

## Analysis Of Public Relations Strategy In Maintaining Customer Trust: Study at PT. Bumiputera Sharia Life Insurance Kediri Branch

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### ABSTRACT

A state-owned insurance company owned by a State-Owned Enterprise (BUMN) with indications of losses of 13.7 trillion which had a systemic impact on the Indonesian economy. The negative stigma regarding insurance is so difficult to eliminate that it has an impact on public trust in the sharia insurance industry. PT. Bumiputera Sharia Life Insurance Kediri was affected by the national crisis-trust, the result in claims debt costs arised. The purpose of this research is to analyze the public relations strategy of PT. Bumiputera Sharia Life Insurance Kediri in maintaining customer trust. This research is qualitative type using descriptive analysis. The data taken is primary data and secondary data. This research uses case studies that obtain observation data on an object and from various sources such as books, scientific articles, official websites, and data reports on the objects studied. The results of this research explain that strategy public relations used by PT. Bumiputera Sharia Life Insurance, Kediri branch, namely making an apology, stopping marketing until the problem is resolved, encouraging a positive track record, and appointing an unofficial spoke person. The role of strategy public relations PT. Bumiputera Sharia Life Insurance, Kediri branch, still has customers who persist and regularly pay premiums, amounting to 96% of the total number of customers or 2,014 surviving customers.

**Keyword:** Public Relations, Customer Trust, Sharia Life Insurance.

### ABSTRAK

Perusahaan asuransi BUMN milik Badan Usaha Milik Negara (BUMN) dengan indikasi kerugian sebesar 13,7 triliun yang berdampak sistemik terhadap perekonomian Indonesia. Stigma negatif mengenai asuransi begitu sulit dihilangkan sehingga berdampak pada kepercayaan masyarakat terhadap industri asuransi syariah. PT. Asuransi Jiwa Syariah Bumiputera Kediri terdampak krisis-perovalian nasional, akibatnya timbul biaya utang klaim. Tujuan dari penelitian ini adalah untuk menganalisis strategi humas PT. Bumiputera Asuransi Jiwa Syariah Kediri dalam menjaga kepercayaan nasabah. Penelitian ini berjenis kualitatif menggunakan analisis deskriptif. Data yang diambil adalah data primer dan data sekunder. Penelitian ini menggunakan studi kasus yang memperoleh data pengamatan pada suatu objek dan dari berbagai sumber seperti buku, artikel ilmiah, situs resmi, dan laporan data objek yang diteliti. Hasil penelitian ini menjelaskan bahwa strategi humas yang digunakan oleh PT. Bumiputera Asuransi Jiwa Syariah cabang Kediri yaitu meminta maaf, menghentikan pemasaran hingga masalah teratasi, mendorong rekam jejak positif, dan menunjuk orang yang berbicara tidak resmi. Peran strategi humas PT. Asuransi Jiwa Syariah Bumiputera, cabang Kediri, masih memiliki nasabah yang bertahan dan rutin membayar premi, sebesar 96% dari total jumlah nasabah atau 2.014 nasabah yang masih hidup.

**Kata Kunci:** Humas, Kepercayaan Pelanggan, Asuransi Jiwa Syariah.

## Introduction

Disasters or misfortunes are qadha and qadhar from Allah SWT which cannot be avoided because no human being is aware of what disaster will befall them. However, to minimize the risks that have the potential to arise, humans need to always try and make efforts (Atika,2022). One way to minimize disasters or disasters is by using insurance services. Especially life insurance which will protect people when undesirable things happen. Insurance is essentially the preparations made by someone to face a loss or unforeseen disaster suspected or predicted. If loss occurred to someone, then the loss will be covered together or by the insurance company. Insurance is an agreement between two parties, namely the company insurance and policy holders who serve on the basis of premium receipts by the insurance company as compensation (Abdullah, 2018).

Sharia insurance is one of the business activities carried out do it according to sharia principles. Studies on sharia insurance have emerged in the world Islam is interested in study depth what and how to actualize like the concept of sharia economics. Sharia insurance is also called ta'awun insurance, which means helping each other or mutually help. Therefore it can be said that insurance ta'awun basic principle is the basis of sharia which is mutually tolerant towards fellow human beings to build togetherness within alleviate possible disasters. Sharia insurance with the ta'awun principle has begun to develop rapidly in Indonesia in recent years (Effendi, 2016). The following table shows the development of life insurance with sharia principles in the period 2017 to 2021:

**Tabel 1.** Development of Life Insurance with Sharia Principles 2017-2021

No	Information	2017	2018	2019	2020	2021
1	Number of participants	7,489,541	8,692,814	11,953,610	9,501,106	6,602,085
2	Gross contribution (Billion Rp)	11.09	12.66	13.96	15.01	20.65
3	Claim (Billion Rp)	3.50	7.19	9.24	11.57	18.46
4	Investment (Rp billion)	30,40	31.87	34.40	31.57	29.48
5	Assets (Rp billion)	33.19	34.28	37.89	36.17	34.61

Source: OJK, Insurance Statistics

Sharia life insurance branch offices are spread throughout Indonesia, including in the Kediri area. The following is a comparison table between sharia life insurance in Kediri.

**Tabel 2.** Comparative Data on Sharia Life Insurance in Kediri

No	PT. Bumiputera Sharia Life Insurance	PT. Al Amin Sharia Life Insurance
1	Formed in 2002	Formed in 2010
2	There are 50 regional offices	There are 26 regional offices
3	Total Products 9	Total Products 7
4	The website provides more objective information	The density of the information on the website is less objective

Source: Data processed

The existence of PT. Bumiputera Sharia Life Insurance is superior to PT. Al Amin Sharia Life Insurance. The development conditions of Bumiputera Kediri Sharia Life Insurance can be seen from the number of customers as follows.

**Tabel 3.** Number of Customers PT. Bumiputera Sharia Life Insurance 2018-2021

Year	Amount
2018	2488
2019	2536
2020	2298
2021	2104

Source: Observations PT. Bumiputera Sharia Life Insurance Kediri Branch

PT. Bumiputera Sharia Life Insurance Kediri Branch has an increase in the number of customers in 2019. In 2019 it had 2536 customers, however in 2020 customers decreased by 238, the number of customers in 2020 was 2298 customers, meanwhile in 2021 it had 2104 customers, This means that customers will experience a decrease of 194 customers in 2021. So it is important for PT. Bumiputera Sharia Life Insurance, Kediri Branch, has prepared a strategy formula for retaining customers. The decrease in the number of customers is certainly an indication of distrust towards institutions, especially during the pandemic.

In 2019, there was a very serious discussion in Indonesia, where the failure to pay scandal emerged at PT. Asuransi Jiwasraya (Persero), a state-owned insurance company owned by a State-Owned Enterprise (BUMN) with indications of losses of 13.7 trillion which had a systemic impact on the Indonesian economy. The negative stigma regarding insurance is so difficult to eliminate that it has an impact on public trust in the sharia insurance industry. The absence of an increase in customers since

2019 is one form of result of a crisis of confidence because there is a problem that the company needs to fix, while another trigger is claims debt.

**Tabel 4.** Amount of Claims Debt for 2017-2021

Year	Claims Debt
2017	2,165,966,000
2018	1,670,649,000
2019	2,680,799,000
2020	2,620,719,000
2021	4,997,741,000

Source: PT. Bumiputera Sharia Life Insurance Financial Report

Through these conditions, PT. Bumiputera Sharia Life Insurance Kediri Branch needs to maintain the trust of its customers. Trust consider it the best way important in building and maintaining relationships with customers in the long term. Trust a company based on consumer experience and capabilities to have reliable means, comply with regulations and serve interests consumerwell (Lubis et al., 2022).

Customer trust is an emotional reflectionl for trade. Depends on the level of fulfillment of the expected product orservice benefits, as well as levels consistency of expectations and actual results. When customersh expects a service at a certain level and then gets higher service than the hope is that will continue to use the product or the service, then can make customers feel confident (Lutfiani et al., 2022).

PT. Bumiputera Sharia Life Insurance, Kediri Branch, has a public relations strategy, especially regarding overcoming the crisis of customer trust. The following is a table public relations on handling trust PT. Bumiputera Sharia Life Insurance Kediri Branch:

**Tabel 5.** Forms of Public Relations Strategy PT. Bumiputera Sharia Life Insurance

No	Public Relations Strategy
1	Apologize to customers
2	Stop marketing insurance products until the problem is revolved
3	Encourage the company's positive track record
4	Appoint an unofficial spoke person

Source: Observations PT. Bumiputera Sharia Life Insurance Kediri Branch

Establish relationships with various obstacles become very important to contribute to social capital is also important for creation excellence and competitive. Efforts to foster trust society towards company felt it had to be done the relationship with society which is more harmonious in order to form a positive perception if society. This is important in the context of community educational autonomy be one of the stakeholders which has an important role in advancing a company. Connection company with the people of Mermake sure things have to get up straight professional to create a positive image (Syakur & Panuju, 2020).

Several previous studies explain the relationship between public relations and success in retaining customers. Public relations can create better understanding of society towards a company or something existing products and services, so this can grow and instill public trust in a company (Clarista, 2021). The ideal public relations strategy can be: adapt to patterns and trends social communication in order to build quality relevant relationships with the public (Suha, 2021). Mass relationship society and forms of communication other strategies can be controlled, directed, or formed by itself and impact on behavior or a certain perspective. Communication the strategy for each media must be understood based on the perception of the audience using the media because each communication media has different patterns and forms of interaction. A public relations as deputy company, which must be capable communicate various things with the aim of creating increase the company's positive image with strategy public relations which is conducive (Damayanti, 2021). Public relations act as a communicate or organizations, institutions or companies to the wider community, or to other institutions.

This research aims to analyze the public relations strategy carried out PT. Bumiputera Sharia Life Insurance Kediri Branch in maintaining customer trust. Every company certainly needs stakeholders in carrying out its operations. Including the insurance industry, it still needs the community as partners in protecting life risks.

### **Research Methods**

This research is qualitative research using descriptive analysis. In general, qualitative research is a method that focuses on in-depth observation. Qualitative methods in research can produce a more comprehensive study of a phenomenon (Rukin, 2016). Then descriptive analysis is used to provide a description or overview of the research subject based on variable data obtained from certain subject groups. The definition of description itself is a research method by collecting data according to the truth, then the data is compiled, processed and analyzed to provide an overview of the existing problem (Prihatiningsih, 2015).

The data taken is secondary data, namely data that already exists. Secondary data is data obtained by researchers or data collectors indirectly. Indirectly, this is because the data is obtained through intermediaries, namely through other people or documents (Fatihudin, 2015). This research uses case studies, which obtain data from various sources such as books, scientific articles, official websites, and data reports on the objects studied. The data obtained will be recorded, read and processed to help answer problems in the research. Literature activities are a series of activities related to methods of collecting library data, reading and taking notes, and managing research materials (Restu, 2021). The data obtained will be analyzed based on existing literature in books or scientific articles.

## **Results and discussion**

### **1.1 Public Relations Strategy PT. Bumiputera Sharia Life Insurance Kediri branch in Maintaining Customer Trust**

The strategy for handling trust based on Cutlip, Center, and Broom at the point of taking action and communicating cannot be implemented totally due to a shortage of workers. The author also obtained data on the causes of the crisis of trust experienced by customers PT. Bumiputera Sharia Life Insurance, Kediri Branch.

#### **a. Misplacement of Investment Funds**

There are a number of assets that were invested carelessly or prudent, asset management such as purchasing fried shares, which are shares whose prices have been manipulated in such a way by unscrupulous individuals and non-transparent fund reserves by the old management PT. Bumiputera Sharia Life Insurance.

#### **b. Window Dressing**

Financial report engineering (window dressing) where funds are placed PT. Bumiputera Sharia Life Insurance for shares owned by these partners is carried out at prices that have been manipulated so that they have high value. The aim is to show that the performance of PT's Bumiputera Sharia Life Insurance investment portfolio looks good. After these shares entered the portfolio of PT. Bumiputera Sharia Life Insurance is then transacted and controlled by this "individual". Based on the agreement, the shares must appear liquid and have high value. In reality, the transactions carried out are fake and benefit certain individuals and are detrimental to PT. Bumiputera Sharia Life Insurance.

#### **c. Failure to Pay Becomes a Criminal Case**

Failure to pay was made into a criminal case handled by the Supreme Court, detention of a number of names in 2021; Yon Maryono (Former Head

of Sharia Division), Mohammad Irsyad (Former Director of Engineering and Actuarial), Sutikno (Former Director of Marketing), Prasetya M. Brata (Former Director of Human Resources), not only worsened stock market conditions PT. Bumiputera Sharia Life Insurance, capital market enthusiasm declines. Internal company errors which include embezzlement of money that occurred at the head office PT. Bumiputera Sharia Life Insurance, also buying and selling assets where the profits go into the pockets of unscrupulous individuals.

d. Chaotic Market

There is a chaotic market where shareholders flock to withdraw their funds, policy holders submit claims, there are no more new customers who want to buy insurance products. Bumiputera Sharia Life Insurance. At the same time, reserve funds experience freezing when they declare a failure to pay so they cannot use these funds and ultimately third parties and customers cannot access their rights.

e. Insolvency

In accordance with the provisions of OJK Regulation Number 1/PJOK.05/2018 concerning Financial Health for Companies, the company's condition in several years has not been able to meet the requirements for measuring financial health for insurance in the form of a joint venture legal entity. Based on the 2021 audited financial report, the company's assets were recorded at IDR 9.5 trillion and liabilities were recorded at IDR 32.8 trillion. Thus, there is a difference between assets and liabilities reaching IDR 23.3 trillion, the liability or obligation is higher. On the other hand, company management is experiencing dynamics including inappropriate changes in the ranks of directors and commissioners, as well as improvements in terms of asset management and head office fund management.

f. Claims Debt

In 2019 there were claims payments to customers of around IDR 2 trillion but was hampered again due to the Covid-19 pandemic, and the long queue of customers disbursing claims per region where in February 2023 the first stage of payment was made, then the second stage in February 2024.

g. Negative Stigma

IFG must provide protection which is expected to restore trust which was shaken due to cases of failure to pay, one of which is PT Asuransi Jiwasraya (Persero). Currently, it is very difficult to convince people to use sharia insurance because there is a lot of negative stigma about insurance in society. Nevermind prospective customers, even customers who already have a policy at PT. Bumiputera Sharia Life Insurance also expressed its concern if

the claims submitted were not liquid like other companies it knows. The protracted settlement after the case broke with policy holders has disrupted the trust that has been built over years.

PT. Bumiputera Sharia Life Insurance Kediri Branch, regarding the handling of trust refers to the Cutlip, Center & Broom theories, the explanation includes:

a. Defining the problem

The first strategy that must be implemented is defining the problem. Defining the customer's problem regarding the inconvenience experienced must be implemented so that the customer feels appreciated and considered so that in the future the customer does not move to another agency. Defining the problems implemented by PT. Bumiputera Sharia Life Insurance, Kediri Branch, to customers who expressed complaints, an extraordinary session was held on May 27 2022, deciding to continue the business in the form of a mutual/joint business and to form a BPA as a form of seriousness in paying attention to each complaint and following up on existing problems.

b. Planning and program preparation

A series of planning and programming actions by PT. Bumiputera Sharia Life Insurance Kediri Branch is designed to solve the problems that have been defined previously. The preparation of the RPKP program which was then submitted to the OJK by BPA on 9-10 June 2022 has been determined here based on the program needs to be achieved, the program achievements themselves are based on the focus, objectives and scope which are part of the implementation plan developed by PT. Bumiputera Sharia Life Insurance, Kediri Branch.

c. Take action and communicate

Taking immediate action and communicating with customers is crucial for PT. Bumiputera Sharia Life Insurance Kediri Branch carried out the preparation of the RPKP revision by BPA on July 22 2022 and then submitted it to the OJK on August 4 2022, because with good actions and communication it will not cause misunderstandings between customers and PT. Bumiputera Sharia Life Insurance, Kediri Branch. The actions and communications carried out can make it easier for customers to convey questions, suggestions, criticism or complaints.

d. Program evaluation

The final strategy that implemented by PT. Bumiputera Sharia Life Insurance Kediri Branch is a program evaluation where an Extraordinary Session (SLB) held on 29 November 2022-1 December 2022 regarding planning for the first stage of claim payments, which is important to carry out so that it is important to determine whether the objectives have been



achieved and to periodically review the actual performance of the action and communication strategies that have been implemented done before hand and make adjustments if necessary. This strategy can be used as a control mechanism if part of the company or the entire organization does not achieve the goals outlined in the plan then PT. Bumiputera Sharia Life Insurance Kediri Branch can take corrective action to achieve goals such as setting previous plans or in extreme conditions the plan needs to be canceled and formulating a new plan.

Public relations strategy according to Cutlip, Center, & Broom, PT. Bumiputera Sharia Life Insurance Kediri Branch also has various special strategies used to maintain customer trust, namely:

a. Apologize to customers

The strategy of apologizing is a crucial step to prevent negative conditions. On February 18 2023, Irvandi Gustari as Main Director apologized to all policy holders for the delay in claim payments during this time through a press release on the [bumiputerasyariah.co.id](http://bumiputerasyariah.co.id) website, by apologizing to PT. Bumiputera Sharia Life Insurance, Kediri Branch, has the good faith to admit the mistakes that the company has made and is responsible for the ongoing problems. This can straighten out the developing situation where efforts to repair and rebuild customer trust and on the other hand PT. Bumiputera Sharia Life Insurance Kediri Branch can still carry out evaluation efforts on the policies issued.

b. Stop marketing insurance products until the problem is resolved

The next strategy to be implemented PT. Bumiputera Sharia Life Insurance Kediri Branch is stopped marketing insurance products until the problem was resolved on November 9 2021 until now, since the receipt of OJK letter Number S-347NB.2/2021, this PT. Bumiputera Sharia Life Insurance, Kediri Branch aim as a form of full responsibility in focusing on finding a solution and alternative for solving ongoing problems, and implementing these solutions until the problem can really be resolved.

c. Encourage the company's positive track record

Effort protect long-term reputation PT's Bumiputera Sharia Life Insurance Kediri Branch operates encourage the company's positive track record as advanced strategy, where tracks positive record companies owned also have a big role in restoring trust. Such as updates on the website [bumiputerasyariah.co.id](http://bumiputerasyariah.co.id) and social media accounts, Instagram @ajsyariah.bumiputera and Facebook [ajsyariah.bumiputera](https://www.facebook.com/ajsyariah.bumiputera) tracks positive records include winning Excellence In Trusted Insurance Of The Year 2020, The Best Reliable Insurance Company Of The Year 2019, The Best Trusted

Insurance Company In Service & Customer Satisfaction Of The Year 2019 in March 2019, Trusted Business Brand in the Insurance Sector Jiwa in March 2019, The Best Islamic Life Insurance Full Fledge In Risk Management in July 2019, Sharia Financial Inclusion with Posyandu as a medium for education, blood donation and compensation for orphans.

d. Appoint an unofficial spoke person

As previously mentioned, good and effective communication is important in handling customer problems. Customers are definitely waiting for PT. Bumiputera Sharia Life Insurance Kediri Branch to provide an official statement regarding this matter. Therefore PT. Bumiputera Sharia Life Insurance Kediri Branch appointed RM Bagus Irawan, a representative from BPA, on May 27 2022, to be the company spokesperson at the Sidang Luar Bisa (SLB) BPA so that he could convey various responses and statements.

The trust management strategy implemented by PT. Bumiputera Sharia Life Insurance, Kediri Branch, is a strategy that is in line with Islamic values, has no ribawi elements, and does not violate the insurance contract at the beginning of the agreement like appointing an unofficial spoke person, the appointment of an unofficial spoke person was carried out because so far many agents and supervisors have become victims of intimidation and even violence in the field.

## **1.2 The Role of Public Relations Strategy PT. Bumiputera Sharia Life Insurance Kediri Branch in Maintaining Customer Trust**

Trust handling implemented by PT. Bumiputera Sharia Life Insurance Kediri Branch based on trust indicators include:

1. Abilities

a. Funds are managed using sharia principles

The significant difference between conventional insurance and sharia insurance is that funds are managed by PT. Bumiputera Sharia Life Insurance, Kediri branch, complies with sharia principles. PT. Bumiputera Sharia Life Insurance Kediri branch has carried out stages of being able to manage funds using sharia principles in the strategy used where these funds cannot be invested in shares of issuers who have trading/service business activities that are prohibited according to sharia principles, including gambling or activities in the production and distribution of goods. and haram services based on the National Sharia Council of the Indonesian Ulama Council (DSN MUI).

b. Allocation of tabarru' funds

Tabarru' funds deposited by participants PT. Bumiputera Sharia Life Insurance, Kediri branch, is used to help other participants when a risk

occurs. Apart from that, the allocation of tabarru' funds is carried out with elements of mutual assistance and not solely for commercial purposes. Tabarru' is the differentiator and advantage of PT insurance products. Bumiputera Sharia Life Insurance, Kediri branch.

## 2. Benevolence

### a. Make an apology

The company shows its intention to improve the situation regarding customer complaints in order to rebuild customer trust. PT. Bumiputera Sharia Life Insurance, Kediri branch, cannot be separated from responsibility because the company shows its intentions with deep regret for any losses incurred by customers, in this case PT. Bumiputera Sharia Life Insurance, Kediri branch, displays concrete actions taken by the company to improve existing conditions based on customer complaints.

### b. The forfeited funds system does not apply

Contribution funds deposited as tabarru' in sharia insurance are not forfeited even if no claims occur during the protection period. Apart from that, PT. Bumiputera Sharia Life Insurance has also optimized the non-applicability of the forfeited funds system. PT. Bumiputera Sharia Life Insurance Kediri branch, funds that have been paid by the policy holder will remain accumulated in the tabarru' fund which belongs to the policy holder (participants) collectively.

## 3. Integrity

### a. Transparency in management of policyholder funds

Openness of PT. Bumiputera Sharia Life Insurance guarantees the right of all parties to know the process at every stage and guarantees access for all parties to information on policy holder fund management. PT. Bumiputera Sharia Life Insurance, Kediri branch, is implementing all the strategies that have been implemented. Transparency in the management of policy holder funds is the company's effort to maintain its integrity as well as optimize profits for policy holders collectively and individually.

### b. Submit a Corporate Financial Restructuring Plan (RPKP) document to the OJK

Submitting a Corporate Financial Restructuring Plan Document (RPKP) to the OJK as the company's effort to maintain its integrity as well as a benchmark for the company's efforts to resolve current problems, where the RPKP is divided into 3 phases, namely rescue, health and transformation. This RPKP was finally approved by the OJK after being submitted seven times by PT. Bumiputera Sharia Life Insurance.

c. Establishment of BPA (Badan Perwakilan Anggota)

The formation of a BPA (Badan Perwakilan Anggota) which determines rescue measures, including claim discounts/haircuts, conversion from long-term insurance claims to liabilities, as well as the sale of assets to pay customer claims, with this assessment from the BPA it can later be concluded whether the strategy used has been running effectively and efficiently or is there a strategy that needs to be reworked. This BPA is a representative of policy holders, agent associations and labor unions from various regions who serve as supervisors and conveyers of aspirations.

Public Relations PT. Bumiputera Sharia Life Insurance, Kediri branch, is required to be able to carry out discussions using language that is straight forward and easy to understand well. Companies can implement various efforts to handle customer complaints, including:

- a. All employees are required to have an attractive, clean and neat appearance.
- b. Employees are required to know the ethics of communicating with customers.
- c. Employees must have accuracy and speed in providing services.
- d. Employees must have broad knowledge and insight.
- e. The service provided must be correct and must not be late.
- f. Have an effort to always understand customer needs.
- g. Increasing employee capabilities.
- h. There are good facilities to provide customer comfort.
- i. Providing confidentiality guarantees regarding customer privacy (Ikatan Bankir Indonesia, 2015).

Based on this explanation, it can be seen that trust management has been implemented PT. Bumiputera Sharia Life Insurance, Kediri branch, has passed the stages of ability, benevolence and integrity. In the benevolence stage regarding the apology, the customer also feels satisfied with the ability and good faith provided by PT. Bumiputera Sharia Life Insurance Kediri branch, because of this the company also considers the halal and haram strategies used as a form of integrity from PT. Bumiputera Sharia Life Insurance Kediri branch, and always adheres to the principles of monotheism, world-afterlife orientation, competence and ethical behavior implemented by the company. In connection with the implementation of the trust strategy in this matter, the strategy implemented can run well and all activities will receive the blessing of Allah SWT.

## Conclusion

The public relations strategy used by PT. Bumiputera Sharia Life Insurance, Kediri branch, namely making an apology, stopping marketing until the problem is

resolved, encouraging a positive track record, and appointing an unofficial spoke person. Planning for handling trust by applying aspects to PT. Bumiputera Sharia Life Insurance, Kediri branch, is also trying to prevent or minimize a decrease in trust from returning customers. PT. Bumiputera Sharia Life Insurance, Kediri branch, has customers who persist and regularly pay premiums, amounting to 96% of the total number of customers or 2,014 surviving customers.

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