



The Impact of Public Relations, Personal Selling, and Brand Image on the Decision to Join: An In-Depth Analysis

John Calvin Mulyanto*, Ike Kusdyah R, Yunus Handoko

Institut Teknologi & Bisnis Asia Malang, Indonesia

Email : johncmulyanto@gmail.com

DOI: <https://doi.org/10.61987/jemr.v4i5.1175>

ABSTRACT

Keywords:

Public Relation,
Personal Selling,
Brand Image, and
Costumer Decisions

*Corresponding Author

This study investigates the influence of Public Relations, Personal Selling, and Brand Image on customer decisions to join YDK Group Indonesia in Surabaya-Bali. Utilizing a quantitative approach, the research sampled 40 customers through saturated sampling and employed multiple linear regression analysis with SPSS version 25. The results indicate that Public Relations and Personal Selling did not significantly affect customers' decisions, contrary to previous studies. However, Brand Image was found to have a significant positive impact, confirming its crucial role in customer decision-making. The simultaneous effect of Public Relations, Personal Selling, and Brand Image on customer decisions was also significant, marking this research as the first to demonstrate the combined influence of these factors in the context of non-sharia life insurance. The findings highlight the importance of a comprehensive approach, integrating these variables, to enhance customer acquisition and retention strategies. This research contributes to the literature by providing actionable insights for insurance companies, especially new and emerging players, in shaping effective customer engagement strategies and building trust in a competitive market.

Article History:

Received: June 2025; Revised: July 2025; Accepted: August 2025

Please cite this article in APA style as:

Mulyanto, J. C., R, I. K., & Handoko, Y. (2025). The Impact of Public Relations, Personal Selling, and Brand Image on the Decision to Join: An In-Depth Analysis. *Journal of Educational Management Research*, 4(5), 2003-2015.

INTRODUCTION

The importance of insurance in today's world cannot be overstated, especially in the wake of the COVID-19 pandemic. Many people have lost loved ones or faced significant financial challenges due to unforeseen events. As a result, Indonesians are increasingly recognizing the need for insurance to protect themselves and their families. Insurance provides a safety net, offering financial protection in case of unexpected situations such as accidents, illness, or natural disasters. The pandemic highlighted the vulnerability of individuals and families, making insurance a crucial tool for ensuring economic stability

and peace of mind. According to YDK Group Indonesia (2025), the growing awareness around the need for insurance is indicative of the importance of these products. This research, focusing on the factors influencing individuals to join an insurance company, will explore how public relations, personal selling, and brand image contribute to the rising interest in insurance.

The insurance industry faces numerous challenges in engaging new customers, particularly in emerging markets like Indonesia. One of the primary issues is the lack of understanding about the significance of insurance. Many individuals are still unfamiliar with the concept of financial protection, leading to a lower adoption rate. Furthermore, the unpredictable nature of economic conditions, such as inflation and job instability, compounds the problem. During the COVID-19 pandemic, many were forced to make difficult choices regarding their finances, and without adequate insurance coverage, these individuals were left vulnerable. The challenge of convincing people to invest in insurance products remains prevalent, as there is a general perception that insurance is not a priority. This research seeks to address these issues by analyzing the factors influencing individuals' decisions to purchase insurance.

In Indonesia, the insurance market has seen significant shifts post-COVID-19, with more people seeking financial security amid economic uncertainty. However, despite the growth in awareness, many insurance companies face difficulties in establishing trust and a strong customer base. YDK Group Indonesia, a rising player in the industry, has been striving to capture the attention of potential customers through various strategies such as public relations campaigns, digital innovations, and personal selling techniques. The rise in digital platforms, such as the introduction of the "VEGA" app (YDK Group Indonesia, 2025), illustrates the company's attempt to modernize the customer experience. Furthermore, the impact of personal selling techniques such as group selling and relationship-building efforts cannot be overlooked. However, these efforts are not without challenges, as customer loyalty and trust remain difficult to establish in a competitive marketplace.

Previous research has explored various factors that influence customers' decisions to purchase insurance. Studies by Tjiptono (2015) and Kotler & Keller (2016) have emphasized the importance of financial protection and future planning as motivating factors. Additionally, research by Asiah & Yusrizal (2023) discusses the role of personal selling techniques in increasing insurance sales. Personal selling, according to Zebua & Syahriza (2021), plays a crucial role in influencing customers' decisions, particularly in the context of life insurance. However, most studies have focused on either conventional or sharia-based life insurance, leaving a gap in understanding the dynamics of non-sharia insurance markets. This research fills this gap by focusing on the

non-sharia life insurance market, specifically the role of personal selling in shaping customer decisions in companies like YDK Group Indonesia.

While much of the existing research has focused on personal selling and brand image, there is limited exploration of how these elements interact within the context of emerging insurance agencies. For instance, Zebua & Syahriza's (2021) study primarily addresses personal selling's impact on customer decisions in the context of sharia insurance. Similarly, studies by Fatriona et al. (2025) and Yosua (2021) utilized SPSS as a primary tool for data analysis, with results showing significant effects of public relations, personal selling, and brand image on insurance adoption. However, these studies have failed to comprehensively integrate all three factors in their analysis, especially in the context of newer insurance companies like YDK Group Indonesia. The contribution of this research lies in its holistic approach, combining public relations, personal selling, and brand image to assess their collective influence on customer decisions.

This research brings new insight by focusing on how the combination of public relations, personal selling, and brand image can influence customer decision-making within non-sharia life insurance markets. While previous studies have looked at these factors in isolation, few have addressed their cumulative effect in an emerging market context. The unique contribution of this research lies in the application of SPSS for data analysis combined with a saturation sampling technique, given the finite number of customers at YDK Group Indonesia (n=40). This study will provide valuable insights into how newer insurance companies can strategically leverage these factors to enhance customer acquisition and retention, especially in uncertain times.

The central research problem of this study is to investigate how public relations, personal selling, and brand image contribute to the decision-making process of prospective insurance customers. Specifically, this research seeks to understand how these three factors interact to influence the decision to purchase non-sharia life insurance. The argument put forth is that while each factor plays a role independently, their combined effect has a more profound impact on the customers' willingness to invest in insurance. By examining the current practices of YDK Group Indonesia, this research aims to provide actionable insights for insurance companies looking to increase their market share and build customer trust.

This research aims to contribute to the existing body of knowledge on the factors influencing customer decisions in the insurance industry, particularly in non-sharia life insurance markets. Through an exploration of public relations, personal selling, and brand image, this study will offer a comprehensive understanding of how these elements can be leveraged to

increase insurance adoption. The findings will be especially valuable for new and emerging insurance companies like YDK Group Indonesia, providing them with a framework for improving their customer engagement strategies. Ultimately, this research will offer a fresh perspective on how to build customer loyalty and trust in an increasingly competitive and uncertain economic environment.

RESEARCH METHOD

The research used here is quantitative research, according to Arikunto (2010) quantitative research is research that uses a lot of numbers, starting from data collection and interpretation, to the presentation of research results. The population used in this study is 40 customers who use products from YDK Group Indonesia in Surabaya and Bali. The research population is shown in Table 1 below:

Table 1. Research Sample

Numb	Insurance Coverage:	Number of Customers in Surabaya (People)	Number of Bali Customers
1	Smile Medika Ultima X	7	5
2	SPI (Smile Pro Infinite)	10	9
3	SURE (Smile Ultima Term Life)	3	2
4	Smile Kid Insurance	1	1
5	FORTIFY (Pure Digital Life Insurance)	2	0
	Amount	23	17
	Total	40	

Source: Secondary data managed by researchers 2025

This study employed a saturated sampling technique, meaning the number of samples drawn from the population is referred to as the sample size. To use this sampling technique, the sample must be truly representative of the population. This study sampled all 40 YDK Group Indonesia customers in Surabaya, Bali. Data collection was conducted using a Likert scale, commonly used in qualitative research. Data processing used multiple linear regression with SPSS Version 25.

RESULT AND DISCUSSION

Result

Multiple Linear Regression Equation Model

The Multiple Linear Regression Equation Model can be seen in the following table:

Table 2. Multiple Linear Regression Results

		Coefficients ^a				
		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.084	1.392		1.497	.143
	Public Relation	.067	.112	.107	.598	.554
	Personal Selling	.259	.129	.377	2.005	.052
	Brand Image	.320	.152	.432	2.105	.042

a. Dependent Variable: Customer Decision

Source: Processed data, 2025

Based on the results of the multiple linear regression above, the multiple linear regression model with three independent variables, namely Public Relations, Personal Selling, and Brand Image, and the dependent variable, customer decisions, can be stated as follows:

$$Y = 2,084 + 0,067 X1 + 0,259 X2 + 0,320 X3$$

Note:

Y = Customer Decision

a = Constant Value

X1 = *Public Relation*

X2 = *Personal Selling*

X3 = *Brand Image*

Based on the model above, it is known that:

1. With a constant value of 2.084, we can see that if all independent variables, namely Public Relations, Personal Selling, and Brand Image, are set to zero, then the value of the dependent variable, customer decision, will be 2.084.
2. The coefficient of the Public Relations variable is (0.067). This coefficient indicates that every 1-unit increase in the Public Relations variable will increase the dependent variable by 0.067 units, assuming other variables remain constant.
3. The coefficient of the Personal Selling variable is (0.259). This coefficient indicates that every 1-unit increase in the Public Relations variable will increase the dependent variable by 0.259 units, assuming other variables remain constant.
4. The coefficient of the Brand Image variable is (0.320). This coefficient indicates that every 1-unit increase in the Brand Image variable will increase the dependent variable by 0.320 units, assuming other variables remain constant.

Simultaneous Test (F Test)

Table 3. F Test Results

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	676.914	3	225.638	43.888	.000 ^b
	Residual	185.086	36	5.141		
	Total	862.000	39			

a. Dependent Variable: Customer Decision

b. Predictors: (Constant), Brand Image , Public Relation, Personal Selling

Source: Processed data, 2025

Based on the table above, it can be seen that the F value is 43.888 with a significance level of 0.000 or less than 0.05. This indicates that there is a simultaneous influence of variables between Public Relations, Personal Selling, and Brand Image that is significant on the customer's decision to join YDK Group Indonesia.

Partial Test (T-Test)

Table 4. T-Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	2.084	1.392		1.497	.143
	Public Relation	.067	.112	.107	.598	.554
	Personal Selling	.259	.129	.377	2.005	.052
	Brand Image	.320	.152	.432	2.105	.042

a. Dependent Variable: Customer Decisions

Source: Processed data, 2025

Based on the figure above, it can be seen that both independent variables are significant at a 5% significance level, or $\alpha = 0.05$. This can be seen in the significance level column.

1. The p-value > t-test, or a significance of 0.554, is greater than 0.05. Therefore, it can be concluded that H0 is accepted, meaning that Public Relations has no significant effect on customer decisions.
2. The p-value > t-test, or a significance of 0.052, is greater than 0.05. Therefore, it can be concluded that H0 is accepted, meaning that Personal Selling has no significant effect on customer decisions.
3. The p-value > t-test, or a significance of 0.042, is less than 0.05. Therefore, it can be concluded that H0 is rejected, meaning that Brand Image has a significant effect on customer decisions. Furthermore, the positive sign

on the coefficient indicates that each increase in the Brand Image variable will increase the likelihood of a customer's decision to join YDK Group Indonesia Surabaya-Bali.

Results of the Coefficient of Determination (R²) Test

In a regression model, the contribution of the independent variables explains the variation in the dependent variable. To determine and estimate the extent or significance of the overall influence of the independent variables, a coefficient of determination (R²) test is performed. The results of the determination test are presented in the table on the next page as follows:

Table 5. Coefficient of Determination

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.886 ^a	.785	.767	2.267

a. Predictors: (Constant), Brand Image, Public Relation, Personal Selling

b. Dependent Variable: Customer Decision

Source: Processed data, 2025

Based on the regression results above, the R-squared value is 0.785, indicating that 78.5% of the variance in the dependent variable is explained by the independent variables. The remaining 21.5% is attributed to other factors not accounted for in this model, beyond Public Relations, Personal Selling, and Brand Image.

Turning to the impact of each variable, the results reveal an interesting finding regarding Public Relations (X1). Contrary to expectations and prior studies by Priyadi & Rani (2020) and Saputro (2024), the quality of Public Relations at YDK Group Indonesia does not significantly affect customers' decisions to join the company. This suggests that the public relations strategies employed by YDK Group Indonesia in Surabaya-Bali may not be as influential in shaping customer decisions as anticipated.

Similarly, Personal Selling (X2) showed no significant effect on customers' decisions, a result that diverges from the findings of Zebua & Syahriza (2021), Asiah & Yusrizal (2023), and Wijastuti & Hamzah (2024), who concluded that personal selling plays a vital role in influencing customers' insurance choices. This highlights the possibility that personal selling techniques, while critical in many markets, may need further refinement or

adaptation to effectively sway prospective customers in this particular context.

However, the Brand Image variable (X3) yielded a significant and positive effect on customers' decisions to join YDK Group Indonesia Surabaya-Bali. This finding aligns with the research of Yusta et al. (2021) and Hayani et al. (2024), emphasizing that a strong and positive brand image can significantly boost customer trust and their likelihood of choosing to engage with an insurance provider. When YDK Group Indonesia's brand is perceived positively, customers are more inclined to make the decision to join.

In a groundbreaking finding, the simultaneous influence of Public Relations (X1), Personal Selling (X2), and Brand Image (X3) on customers' decisions to join YDK Group Indonesia Surabaya-Bali proved to be significant. This comprehensive result has not been demonstrated in previous studies, marking this research as the first to reveal that these three factors collectively impact customer decisions. This breakthrough suggests that a holistic approach, integrating these variables, could provide a more effective strategy for customer acquisition and retention. As such, this study can serve as a valuable reference for future research in different locations, using the same variables, to further validate and expand on these findings.

Discussion

This study aimed to examine the influence of Public Relations (X1), Personal Selling (X2), and Brand Image (X3) on customers' decisions to join YDK Group Indonesia in Surabaya-Bali. The results of the analysis provide valuable insights into how these three factors interact and affect customer behavior in the insurance market.

The findings indicate that Public Relations (X1) and Personal Selling (X2) did not have a significant effect on customers' decisions to join YDK Group Indonesia, a result that contrasts with earlier research by Priyadi & Rani (2020) and Saputro (2024), which found Public Relations to be a crucial element in shaping customer decisions. This outcome suggests that while public relations efforts, such as media outreach and social engagement, are typically integral in building customer trust, they might not be as influential in this particular context. This could be attributed to various factors such as the specific strategies implemented by YDK Group Indonesia, the limited public exposure in areas outside the urban centers, or the growing reliance on digital platforms like the "VEGA" app for customer interaction. Thus, despite the emphasis on Public Relations, its impact might be weaker due to the changing dynamics of customer engagement, especially with digital-native generations.

Similarly, the lack of significant influence from Personal Selling (X2) further deviates from the expectations set by earlier studies, including those by

Zebua & Syahriza (2021) and Asiah & Yusrizal (2023). These studies indicated that personal selling has a direct and substantial impact on customer decisions. The discrepancy in findings could be due to a variety of reasons, such as the evolving nature of personal selling in an increasingly digital environment or the need for agents to develop a more personalized approach to connect with prospective clients. Furthermore, hard selling tactics may be less effective in today's market, as consumers increasingly seek more authentic and less pressurized sales interactions. Personal selling's role, although still significant, may require adaptations to cater to the evolving preferences of customers in emerging markets.

On a positive note, the study highlights the strong and positive influence of Brand Image (X3) on customers' decisions to join YDK Group Indonesia. The findings align with research by Yusta et al. (2021) and Hayani et al. (2024), reinforcing the idea that a well-established brand image fosters trust and encourages customers to commit to a service provider. For YDK Group Indonesia, a positive brand image is a powerful tool in attracting customers, as it signals reliability, quality, and consistency. This finding underlines the importance of building and maintaining a strong brand identity that resonates with the target audience.

In a significant breakthrough, the study found that Public Relations, Personal Selling, and Brand Image simultaneously had a significant impact on customers' decisions. This discovery has not been observed in previous research, making this study a pioneer in demonstrating how these three factors collectively influence insurance purchasing decisions. This finding suggests that a multifaceted approach, combining robust public relations efforts, personalized selling techniques, and a strong brand presence, is essential for maximizing customer acquisition. Future insurance companies, especially emerging ones like YDK Group Indonesia, can benefit from a strategy that integrates all three variables to create a holistic and persuasive customer engagement strategy.

The results of the regression analysis also emphasize the importance of understanding the nuances of each variable's impact. Public Relations and Personal Selling alone may not be enough to significantly alter customer decisions, but when combined with a positive Brand Image, they create a more compelling case for customers to make the decision to join an insurance company. This highlights the necessity for insurance providers to adopt an integrated marketing approach that aligns these variables to maximize their collective influence. Therefore, this study contributes significantly to the literature by providing a comprehensive framework that insurance companies can use to enhance their customer acquisition strategies.

The implications of these findings are substantial for both practitioners and academics. For YDK Group Indonesia and other similar insurance companies, the study suggests that brand management and strategic communication should be prioritized. Additionally, the development of personal selling techniques that emphasize relationship-building rather than hard selling could yield more sustainable long-term customer engagement. Finally, the study calls for further research in different geographical contexts and other insurance sectors to validate the findings and explore other variables that may influence customer decisions.

CONCLUSION

Based on the results and discussion of this research, the following conclusions can be drawn: Public Relations (PR) and Personal Selling do not significantly impact customers' decisions to join YDK Group Indonesia in Surabaya-Bali. However, Brand Image has a significant effect on customers' decisions, showing that a positive brand image plays a crucial role in influencing customer behavior. Moreover, the combined influence of Public Relations, Personal Selling, and Brand Image is significant, making this study the first to demonstrate the collective impact of these factors on customer decisions in this context.

The implications of this research highlight that understanding the relationship between Public Relations, Personal Selling, and Brand Image is key to maximizing customer acquisition in the insurance sector. By optimizing these elements, YDK Group Indonesia can enhance its chances of attracting more customers. This study also serves as a valuable reference for future research that aims to further explore these dynamics.

However, one limitation in this study is that the survey questions were not universally understood by all respondents, leading to varying interpretations. This discrepancy may have affected the consistency of responses and introduced bias.

For YDK Group Indonesia, several key improvements are recommended. First, the Public Relations strategy should be strengthened, with a more diverse promotional approach beyond social media, including television, print media, and outdoor advertising. This would help reach a wider audience, especially those unfamiliar with the brand.

Second, Personal Selling practices need refinement. Insurance agents should avoid hard-selling tactics and instead build relationships by positioning themselves as empathetic listeners who understand the customers' needs. By fostering trust and offering tailored solutions, agents can enhance the customer experience and satisfaction. Additionally, training agents on using technology

would be crucial for improving their efficiency and engagement with customers.

Lastly, YDK Group Indonesia should consider expanding its operations to rural areas. Currently, the company is concentrated in major cities like Surabaya, Bali, and Jakarta, leaving rural populations underserved. Expanding to these areas would provide greater accessibility and convenience for potential customers in remote locations.

Finally, the company's digital platforms, such as the ORION and VEGA apps, have experienced occasional errors. Regular updates and maintenance are essential to ensure these tools function smoothly, providing seamless service to users and avoiding frustration.

REFERENCES

- Aaker, David A. (2025). *Aaker on Branding: The Playbook to Building Strong Brands* (2nd ed.). New York: The Free Press.
- Al-Ishaqi, A.M. (2024, 24 Juli). *Indonesia Re Incar RBC 200% Hingga Akhir 2024*. Diakses pada 18 Maret 2025, dari <https://finansial.bisnis.com/read/20240724/215/1785154/indonesia-re-incar-rbc-200-hingga-akhir-2024#:~:text=Berdasarkan%20regulasi%20OJK%2C%20RBC%20minimal,a suransi%20dan%20reasuransi%20adalah%20120%25>
- Amalia, H.A. (2025, 17 Maret). *MSIG Life (LIFE) Bayarkan Klaim Sebesar Rp 752 Miliar Sepanjang 2024*. Diakses pada 20 Maret 2025 dari artikel ilmiah <https://investor.id/finance/392344/msig-life-life-bayarkan-klaim-sebesar-rp-752-miliar-sepanjang-2024>
- Arikunto, S. (2010). *Prosedur penelitian: Suatu pendekatan praktik*. Jakarta: Rineka Cipta.
- Asiah, S. dan Yusrizal (2023). Implementasi Strategi Personal Selling bagi Agen Asuransi. *Jurnal Kajian Ekonomi dan Bisnis Islam*, 4(1), 218-228.
- Clarista, Y dan Wijaya, L.S. (2021). Analisis Strategi IMC Public Relationspt Asuransi Binagriya Upakara Semarang untuk Meningkatkan Penjualan Produk Asuransi di Masa Pandemi. *Jurnal Public Relation*, 2(1), 43-64.
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative, and mixed methods approaches* (4th ed.). SAGE Publications.
- Cutlip, S. M., Center, A. H., & Broom, G. M. (2006). *Effective public relations* (9th ed.). Upper Saddle River, NJ: Pearson Prentice Hall.
- Fatriona, H., Handoko, Y., & Rachmawati, I. K. (2025). *PENGARUH CITRA MEREK , KUALITAS PRODUK DAN PERSONAL SELLING TERHADAP KEPUTUSAN*. 15(1), 102–111.

- Fishbein, M., & Ajzen, I. (2009). *Predicting and Changing Behavior: The Reasoned Action Approach*
- Ghozali, I. (2018). *Aplikasi analisis multivariate dengan program IBM SPSS 25 (Edisi ke-8)*. Badan Penerbit Universitas Diponegoro.
- Grunig, J. E., Dozier, D. M. (2012). *Excellent public relations and effective organizations: A study of communication management in three countries (2nd ed.)*. Mahwah, NJ: Lawrence Erlbaum Associates.
- Hayani, N.S. dkk (2024). Pengaruh *Brand Trust* dan *Brand Image* Terhadap Loyalitas Nasabah dalam Menggunakan Asuransi Jiwa pada AJB Bumiputera 1912 Medan, *Jurnal Kajian Ekonomi dan Bisnis Islam*, 5(3), 1175-1187.
- Jones, R. (2021). Personal selling and its impact on insurance sales. *Insurance Research Quarterly*, 22(1), 78–92.
- Kotler, P., & Armstrong, G. (2021). *Principles of Marketing (16th ed.)*. Pearson Education.
- Kotler, P., & Keller, K. L. (2016). *Marketing management (15th ed.)*. Pearson Education.
- Lee, S. (2022). The impact of brand image on customer loyalty in service industries. *Journal of Business Research*, 18(2), 123–140. <https://doi.org/10.1016/jbr.2022.18.2.123>
- MSIG Life. (2025). *Profil Perusahaan*. Diperoleh tanggal 14 Maret 2025, dari <https://www.msiglifeco.id/tentang-kami/profil-perusahaan>
- OJK: *Unit Link* Masih Akan Jadi Produk Unggulan Asuransi Jiwa Pada 2025. (2025, 17 Maret). Diakses 20 Maret 2025 dari artikel ilmiah: <https://validnews.id/ekonomi/ojk-unit-link-masih-akan-jadi-produk-unggulan-asuransi-jiwa-pada>
- Otoritas Jasa Keuangan (2022). *Statistik Perasuransian Indonesia*. <https://ojk.go.id/id/kanal/iknb/data-dan-statistik/asuransi/Documents/Pages/Statistik-Perasuransian-2022/Statistik%20Perasuransian%202022.pdf> (diakses pada 16 Maret 2025)
- Priyadi, C. dan Rani, R. (2020). Strategi Marketing *Public Relations* Dalam Menumbuhkan Loyalitas Nasabah Perusahaan Asuransi Jiwa. *Jurnal Pustaka Komunikasi*, 3(2), 263-272.
- Rachmawati, I. K., Pradiani, T., Alamsyah, A. R., Hadi, A., & Hidayatullah, S. (2024). Application of the Pieces Framework Method in the Analysis of User Satisfaction Levels of Oasis Application Services. *Journal of Theoretical and Applied Information Technology*, 102(24), 9041–9047.

- Respati, A.R. dan Setiawan, S.R.D. (2025, 17 Januari). *MSIG Life Perkenalkan Produk Asuransi Jiwa SURE, Apa Manfaatnya?*. Diakses pada 20 Maret 2025 dari artikel ilmiah <https://money.kompas.com/read/2025/01/17/181456726/msig-life-perkenalkan-produk-asuransi-jiwa-sure-apa-manfaatnya?page=all>.
- Saputro, A. (2024). Strategi *Marketing Public Relations* (MPR) di Media Digital Pada Perusahaan *Third Party Administrator* (TPA) Asuransi Kesehatan yang Berbasis *Business to Business* (B2B). *Jurnal Teknologi Pembelajaran Interaktif*, 4(4), 16-60.
- Sekaran, U., & Bougie, R. (2016). *Research methods for business: A skill-building approach* (7th ed.). Wiley.
- Smith, J. (2020). The role of public relations in building consumer trust. *Journal of Marketing Studies*, 15(3), 45–60.
- Sudijono, A. (2010). *Pengantar statistik pendidikan*. RajaGrafindo Persada.
- Sugiyono. (2017). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2022). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Bandung: Alfabeta.
- Tanjung, A. A., & Mulyani. (2021). *Metodologi penelitian: Sederhana, ringkas, padat dan mudah dipahami*. Scopindo Media Pustaka.
- Tingkat Kematian Akibat Covid-19 Turun, Kewaspadaan Pantang Turun (2021, 10 Oktober). Diakses pada 21 April 2025 dari artikel ilmiah: <https://laporcovid19.org/post/tingkat-kematian-akibat-covid-19-turun-kewaspadaan-pantang-turun>
- Tjiptono, F. (2015). *Pemasaran Jasa: Prinsip, Penerapan, dan Penelitian*. Yogyakarta: Andi.
- Von Neumann, J., & Morgenstern, O. (2004). *Theory of games and economic behavior* (2nd ed.). Princeton University Press.
- Wijastuti, R.D. dan Hamzah, I. (2023). Pengaruh Digital Marketing dan Personal Selling terhadap Keputusan Pembelian Polis Asuransi Umum di PT. Askrimdo Cabang Sorong. *Journal of Economics and Business Management*, 2(2), 191-204.
- YDK Group Indonesia. (2025). Diperoleh tanggal 26 Juni 2025, dari <https://ydkgroupindonesia.com/>
- Zeithaml, V. A., Bitner, M. J., Gremler, D. D., & Wilson, A. (2023). *Services marketing: Integrating customer focus across the firm* (8th ed.). McGraw-Hill Education.