitative approach. Approach descriptive. This qualitative research describes existing problems based on data or subjects to draw conclusions that apply generally (Sugiyono, 2017). Primary data in This research was obtained from interviews with nine people regarding the promotional strategy for Prucinta Sharia Life Insurance products and the Islamic principles implemented. Prudential in strategy promotion of Prucinta Sharia Life Insurance products.

The location of this research was conducted at PT. Prudential Prufure Team BJ8 in Banjarmasin. Data collection until completion is carried out for three months, namely December 2024 to February 2025. The researcher used interviews as the data collection method. The interviews investigated information or expressions related to opinions and beliefs (Abdussamad, 2021). The type of interview used was a planned or standardized interview. In this research, the researchers met and conducted direct interviews with nine people, namely the Main Commissioner, Marketing Director, Administration, and six other Official Agents. Technique analysis data is a process of systematically collecting data to make it easier for researchers to obtain conclusions. Qualitative data analysis is descriptive and based on the data obtained (Abubakar, 2021).

RESULTS

Prucinta sharia life insurance product promotion strategy through social media implemented by PT. Prudential Prufure Team BJ8 in Banjarmasin focuses on utilizing digital platforms to reach a wider audience, especially the younger generation who are active in cyberspace. In this effort, the company uses various types of educational content that prioritize sharia values, such as videos, infographics, and articles explaining the benefits and principles of sharia that underlie Prucinta products. This content not only aims to introduce products, but also to provide a deeper understanding of Islamic financial planning, so that it can attract the attention of people who have an awareness of the importance of financial protection in accordance with religious principles. The use of social media such as Instagram, Facebook, and WhatsApp allows companies to connect more directly with potential customers and provide relevant information in an easily accessible way.

In addition, PT. Prudential Prufure Team BJ8 also utilizes testimonial-based marketing strategies and collaborations with influencers who have an audience that matches their target market. Customers who have used Prucinta products are asked to share their experiences, so that they can increase the trust of potential customers in the product. In addition, the company also monitors the results of promotions through social media analytics to measure the effectiveness of this strategy, by looking at the level of interaction, such as likes, comments, and shares, as well as the conversion of leads into customers. Despite facing challenges in the form of a lack of in-depth understanding of sharia life insurance products, the continuous efforts in education and transparent communication are expected to strengthen Prucinta position in the sharia insurance market in Banjarmasin. Here are some of the interview points obtained in the research:

Table 1. Some Interview Points at PT. Prudential Prufure Team BJ8

Nu	Question	Answer
1	Can you explain the strategy used by PT. Prudential Prufure Team BJ8 in promoting Prucinta sharia life insurance products through social media?	To promote Prucinta sharia life insurance products, we utilize various social media platforms such as Facebook, Instagram, and WhatsApp. Social media is a very effective means to reach a wider community, especially the younger generation who are more active in cyberspace. We use content that is relevant to sharia values, such as financial education that is in accordance with sharia principles, as well as the benefits that can be obtained from sharia life insurance products.
	Are there any specific strategies used in creating content for social media?	Of course, the content we create is always tailored to the audience we are aiming for. We present easy-to-understand information about Prucinta products, such as life insurance features that prioritize sharia principles, as well as the protection benefits provided. We also regularly create educational content about Islamic financial planning and how this product can be a financial solution that is in accordance with religious principles. We also use short videos and infographics that are more appealing to younger audiences.
	What are the challenges faced in promoting sharia life insurance products through social media?	The main challenge we face is the misunderstanding of sharia life insurance products. Some people still think that insurance products are synonymous with things that are not in accordance with religious principles.

Nu	Question	Answer
		Therefore, we must work hard to educate the public that Prucinta is a product that is truly sharia-compliant, by providing a clear explanation of the underlying basis of sharia law. In addition, we also have to be careful in choosing the language and content material so as not to cause confusion.
	Are there Islamic principles that prudential carries out in the promotional strategy for Prucinta Sharia Life Insurance products through social media at PT. Prudential Prufure Team Bj8 in Banjarmasin?	Islamic principles carried out prudential in the promotion strategy of Prucinta Sharia Life Insurance products through social media at PT. Prudential Prufure Team BJ8 in Banjarmasin has five things, namely: 1) fairness in promotion strategies, 2) trust in promotion, 3) transparent communication, 4) providing clear and communicative information, and 5) building trust through social media.

From table 1 above, it can be concluded that PT. Prudential Prufure Team BJ8 in Banjarmasin implements an effective promotional strategy through social media by utilizing platforms such as Instagram, Facebook, and WhatsApp. By using educational and relevant content, as well as involving influencers and customer testimonials, they managed to reach a wider market and increase public understanding of Prucinta sharia life insurance products. However, the challenge of a lack of understanding of sharia insurance products still needs to be overcome with more education and clarification. Meanwhile, Islamic principles carried out prudential in the promotional strategy for Prucinta Sharia Life Insurance products through social media at PT. Prudential Prufure Team BJ8 in Banjarmasin has five things, namely: 1) fairness in promotion strategies, 2) trust in promotion, 3) transparent communication, 4) providing clear and communicative information, and 5) building trust through social media.

DISCUSSION

Promotion strategy for Prucinta Sharia Life Insurance products through social media (Study on PT. Prudential Prufure Team Bj8 in Banjarmasin)

Data Analysis Related to Prucinta Sharia Life Insurance Product Promotion Strategy through Social Media (Study at PT. Prudential Prufure Team Bj8 in Banjarmasin). This presentation discusses the results of interviews with various informants related to the promotional strategy of Prucinta Sharia Life Insurance products through social media conducted by PT. Prudential in Banjarmasin is analyzed. This analysis combines insights from various sources to understand how this company implements the principles of justice, trustworthiness, and communication in its promotional strategy.

The company pays close attention to fairness in its promotional strategies. They prioritize providing equal opportunities for all groups in society to obtain information about Prucinta Shariah Life Insurance products. This includes implementing the principle of non-discrimination based on race, religion, gender, and other factors. In promotions, fairness includes providing all potential customers with equal opportunities to obtain offers, promotions, or discounts.

The company places trust, integrity, and commitment to providing honest and accurate information to prospective customers as its main foundation. They avoid misleading or incorrect information and always use trusted and accountable sources. In addition, they are always transparent about the costs and benefits associated with Prucinta Syariah Life Insurance products. In a communicative context, PT. Prudential in Banjarmasin actively uses social media to educate potential customers. They ensure that the content is informative, relevant, and by Sharia principles. This step helps increase potential customers' understanding of Prucinta Sharia Life Insurance products and how they can help. In addition, the company responds quickly to customer questions and feedback, creating a positive communicative relationship between the company and its audience.

In this company, all potential customers must have the same rights to receive offers, promotions, or discounts. This demonstrates the company's commitment to providing fair treatment to all groups in society. Fairness in treatment also includes providing offers and prices that meet potential customers' needs without trying to sell products that do not match their profiles or needs. PT. Prudential in Banjarmasin complies with applicable data privacy regulations and has strict procedures for protecting customer data. This reflects the company's commitment to maintaining customer trust and ensuring the security of sensitive data (Pratomo, 2024).

Prudential's promotional strategy for the Prucinta Sharia Life Insurance Product Through The Media Social

In this data analysis, we evaluate the approach and practice of the promotional strategy of Prucinta Sharia Life Insurance products by PT. Prudential in Banjarmasin focuses on Islamic principles such as justice, trustworthiness, and communication (Zikwan & Nahei, 2023).

Prudential Banjarmasin demonstrates a strong commitment to Islamic principles in its promotional strategy. This reflects the company's seriousness in implementing justice and trustworthiness in its business practices.

1. Fairness in Promotion Strategies

   PT. Prudential is committed to providing equal opportunities to all groups in society to access Prucinta Sharia Life Insurance products. They do not discriminate based on race, religion, or social background. They also support social and community activities as a form of social justice, positively contributing to local communities and helping them access financial protection by Sharia principles.

2. Trust in Promotion:

   Prudential emphasizes the importance of honest and open communication in promoting Prucinta Syariah Life Insurance products'sales. They do not use false or exaggerated information regarding the product's benefits. Their authorized agents maintain integrity by treating all potential customers fairly and helping them understand the products that suit their needs and financial capacity.

3. Transparent Communication:

   Prudential uses social media to explain all aspects of the Prucinta Syariah Life Insurance product in detail, including premiums, benefits, and claims procedures. They also provide transparent educational content to prospective customers. This creates customer confidence, as they clearly understand the product they are considering.

4. Providing Clear and Communicative Information

   Prudential uses various formats, such as infographics, video tutorials, and structured articles, to explain its products to diverse audiences. They also answer customer questions directly through social media to ensure a better understanding.

5. Building Trust through Social Media

    Prudential uses social media to share testimonials from customers who have experienced the benefits of its products. They also share success stories and positive customer experiences, which help build trust within the online community.

    Thus, the interview and data analysis results show that the PT. Prudential in Banjarmasin has a comprehensive approach to promoting Prucinta Sharia Life Insurance products that reflect Islamic principles, justice, trustworthiness, and communication (Madjid, 2018). They strive to provide fair, transparent, and ethical services to all potential customers while maintaining integrity and morality in promotional activities. This is also in accordance with Mubarak's research that an honest promotional strategy that provides benefits to others will have a good impact and success in promoting a product (Mubarok, 2017).

CONCLUSION

To introduce and promote the Prucinta Sharia Life Insurance product, PT. Prudential in Banjarmasin has designed a careful promotional strategy focusing on social media marketing. The decision to choose social media as a promotional channel was based on its effectiveness in reaching a wider audience and interacting directly with potential customers. Instagram is the most effective platform because it is suitable for visual content and direct interactions. Overall, PT. Prudential's approach reflects a commitment to fairness, transparency, and ethics in promoting the Prucinta Sharia Life Insurance product. Thus, the company strengthens its position in the Sharia life insurance market and supports the development of a more ethical industry. To promote the Prucinta Sharia Life Insurance product through social media, PT. Prudential in Banjarmasin has implemented a comprehensive and committed approach. They integrate Islamic principles and social values and focus on customer trust in their promotional strategies. Prudential uses social media to promote cooperation and risk-sharing in Sharia insurance. They share success stories and customer experiences, create a sense of togetherness in the online community, and promote positive culture and values within the group. Transparency is key to communicating products through social media. Prudential explains all aspects of the product in detail, provides transparent educational content, and shares customer testimonials that strengthen customer trust.

This study provides a significant empirical contribution to the development of marketing science, especially in the context of sharia-based digital promotion strategies. Empirically, this study shows how the use of social media such as Instagram, Facebook, and WhatsApp can be an effective communication channel in introducing sharia life insurance products to urban communities. The findings in the field show that strategies that prioritize sharia values, financial education, and customer testimonials can increase engagement and trust of potential customers. This contribution enriches the digital marketing literature with a contextual approach, where elements of religiosity and trust are important factors in consumer decisions. In addition, this study provides empirical evidence on the effectiveness of the local marketing team (PRUFURE Team BJ8) in adapting Prudential's global strategy into a local digital-based approach, so that it can be a reference in the practice of promoting sharia financial products in the era of digital transformation.

Based on the research results, it is recommended that further research focus more on (1) comparative analysis of the effectiveness of promotions between various social media platforms, such as TikTok, YouTube, and Instagram, to find out which channels have the most influence on consumer interest in sharia insurance products. (2) Further research is also recommended to examine the perception and level of public literacy towards sharia insurance products in more depth, especially in areas with varying digital penetration. (3) In addition, a quantitative approach with broader statistical analysis can be used to objectively measure the influence of promotional strategies on consumer purchasing decisions. This recommendation is expected to enrich academic and practical understanding in the development of digital marketing strategies for sharia-based financial products in the future.

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