Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

THE INFLUENCE OF AGENT COMMUNICATION, COMPETENCE, AND CREDIBILITY ON CUSTOMER LOYALTY AT PT PRUDENTIAL LIFE ASSURANCE MEDAN

Devita[1*a], Fauzi Arif Lubis[2b], Isnaini Harahap[3c]

[123] Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

[a] dvtaaa174@gmail.com
[b] fauziariflbs@uinsu.ac.id
[c] *isnaini.harahap@uinsu.ac.id*

(*) dvtaaa174@gmail.com

ARTICLE HISTORY
Received : 22-08-2025
Revised : 23-09-2025
Accepted : 21-10-2025

KEYWORDS

communication, competence, credibility, loyalty, agents, customers

ABSTRACT

The fundamental role of insurance agents is paramount in the industry, as they serve as the primary conduit for conveying accurate information, building strong customer relationships, and establishing the trust that is critical for business growth and customer retention.1 Given this dependency on human interaction, this study aimed to analyze the specific influence of agent communication, competence, and credibility on customer loyalty at PT Prudential Life Assurance Medan. Employing a quantitative approach, data were systematically collected via questionnaires distributed to 100 customer respondents and subsequently analyzed using multiple linear regression, partial (t) tests, simultaneous (F) tests, and classical assumption testing. The empirical results demonstrated that communication, competence, and credibility each exert a positive and significant effect on customer loyalty when tested partially. Furthermore, these three independent variables collectively provided a strong explanatory power for customer loyalty, accounting for 90% of the variance, as indicated by the adjusted R^2 value. These findings strongly reinforce the theory that quality service—which is anchored by effective and clear communication, professional competence, and the agent's integrity or credibility 3—is decisive in cultivating long-term customer relationships. Consequently, the key implication for insurance companies is the strategic imperative to integrate these three essential agent attributes into their customer service and management strategies to enhance overall customer retention and sustained organizational performance.

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

INTRODUCTIONS

In the current era of globalization, the development of the number of national companies that move or cooperate with the agency sector in our country has increased significantly. This reflects the development of an increasingly competitive industry, including in the insurance sector. The insurance industry has a strategic role in providing protection against financial risks faced by individuals and companies. As public awareness of the importance of insurance increases, the need for professional and competent insurance agents is increasing. Insurance agents are the spearhead of companies in reaching out to the public, conveying accurate information, and building trust (Dewita, 2021). Therefore, the competence, communication, and credibility of agents are important factors in creating customer loyalty. One of the companies that effectively utilizes the strategic role of agents is PT Prudential Life Assurance, a life insurance company that has been widely known in Indonesia with a network of agents spread across various regions. PT Prudential Life Assurance (Prudential Indonesia) is a leading life insurance company established in 1995 and is part of Prudential plc, a leading financial services group based in the UK (Lusiah, 2018).

In Indonesia, Prudential has developed an extensive distribution network, including in the city of Medan, which is one of the largest economic centers outside of Java. The existence of PT Prudential in Medan is marked by the establishment of several branch offices and marketing offices, which are supported by agents in reaching out to the community. With the increasing awareness of the people of Medan on the importance of financial protection, Prudential sees Medan as a potential strategic market for the growth of the life insurance business. In particular, this research was carried out at the Marketing Office of PT Prudential Life Assurance Suka Damai, Medan Polonia with a total of 6,199 members. The selection of this location was based on the consideration that the Suka Damai marketing office is one of the active units and has a large number of customers in the Medan area. The focus on this marketing office is expected to provide a more specific picture related to the dynamics of communication, competence, and credibility of agents in building customer loyalty in a real and relevant work environment for the company.

Table 1.Sales Data (premium income)
PT Prudential Life Assurance Medan City 2022-2024

Year	Premium Income (total)	YoY Growth
2022	Rp 39,56 Billion	—
2023	Rp 35,72 Billion	−9,71%
2024	Rp 41,6 Billion.	+16,47%

Source: PT Prudential Life Assurance

Communication between agents and insurance customers today is not only about conveying information, but also the basis for building trust and loyalty. Agents must build relationships with customers through open, honest, and responsive communication to customer needs and questions, both verbally and in writing. A study by (Sembiring & Lubis, 2023) emphasizes that quality communication triggers customer satisfaction and loyalty levels, especially when agents are able to provide in-depth explanations and ongoing education about insurance products and claims procedures. With an effective communication strategy, customers will feel valued and more confident in making insurance-related decisions, thus increasing their chances of staying and recommending the company to others. One of the customers at PT Prudential Life Assurance Suka Damai, Medan Polonia said that the customer had felt confused because the information provided by the agent was not completely clear, especially when explaining the benefits and claim process. This condition can cause negative perceptions of insurance companies and lead to a decrease in customer loyalty. On the other hand, agents who are able to communicate well, be responsive, and provide adequate education to customers, tend to be able to build harmonious long-term relationships. The results of a study conducted by (Širá, Vavrek, Vozárová, & Kotulič, 2020) prove that effective and intensive communication from agents has a significant effect on customer loyalty, where customers feel more confident and comfortable to continue using the insurance services offered.

In addition to communication, the competence of insurance agents is a factor that greatly determines the level of customer loyalty. Agents who have comprehensive knowledge of products, qualified communication skills, and professional behavior will increase customer trust and comfort in making transactions and maintaining their insurance

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

policies. (Fariska & Syahbudin, 2020) in their research found that agents' ability to provide detailed explanations, solutions when facing problems, and responsive service is very influential in building customer loyalty to insurance companies. The results of the analysis also revealed that of the three main indicators—knowledge, skills, and agent behavior—the most significant affecting loyalty was the skill aspect, such as the speed of the agent in handling customer needs or complaints and the clarity of providing information related to insurance products. Together, these three competencies encourage stronger customer loyalty, so that the company can survive in the midst of increasingly fierce insurance market competition. However, there are also those who claim to have been served by agents who do not understand the product or are slow to respond. But there are also customers who say that customers tend to be more loyal to agents who are able to provide professional services, are quick to respond in solving problems, and can be trusted in every transaction. So when he experiences problems in a claim, the agent who handles it is always ready to help and provide explanations patiently, so that he feels satisfied and remains loyal to being a customer. The results of the study (Fariska & Syahbudin, 2020) show that agent competence has a positive and significant effect on customer loyalty, where agents who have high knowledge and skills are able to increase customer trust and satisfaction, thereby encouraging stronger loyalty.

The credibility of an insurance agent greatly determines the level of trust of prospective customers and the loyalty of existing customers. Agents who have high credibility are generally judged by the consistency of conveying information, the ability to answer questions honestly and openly, and their commitment to maintaining long-term relationships with customers. The latest research by (Sangadji, Umarella, & Ridaryanthi, 2025) proves that the higher the credibility felt by BPJS participants towards Shield agents, the higher the confidence and buying interest of participants in the insurance products marketed. Credibility can be strengthened through consistent and transparent communication, complete information delivery, and service that is constantly responsive to customer needs. Therefore, insurance companies need to ensure that each agent maintains credibility and always carries out their duties professionally so that loyalty can continue to grow. However, there are also those who have been disappointed because agents are not transparent about additional costs, so customer trust is reduced. The results of the study prove that the credibility of agents and insurance companies has a significant effect on customer loyalty, because customers feel safe and confident in the protection provided.

Customer loyalty is a crucial factor for the continuity of the insurance business because loyal customers tend to make repurchases, extend policies, and recommend insurance companies to others. Research (Suparwo, Muhammad Rafli Akbar Putra Arif, Feti Fatimah Mauliyan, & Ria Yuli Angliawati, 2025) at PT Askrindo Bandung Branch confirmed that customer loyalty grew strongly due to the combination of excellent service quality and long-term customer satisfaction. The results of their analysis showed that service quality had a positive and significant effect on loyalty; The better the service provided, the more likely it is that customers will survive and show loyal behavior to the insurance company, such as not being easily tempted to move to competitors and actively providing positive testimonials. In addition, customer satisfaction itself has also been shown to have a great contribution to loyalty, because satisfied customers tend to feel comfortable and fully trust the chosen insurance company (Hezbollah Hasibuan et al., 2023).

The author found that there are customers who remain loyal to renew their policies every year because they are satisfied with the services provided. However, I also heard stories from customers who were hesitant to continue the policy because they were disappointed with the agent's service, but finally survived after getting a satisfactory explanation and solution from the company, customer loyalty is reflected in the behavior of extending the policy, buying additional products, and giving positive testimonials to other potential customers. Insurance companies must be able to provide excellent service, maintain good communication, improve agent competence, and build high credibility. The results of the study (Šírá et al., 2020) show that communication, competence, and agent credibility together have a significant influence on customer loyalty, so companies need to pay attention to these three aspects to maintain and increase customer loyalty in the midst of increasingly competitive insurance industry competition.

Therefore, this study is directed to identify and analyze how much influence of agent communication, competence, and credibility on customer loyalty at PT Prudential Life Assurance Medan. This research aims to provide a deeper understanding of the factors that affect customer loyalty. The findings of this study are expected to be the basis for companies to formulate strategies to improve service quality, strengthen the relationship between agents and customers, and maintain customer trust in the midst of increasingly fierce competition in the life insurance industry. By understanding the relationship between these three variables, it is hoped that the results of this study can provide more comprehensive insights for companies in developing strategies to increase customer loyalty and create stronger long-term relationships with customers.

There are five major gaps that need to be addressed to expand and deepen the initial research on customer loyalty at Prudential Medan. The Mechanistic (Mediation) Gap lies in the omission of causal pathways linking agent attributes to loyalty (\$X \rightarrow M \rightarrow Y\$). Future research should, therefore, examine Agent Trust and Perceived Value as key mediators explaining how agent attributes (Competence, Communication, Credibility) ultimately lead to Loyalty.1 The Conditional (Moderation) Gap refers to the variability in agent effectiveness across different customer segments and local contexts; consequently, further study needs to test the moderating roles of Agent Cultural Intelligence (CQ), Relationship Tenure, and Demographic Factors.4 Furthermore, the Contextual (Digital) Gap arises from the lack of integration between human service and technology, necessitating the testing of Electronic Service Quality (E-Service Quality) and Agent Digital Competence, as both significantly impact the customer's omnichannel experience.7 From a Methodological perspective, previous studies are often limited to measuring intended loyalty versus actual behavioral loyalty, so the expanded model must employ a Longitudinal design to measure Actual Policy Retention and integrate Qualitative methods to gain depth of relational understanding.9 Finally, the Business Consequences Gap requires that the measurement of Loyalty be expanded into metrics that directly impact operational performance, specifically Long-Term Policy Retention Rates and their relationship to risk reduction, such as Errors & Omissions (E&O) or Claim Efficiency.

METHOD

This study uses a quantitative approach with a correlational descriptive design to analyze the influence of agent communication, competence, and credibility on customer loyalty at PT Prudential Life Assurance Suka Damai Medan Polonia. The quantitative approach was chosen because this study aims to test and analyze the relationship between variables in a measurable and objective manner The research method used in this study is a quantitative method, which is a research approach that is oriented towards collecting and analyzing data in the form of numbers in a systematic and objective manner. Data collection is carried out using standardized instruments such as questionnaires, the results of which will be analyzed using statistical techniques. According to (Muin, 2023), quantitative research is carried out through several stages, namely problem formulation, population and sample determination, preparation of research instruments, data collection, and statistical data processing to test the hypotheses that have been proposed. Quantitative research produces data that can be generalized and tested for validity and reliability, so that the results of the research are objective and trustworthy. The selection of this method is considered the most appropriate because it is able to provide a real and measurable picture of how much the agent's communication, competence, and credibility affect customer loyalty, as well as the results of quantitative research can be used as a basis for decision-making by the company in a valid and reliable manner, as well as helping in formulating a data-driven strategy to increase customer loyalty at PT Prudential Life Assurance Suka Damai Medan Polonia.

The data collection technique in this study used a questionnaire distributed to customers of PT Prudential Life Assurance Suka Damai Medan Polonia. The questionnaire was compiled based on indicators of communication, competence, agent credibility, and customer loyalty that have been developed from previous studies, such as communication indicators according to Sofjan, S., & Erdiansyah, R. (2024), competency indicators according to Fariska, & Syahbudin (2020), and credibility indicators according to Ayuni, P., & Rahmani, N. A. B. (2023). The total population in this study is 6,199 people, so the sampling used in this study uses a formula from Slovin to make it easier for researchers to collect data sources with limited time and cost. In this study, the researcher took an error tolerance of 10% (0.1), so that the calculation using the Slovin formula for PT Prudential Life Assurance Suka Damai Medan Polonia customers was 100 customers by sampling using *the random sampling* method, which is a random

SJIP Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

selection of PT Prudential Life Assurance Suka Damai Medan Polonia customers (Moloeng, 2016). The collected data was then analyzed using multiple linear regression analysis to determine the simultaneous and partial influence of independent variables on dependent variables. Validity and reliability tests are carried out first to ensure that the research instrument is suitable for use. In addition, classical assumption tests such as normality, multicollinearity, and heteroscedasticity tests are also carried out before regression analysis is carried out so that the research results are truly valid and accountable.

RESULT AND DISCUSSIONS

Research Results

1) Data Validity and Reliability Test

a. Validity Test

Validity indicates the extent to which the data obtained from the research object corresponds to the actual reality. Therefore, the data is considered valid if there is no difference between the information reported by the researcher and the real condition of the object being studied. To test the validity, the Product Moment correlation method is used, in which the value of the correlation coefficient of each question item will be compared to the value r of the table at a significance level of 10%. If the calculated r value exceeds the r of the table, then the item in the questionnaire is declared valid. On the other hand, if r counts lower than r table, then the item is considered invalid (Yanto, Hendra TS, & Pamenang, 2021).

Table 2 Validity Test Results

Variabel	Item	r hitung	r tabel	Keterangan
Komunikasi (X1)	X1.1	0,775	0,232	Valid
	X1.2	0,832	0,232	Valid
	X1.3	0,835	0,232	Valid
	X1.4	0,617	0,232	Valid
Kompetensi (X2)	X2.1	0,774	0,232	Valid
	X2.2	0,700	0,232	Valid
	X2.3	0,933	0,232	Valid
	X2.4	0,706	0,232	Valid
Kredibiltas Agen (X3)	X3.1	0,876	0,232	Valid
	X3.2	0,876	0,232	Valid
	X3.3	0,839	0,232	Valid
	X3.4	0,876	0,232	Valid
Loyalitas Nasabah (Y)	Y.1	0,839	0,232	Valid
	Y.2	0,706	0,232	Valid
	Y.3	0,933	0,232	Valid

Source: *Data processed using SPSS 25*

Based on Table 2, it is known that the significance value (sig) for each statement indicator is below 0.1, and the calculated r value is greater than that of the r-table. This indicates that each indicator item is declared valid. Therefore, it can be concluded that these indicators are feasible to be used to measure the variables in this study.

b. Reliability Test

Reliability aims to assess the consistency level of measurement results when repeated on the same phenomenon using identical instruments. A research instrument is considered to have good reliability when tested using *Cronbach's Alpha* method and produces a reliability coefficient *(r11)* of more than 0.6 (Khaerunnisa, S, Ilham, & Salwiyani Gani, 2024).

Table 3 Reliability Test Results

Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Variabel	Cronbach's Alpha	Information
Communication	0,791	Reliabel
Competence	0,720	Reliabel
Agent Credibility	0,812	Reliabel
Customer Loyalty	0,811	Reliabel

Source: *Data processed using SPSS 25*

Based on Table 3, it can be seen that Cronbach's Alpha value on all variables exceeds 0.6. Referring to the criteria described earlier, this shows that all variables in this study have met the reliability requirements.

2) Classic Assumption Test

Various types of statistical tests can be used, ranging from simple to complex, depending on the characteristics of the data being analyzed and the problems and objectives to be achieved in the study.

a. Normality Test

One of the simplest methods to test the normality of data is to compile a graph of frequency distribution based on the score obtained. Due to its simple nature, the results of this normality test rely heavily on visual accuracy in reading the data distribution pattern displayed. When the amount of data is large enough but the distribution is not completely normal, then the likelihood of errors in drawing conclusions will increase. In this study, normality was tested through two approaches. First, using the Kolmogorov-Smirnov test on each variable. Second, to minimize the potential for error, a *Probability Plot* test was also carried out to evaluate the overall distribution of data, as shown below (Pramesti, Widyastuti, & Winarto, 2024).

Tabel 4 Uji Normalitas Kolmogorov-Smirnov

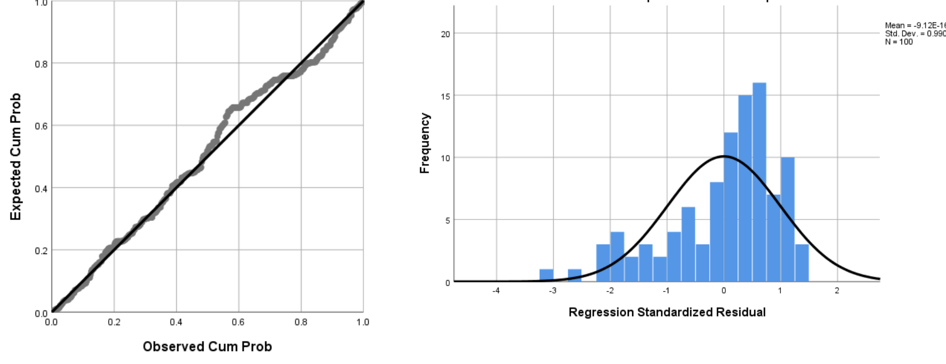
		Komunikasi	Kompetensi	Kredibiltas Agen
N		100	100	100
Normal Parameters[a,b]	Mean	.0000000	.0000000	.0000000
	Std. Deviation	3.68505705	5.71844581	4.64584705
Most Extreme Differences	Absolute	.176	.138	.113
	Positive	.113	.067	.138
	Negative	-.176	-.138	-.144
Test Statistic		.176	.138	.153
Asymp. Sig. (2-tailed)		.153[c]	.150[c]	.151[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: *Data processed using SPSS 25*

From table 4 above, it can be seen that the Kolmogorov-Smirnov normality test on the Communication variable with a significant result of 0.153, the Competency variable with a significant result of 0.150, the Agent Credibility variable with a significant result of 0.151 where if the significant value is greater than 0.1, the results of the nurmalicity test are declared to be normally distributed.

In the normality test of *the probability of the Plot*, it can be seen from the following Figure 1:



Source: *Data processed using SPSS 25*
Figure 1
Normality Test Results

From the first image of the output results, it can be seen that the plotting point is always close to and follows a diagonal line. While in the second image on the graphic, the histogram pattern of distribution is increasingly decreasing with it it can be concluded that the residual value is normally distributed.

b. Multicollinearity *Test*

The *multicollinearity* test is applied to multiple regression analysis consisting of two or more independent *variables* (X1, 2, . .) where the tightness of the relationship between these independent variables will be measured through the coefficient (r). To detect the existence of multicolonialism, it can be seen from the value of Tolerance and Value Inflation Factor (VIF). To see the *tolerance* value if the tolerance value is > 0.10, multicolonialism does not occur. On the other hand, if *the tolerance value* is < 10, multicolonialism occurs. As for looking at the VIF value, if the VIF value is >10, multicolonialism occurs. On the other hand, if VIF < 10 does not occur multicolonialism.

Table 5 Multicollinearity Test Results

Variabel	VIF	Tolerance	Multikolinearitas
Komunikasi	1.217	0,821	Tidak terjadi
Kompetensi	1.221	0,825	Tidak terjadi
Kredibiltas Agen	1.218	0,820	Tidak terjadi

Source: *Data processed using SPSS 25*

Based on table 5, the following are the test results:
VIF requirements, VIF less than 10 conclusions do not occur Multiko

X1 : 1,217 smaller than 10, no multiko occurs
X2 : 1.221 smaller than 10, does not occur multiko
X3 : 1.218 less than 10, does not occur multiko
Tolerance Condition, *Tolerance* more than 0.10 conclusion does not occur Multiko
X1 : 0.821 is greater than 0.10, multiko does not occur
X2 : 0.825 greater than 0.10, multiko does not occur
X3 : 0.820 greater than 0.10, does not occur multiko

c. Heteroscedasticity *Test*

This *heteroscedasticity test* is intended to find out whether absolute residual variation is the same or not the same for all observations. If the assumption of *non-heteroscedasticity* is not met, then interpretation becomes inefficient in both small and large samples and the *estimated coefficient* can be said to be less accurate. In this heteroscedasticity test, the researcher used *a Scatterplot graph test.*

The guidelines used to predict or detect the absence of heteroscedasticity symptoms in the *Scatterplot graph test* with the following conditions:

(a) The data points of the spreader are above and below or around the number 0.
(b) Dots do not accumulate, only above or below.
(c) The spread of data points should not form a wavy pattern, widening then narrowing and widening again.
(d) The spread of data points is unpatterned. Viewed Figure 2:

JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

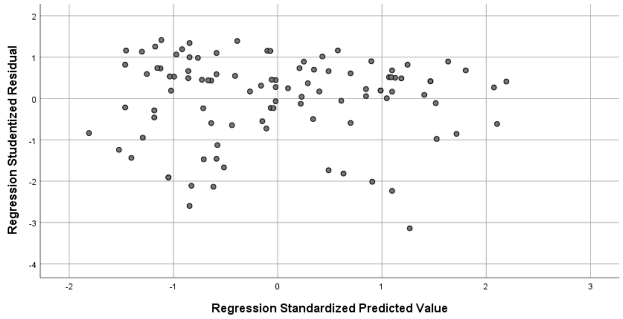


Figure 2
Heteroscedasticity *Test Results*

From the image above, it can be seen that the data points of the spreader are above and below or around the number 0. and The distribution of data points should not form a wavy pattern, widen then narrow and widen again, so in this study the interpretation is efficient.

This study also tested the possibility of heteroscedasticity by utilizing the Glejser test method. Through this test, if the significance value (Sig.) of each independent variable shows statistically insignificant results ($p > 0.1$), then it can be concluded that the regression model used does not contain heteroscedasticity problems.

Table 6 Uji Glejser

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	10.699	.227		7.480	.000
	Komunikasi	.158	.033	.828	4.822	.594
	Kompetensi	.101	.038	.632	5.154	.126
	Kredibiltas Agen	.099	.036	.456	2.797	.176

a. Dependent Variable: abs_RES

Source: *Data processed using SPSS 25*

In the Glejser test, it can be seen that the t-calculated value of the Communication variable is 4,822, Competency is 5,154 and Agent Credibility has a value of 2,797, has a Significance greater than 0.1 with a significant value of each variable of 0.594 for the Communication variable, 0.172 for the Competency variable and 0.176 for the Agent Credibility variable. From these results, it can be concluded that the regression equation model does not experience heteroscedasticity. This is because the value of each t-count significant variable is greater than 0.1.

d. Uji Hypothesis

This hypothesis testing design is assessed by determining null hypotheses and alternative hypotheses, statistical test research and statistical test value calculation, hypothesis calculation, significant level determination and drawing conclusions.

a) Coefficient Determination Test

The determination coefficient to measure how far the regression model is able to explain the variation of dependent variables. A small R2 value means that the ability of independent variables to explain dependent variables is very limited. The greater the value of R2 (closer to 1), the better the accuracy. So that table 9 is obtained.

SJP Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

Table 7 Determination coefficient test results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.951[a]	.905	.904	1.34767

a. Predictors: (Constant), Komunikasi, Kompetensi Kredibiltas Agen

Source: *Data processed 2025*

From the qualitative test, it was terminated to explain that the variables of Communication, Competence and Credibility of the Agent produced an Adjusted R square of 0.904. It can be concluded that from the independent variable variable has an effect of 90%. The rest is influenced by other factors.

b) Partial Test (t)

The t-test was performed using multiple rigress analysis, the results were as follows:

Table 8 Partial Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.412	.865		7.414	.000
	Komunikasi	.329	.034	.466	9.792	.000
	Kompetensi	.199	.046	.153	4.737	.000
	Kredibiltas Agen	.074	.038	.093	2.965	.000

a. Dependent Variable: Loyalitas Nasabah

Source: *Data processed using SPSS 25*

From table 7 above, the multiple linear regression equation is obtained as follows:

$$\mathbf{Y = a + b1X1 + b2X2 + b3X3 + e}$$

$$\mathbf{Y} = 6.412 + 0.329X1 + 0.199X2 + 0.074X3 + e$$

Based on this equation, it can be explained as follows:

(a) Constant a of 6,412 states that if the variables of Communication, Competence and Credibility of Agents are fixed value, Customer Loyalty Using Sharia Insurance will increase by 6,412

(b) The value of the regression coefficient of the Communication variable of 0.329 states that if the level of Communication increases by 1%, then Customer Loyalty Using Sharia Insurance increases by 0.329%

(c) The value of the regression coefficient of the Competency result variable of 0.199 states that if the agent competency variable increases by 1%, then Customer Loyalty Using Sharia Insurance increases by 0.199%

(d) The value of the regression coefficient of the Agent Credibility variable of 0.074 states that if the Agent Credibility variable increases by 1%, then Customer Loyalty Using Sharia Insurance increases by 0.074%. Partial test is used to test the independent variables against the bound variables one by one, the table above shows the results of the t-calculation of each variable X1, X2, X3 with a *sig* value of > 0.1 whether it affects the bound variable Y by comparing t table with N = Number of samples 100 with $\alpha = 0.1$ obtained t-table of 1.290 then the result is

(e) Communication Variables. The T-test on the Communication variable (X1), obtained a t-count of 9,792 with a significance level of 10%. From these results, because the t-count of 9.792 is greater than the t-table of 1.290 and the significance of 0.00 is smaller than 0.1, the Communication variable partially has a significant effect on the Customer Loyalty variable (Y). This means that the Communication variable has an influence on increasing Customer Loyalty Using Insurance. Thus, H1 has a positive and significant effect on customer loyalty at PT Prudential Life Assurance Medan is accepted.

(f) Competency Variables. The T-test on the Competency variable (X2), obtained a t-count of 4.737 with a significance level of 10%. From these results, because the t-count of 4.737 is greater than the t-table of 1.290 and the significance of 0.00 is smaller than 0.1, the Competency variable partially has a significant effect on

SJP Sosioedukasi
JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

the variable of Customer Loyalty Using Sharia Insurance (Y). This means that the Trust variable has an influence on increasing Customer Loyalty Using Insurance. Thus, H2 has a positive and significant effect on customer loyalty at PT Prudential Life Assurance Medan is accepted.

(g) Variable Credibility Agent. The T-test on the Agent Credibility variable (X3) was obtained with a t-count of 2,965 with a significance level of 10%. From these results, because the t-count of 2,965 is greater than the t-table of 1,290 and the significance of 0.00 is smaller than 0.1, the Agent Credibility variable partially has a significant effect on the variable of Customer Loyalty Using Sharia Insurance (Y). This means that the Agent Credibility variable has an influence on increasing Customer Loyalty Using Insurance. Thus, H3 has a positive and significant effect on customer loyalty at PT Prudential Life Assurance Medan is accepted.

c) Simultaneous Test (F)

In this test, it will test whether all *independent* or independent variables included in the model have a combined influence on the bound dependent variable (Y).

Table 9 Simultaneous Test Results

ANOVA^a^

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1935.421	2	967.710	34.614	.000^b^
	Residual	5440.579	397	13.704		
	Total	7376.000	99			

a. Dependent Variable: Loyalitas Nasabah
b. Predictors: (Constant), Komunikasi, Kompetensi, Kredibiltas Agen

Source: *Data processed 2025*

Based on table 8, F-calculated 34.614 > from F-table 2.76 and the significance value of F is 0.00 < 0.1, then the hypothesis can be accepted, this shows that together the independent variables consisting of Communication (X1), Competency (X2) and Agent Credibility (X3) have a significant effect on the bound variable, in this case Customer Loyalty Using Sharia Insurance (Y). Thus, H4 has a positive and significant effect on customer loyalty at PT Prudential Life Assurance Medan is accepted.

Discussion

1) The Influence of Communication on Customer Loyalty at PT Prudential Life Assurance Medan

The partial test (t) shows that the communication variable (X1) has a t-count value = 9.792 with a significance of 0.000, greater than the t-table (1.290), which means that communication has a positive and significant effect on customer loyalty. These results are in line with the opinion (Nuzulyani, Yusuf, & Sabaruddin, 2023) that effective communication from insurance agents significantly increases customer loyalty. Communication includes clarity of information, speed of response, and the ability to answer customer questions personally. The theory of two-way communication by Shannon and Weaver also emphasizes the importance of *feedback* and clarity in maintaining the effectiveness of messages (Dangoran, 2011). In the context of Prudential Medan, intensive and responsive communication from agents creates trust and long-term relationships. This is evidenced by the increase in customer loyalty who continue to extend the policy and recommend the product to other parties. When associated with an Islamic economic perspective, good communication reflects the value of tabligh, which is to convey information correctly and transparently. An agent who is honest in providing explanations will avoid gharar (ambiguity) in the transaction. Thus, the communication carried out not only builds customer loyalty, but is also in accordance with the principles of Islamic muamalah which emphasizes honesty and openness.

2) The Influence of Competency on Customer Loyalty at PT Prudential Life Assurance Medan

The t-test shows that the competency (X2) has a t-count = 4.737 with a significance of 0.000, which means that the agent's competence has a positive and significant effect on customer loyalty. This finding is strengthened by (Rahmi, 2019) who states that agent competencies, including product knowledge, communication skills, and work ethics, are able to increase customer trust and satisfaction. According to Boyatzis' competency theory, the success of an agent is determined by a combination of knowledge, skills, and attitudes (Yurianto & Dewi, 2021). In the context of Prudential, agents who understand customer needs and are able to explain products and procedures professionally tend to build strong loyalty. This is evident from customers who remain loyal even though they have experienced claim problems, because they are handled quickly and appropriately by competent agents. In Islamic economics, the competence of agents is in line with the nature of fathanah (intelligence). Intelligent and professional agents will provide correct information, avoid customers from losses due to uncertainty, and provide the best service as a form of courtesy. Thus, competence not only increases loyalty, but also reflects ethical business practices according to Islamic teachings.

3) The Influence of Agent Credibility on Customer Loyalty at PT Prudential Life Assurance Medan

The t-test shows that the agent's credibility (X3) has a t-count = 2.965 with a significance of 0.000, which means that it has a significant effect on customer loyalty. In accordance with Aristotle's theory of the Credibility Ethos, credibility includes expertise, *trustworthiness*, and *charisma*. (Ramdhani & Rasto, 2021) and (Fariska, 2015) stated that the credibility of agents in keeping promises, conveying honest and transparent information, is the main key in maintaining customer trust. In the case of Prudential Medan, customers tend to be loyal to agents they consider honest and responsible, even though they have experienced technical problems. Credibility creates a sense of security and confidence that customers will be well served under any conditions. In the view of Islamic economics, credibility is closely related to the nature of trust (trustworthiness). A trustworthy agent will keep his promises, be honest in delivering information, and be responsible for the services provided. This is in accordance with the Islamic prohibition against tadlis (fraud or concealment of information). Therefore, high credibility not only builds customer loyalty, but also becomes a form of applying Islamic business ethics.

4) The Simultaneous Influence of Communication, Competence, and Credibility of Agents on Customer Loyalty

The F test showed that the variables of communication, competence, and credibility simultaneously had a significant effect on customer loyalty with F-count = 34,614 and significance = 0.000. An Adjusted R^2 value of 0.904 indicates that 90.4% of customer loyalty variations can be explained by these three variables. These results are in line with (Yanto et al., 2021) which affirms that customer loyalty is influenced by a combination of good communication, professional competence, and agent credibility. (Anwari, 2024) also states that customer loyalty is the result of a positive perception of service quality, including factors such as service provider interaction, trust, and capabilities. These findings confirm that a holistic approach in service is essential. Not only is one dominant factor, but the synergy between effective communication, qualified competence, and strong credibility can build customer loyalty on an ongoing basis. By optimizing all three, Prudential is able to create long-term mutually beneficial relationships with customers. From the perspective of Islamic economics, this simultaneous influence can be understood as the application of the values of tabligh (honest communication), fathanah (intelligent competence), and amanah (trustworthy credibility). These three values are part of Islamic business ethics that emphasize justice, openness, and responsibility in muamalah. By applying all three consistently, companies not only increase customer loyalty rationally, but also create a sense of calm because business interactions are carried out according to sharia principles.

CONCLUSION

The results of the study show that communication, competence, and agent credibility have a positive and significant effect on the loyalty of PT Prudential Life Assurance Medan customers, both partially and simultaneously. Clear, responsive, and transparent communication increases customer trust and satisfaction, in line with the values of tabligh in Islam. Agent competencies, including product knowledge, skills, and professionalism, strengthen loyalty through solution services, in accordance with the value of fathanah. The credibility of the agent shown with honesty and integrity builds a sense of security and confidence of the customer, reflecting the nature of trust. Simultaneously,

JURNAL ILMIAH ILMU PENDIDIKAN DAN SOSIAL
ISSN: 2086-6135 E-ISSN: 2541-612x
Volume 14 No. 3. September 2025 https://ejournal.unibabwi.ac.id/index.php/sosioedukasi/index

these three factors explain 90% of customer loyalty variables, making them an important key in customer service and retention strategies. By integrating the values of tabligh, fathanah, and amanah, the company not only improves customer satisfaction, but also ensures business practices that are ethical, fair, and in line with sharia principles.

REFERENCES

Anwari, M. K. (2024). Customer loyalty to Bank Muamalat Pontianak. *Al-Multazim: Journal of Sharia Business Management, 4*(2), 647–652.

Ariyanti, Sri, R. E. S., Rahmawati, P. M. R., Surtikanti, Evy Aristawati, S.Kep., Ns., M.Kep Ns. Cut Rahmi, S.Kep., M. K., & Nurul Huda, S.Psi., S.Kep., Ns., M.Si Fathimah Kelrey, S.Kep., Ns., M.Kep Bagus Dwi Cahyono, S.Tr.Kep., M.Kes Widya Nurcahyaningtyas, S.Kep., Ns., M. K. (2023). Digital Digital Repository Repository University of Jember University of Jember Digital Repository Repository University of Jember University of Jember TEXTBOOK. 147.

Bua, H. (2009). The Influence of Agent Competence on Consumer Confidence in Savings and Risk Combined Insurance Companies in Southeast Sulawesi. *Economics Magazine, (1),* 56–75.

Dangoran, F. (2011). *Understanding Communication Theory: In Kholil's Gratitude, the Theory of Communication of Time.* Bandung: Cipta Pustaka.

Dewita, I. (2021). Study On Building Customer Loyalty Of Jp Bonding Asuransi Jasaraharja Putera (Customer of PT Asuransi Jasaraharja Putera in Semarang). *Indonesian Journal of Marketing Science*, XX(3), 241–257.

Fariska, A. (2015). Customers At Bumiputera Joint Life Insurance Company 1912 Palmerah Sharia Branch Office. *Journal of Sharia Economics and Banking, 3*(1), 21–36.

Fariska, A., & Syahbudin, F. (2020). The Influence of Insurance Agent Competence on Customer Loyalty at the Bumiputera Joint Life Insurance Company 1912 Palmerah Sharia Branch Office. *Journal of Islamic Economics and Banking, 3*(1), 21–36. https://doi.org/10.46899/jeps.v3i1.152

Hezbollah Hasibuan, M., Lubis, F. A., Syarvina, W., Islam, U., Sumatra, N., & Medan, U. (2023). SWOT Analysis of Insurance Agents' Competencies in Improving Marketing and Maintaining Customer Loyalty at PT. Chubb Life Insurance Medan Branch. Management Studies and Entrepreneurship Journal, 4(5), 5266–5280. Retrieved from http://journal.yrpipku.com/index.php/msej

Case, S., Pruforce, K. P. M., Juwana, O. N. E., & Satria, T. F. (2023). To increase loyalty using the Servqual, CSI, and Qfd methods. 14(1), 183–194.

Khaerunnisa, K., S, A., Ilham, M., & Salwiyani Gani, N. (2024). Marketing Communication Strategy of PT Prudential Syariah Insurance Service Agents in Maintaining Customer Loyalty in Makassar City. Response of the Scientific Journal of Communication Science Students, 5(4), 10–16. https://doi.org/10.33096/respon.v5i4.264

Kurniawati, A. E. (2025). Insurance Agency Marketing Communication Strategy: A Case Study of PT Prudential Life Assurance at Sentosa Agency Bandung. *Journal Of Imperative Syntax: Journal of Social Sciences and Education, 6*(1), 76–81.

Lusiah. (2018). Definition of Customer Loyalty. 6–14.

Moloeng. (2016). *Research Methods*. Bandung: Remaja Rosda Karya.

Muin, A. (2023). *Quantitative Research Methods*.

Ningtyas, F., & Rachmad, B. (2011). The Influence of Trust, Commitment, Communication, Problem Handling and Customer Satisfaction on the Customer Loyalty of Bank Muamalat in Surabaya. *Journal of Business and Banking, 1*(1), 51. https://doi.org/10.14414/jbb.v1i1.152

Nurdiansyah, M, A. R. J., Rauf, R., & Aziz, A. (2022). The Effect of Satisfaction on Insurance Customer Loyalty. Journal of Management & Business, 5(1), 442–450. Retrieved from https://journal.stieamkop.ac.id/index.php/seiko/article/view/1709%0Ahttps://journal.stieamkop.ac.id/index.php/seiko/article/download/1709/1134

Nuzulyani, R., Yusuf, R. I., & Sabaruddin. (2023). Marketing Communication Strategies in Insurance Companies in Increasing the Number of Customers. Journal of Publicity, 12, 2–3.

Pramesti, R. A., Widyastuti, N., & Winarto, H. (2024). The Effect of Service Quality and Product Quality on Customer Loyalty in the Covid-19 Pandemic Era: A Study on PT Pos Indonesia Yogyakarta Branch. *Journal of Strategic Management: Mantra Journal*, *1*(01), 54–69. https://doi.org/10.30588/jmt.v1i01.1433

Program, S., Management, S., High, I., Economics, M., & Bongaya, S. (2022). YUME: Journal of Management The Influence of Communication Quality and Service Quality on Hasyim Mochtar's Customer Loyalty. *YUME: Journal of Management*, *5*(3), 263–272. https://doi.org/10.37531/yume.vxix.546

Rahmi, F. (2019). Self-efficacy in making career decisions in students. Insight: Scientific Journal of Psychology, 21(1), 12. https://doi.org/10.26486/psikologi.v21i1.756

Ramdhani, D. Y., & Rasto, D. (2021). Work Life Balance as a Factor Affecting Employee Performance. MANAGERIAL JOURNAL, 20(1), 98–106. https://doi.org/10.17509/manajerial.v20i1.29670

Rusman Y.S, I. (2016). History & Development of Insurance. ACA Insurance, 1–24.

Sangadji, M. I., Umarella, F. H., & Ridaryanthi, M. (2025). Analisis Pengaruh Perceived Credibility , Perceived Competence dan Perceived Trust Perisai terhadap Brand Awareness dan Dampaknya terhadap Minat Beli Produk Bukan Penerima Upah BPJS Ketenagakerjaan. 9, 8147–8158.

Sembiring, G. K. S., & Lubis, F. A. (2023). The Role of Insurance Agents in Improving Public Understanding of Fire Insurance Products (Case Study at PT Asuransi Askrida Syariah). Indonesian Interdisciplinary Journal of …, 6(2), 702–724. Retrieved from https://www.e-journal.uac.ac.id/index.php/iijse/article/view/3326https://www.e-journal.uac.ac.id/index.php/iijse/article/view/3326%0Ahttps://ikhac.ac.id/e-journal/index.php/iijse/article/view/3326%0Ahttps://ikhac.ac.id/e-journal/index.php/iijse/article/down

Širá, E., Vavrek, R., Vozárová, I. K., & Kotulič, R. (2020). Knowledge economy indicators and their impact on the sustainable competitiveness of the EU countries. Sustainability (Switzerland), 12(10). https://doi.org/10.3390/su12104172

Sudirjo, F., Adhi Pramono, S., Arief, I., Nana Hermana, A., & Sulistya Kusuma Wardhani, A. R. (2024). Analysis of the Influence of Agents' Credibility Through Digital Media and Digital Promotions on Purchase Decisions Toward Insurance Products. *Jurnal Informasi Dan Teknologi*, *6*(1), 272–277. https://doi.org/10.60083/jidt.v6i1.514

Suparwo, A., Muhammad Rafli Akbar Putra Arif, Feti Fatimah Mauliyan, & Ria Yuli Angliawati. (2025). Analysis of Service Quality on Satisfaction and Its Impact on Customer Loyalty of PT. Askrindo Bandung Branch. *Journal of Management Development*, *13*(2), 85–95. https://doi.org/10.52859/jbm.v13i2.744

Yanto, H., Hendra TS, K., & Pamenang, S. (2021). Competence of salespeople, service quality, complaint handling, and company image on insurance customer loyalty. *Tirtayasa Economics*, *16*(2), 201. https://doi.org/10.35448/jte.v16i2.10383

Yurianto, A. O., & Dewi, R. S. (2021). The Effect of Service Quality and Product Quality on Customer Satisfaction (Study on PT. Prudential Life Assurance Semarang). Journal of Business Administration Sciences, 10(1), 753–761. https://doi.org/10.14710/jiab.2021.29776