

**ANALYSIS OF EDUCATION AND WORK TRAINING TO PREVENT
PROSPECTIVE SHARIA INSURANCE AGENTS PERFORMING FRAUD
CRIMINAL ACTS IN MARKETING PRODUCTS TO PROSPECTIVE
CUSTOMERS (CASE STUDY AT PT. ASURANSI PRUDENTIAL SYARIAH
BINJAI)**



Bayu Prabowo
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
bayup4034@gmail.com

Tuti Anggraini
Universitas Islam Negeri Sumatera Utara, Medan, Indonesia
tuti.anggraini@uinsu.ac.id

Abstract

Good education and training not only make an employee in a company progress, but the company will also develop in a better direction, and of course be able to compete with bigger companies. The purpose of this research is to analyze the importance of education and job training to prevent prospective Sharia insurance agents from committing criminal acts of fraud in marketing products to prospective customers. This research was conducted using qualitative methods through case studies at PT. Asuransi Prudential Syariah Binjai. The results of this study indicate that good education and job training can make a professional agent and can prevent fraud against prospective customers. A good education can provide knowledge about products and applicable regulations, as well as make agents more skilled in providing correct information to prospective customers. Good job training can also make agents more responsible and disciplined in marketing their products and not carelessly using marketing techniques to get customers. The company's concern for agent job education and training will have a significant influence on improving the quality of the company's human resources.

Keywords: Education, Job Training, Fraud Prevention

INTRODUCTION

Sharia insurance is a financial product that is the choice of today's society. Based on the National Sharia Council of the Indonesian Ulema Council (DSN MUI) in its fatwa no. 21/DSN-MUI/X/2001 concerning general guidelines for Sharia Insurance stipulates the notion of Sharia Insurance as an effort to protect and help each other between a number of people/parties through investment funds/assets/*tabarru* which provide return patterns to face certain risks through (contracts/agreements) in accordance with sharia (Hakim, 2020).

There are so many people who think that insurance is just a fraud from a company to take money from ordinary people with insurance matters. In fact, the public considers Sharia and Conventional Insurance to be the same, and are only labeled Sharia (Jalaluddin, 2019).

The background of this research title is from cases of people who have a stigma that insurance agents are fraudsters and insurance companies only take people's money. Referring to the news reported from Jakarta, CNBC Indonesia, (Wareza, 2023). On January 14th, 2022, 16 customers and/or former Prudential customers visited Prudential's head office in the Sudirman area, South Jakarta. They demanded their rights which were not fulfilled. Their demand is a refund that has been routinely deposited for unit-linked insurance products.

Unit link insurance victim coordinator AIA, AXA Mandiri, and Prudential Indonesia, Maria Trihartanti emphasized that customers and former customers become unit link insurance participants. The benefits derived from this insurance are the sum assured of death and investment returns. Reportedly, agents who sell unit link products to them have promised a 100% refund plus protection for 99 years, after customers have paid premiums for 10 years. However, what happened after 10 years was actually an unpleasant thing at all. Refunds received by customers are only 30%, and they are asked to continue paying premiums for life.

Maria Trihartanti and her colleagues also demanded their rights by reporting to the Financial Services Authority (OJK) to Parliament through hearings (RDP). Prudential management is also reported to have mediated with groups of customers or former customers. OJK actually has facilitated mediation so that solutions and solutions emerge

and the OJK itself suggested a settlement through the Financial Services Sector Dispute Institution (LAPS SJK).

However, the dispute settlement mechanism through the SJK LAPS is quite tough. A number of policyholders have received refunds of premiums that were settled bilaterally, some have decided to withdraw the cash value and surrender the policy, and still, others have demanded a full refund of all premiums paid unconditionally. Maria herself still demands that the OJK use its authority to urge insurance companies to pay customers' returns in full.

According to the latest information, there are 260 customers from three companies with a premium value of Rp 21.95 billion. In detail, 84 customers from AIA with a premium of Rp. 7.18 billion, 121 customers from Prudential of Rp. 9.88 billion, and 55 customers from AXA Mandiri with a premium of Rp. 4.88 billion. Unit-linked insurance is insurance that comes with an investment. The investment process in the unit link takes place when the customer pays regular premiums to the insurance. The money from premium payments will be divided into two, namely for protection and investment. The assets that are invested in unit-linked are the same as mutual funds. There are stock unit links, bond unit links, and money market unit links.

The results of the investment will be collected in a place that is often referred to as cash value. The hope is that in the long term, the cash value will grow according to the illustration provided by the agent to the customer. However, it should be noted that every investment has risks, and the investment risk in unit-linked will be fully borne by the customer. Details like this are not explained by agents when offering insurance products.

Furthermore, based on research (Rhamadhan, 2022) examines the Role of OJK in the Prevention of Crime in the Insurance Sector. He explained that the prospect of life insurance in Indonesia is quite bright, but there is something that is quite crucial in life insurance, namely the ability of insurance company agents to explain life insurance products properly and clearly. Because it is not impossible that miscommunication and misunderstandings can occur between salespeople and prospective customers. One way that life insurance companies must take to avoid communication errors and misunderstandings between salespeople and potential customers is to increase the professionalism of their sales agents.

Lately, crime cases involving insurance companies, especially life insurance companies, have become more frequent. The Indonesian Consumers Foundation (YLKI) noted that consumer complaints related to the insurance business ranked seventh out of all complaints received by the institution. This of course makes people feel sad and concerned as well as angry. This action is exacerbated by the fact that these crimes are usually committed by people within the company itself who take advantage of their position or collusion with unscrupulous employees of the insurance company to find shortcuts to get people's money that is not their right.

Then, one of the cases that shocked the public involving an insurance company occurred in 2018, namely the case of PT. Asuransi Jiwasraya (Persero). The scandalous case that has been sniffed since the failure to pay for Savings Plan products. This is because insurance companies that should only guarantee the lives of policyholders, actually provide a fixed return guarantee through investment-coated insurance products, even though the presence of these products is actually intended to attract people to buy insurance products.

However, these products are actually misused, because they are peppered with promises of definite returns with high returns. So, to fulfil this promise, many insurance companies then place their customer's funds in stock instruments which are actually high risk and fluctuate, because they do not have a guarantee of returns. Unmitigated, the potential loss to the state as a result of Jiwasraya's "hackles" investments placed in stocks and mutual funds reached Rp. 16.8 trillion, which is based on the results of the audit by the Supreme Audit Agency (BPK).

Therefore, based on the background above, this study aims to analyze the importance of education and job training to prevent prospective Islamic insurance agents from committing criminal acts of fraud in marketing products to prospective customers.

REVIEW OF LITERATURE

Criminal Acts of Fraud in Marketing Products Against Prospective Customers

According to research results (Sinubu, 2013), criminal acts in the insurance business are the crime of embezzlement of insurance premiums and the crime of insurance fraud which is further divided into the crime of insurance agreement fraud and the crime of insurance claim fraud. Basically, fraudulent practices are often found in insurance claims

which are usually found due to malicious intent or *mens rea* to obtain material gain in a way that violates the law, whether carried out by individuals or together. This action can only be done by people who really understand insurance operational procedures, both data and information, namely from the beginning of the underwriting process to the emergence of the policy and the forms of events that are guaranteed and not guaranteed by the policy (coverage area) (Syukri Kurniawan, 2020)

Therefore, there is a need for legal protection for prospective insurance customers. Legal protection for customers in trade transaction disputes on stock index derivative products by futures brokers has not met expectations. The customer in implementing Futures Trading contracts should be guided by statutory regulations and based on the provisions stipulated in the contract agreement. However, Bappepti has not been able to provide legal protection for customers who are victims of this fraud. So, prospective customers need to be careful of fraud from insurance agents (Utomo, 2022)

Sharia Insurance

In the Commercial Law Code (KUHD) article 246 it is explained that insurance is “an agreement, whereby an insurer binds himself to an insured with a premium to provide reimbursement to him for a loss, damage or loss of expected profit, which he may suffer due to an uncertain event” (Anugerah, 2022).

Sharia Insurance is an agreement between two or more people consisting of an agent and a customer, where the contents of the agreement are about an insurance product that the customer is interested in, where the contents will not harm 1 party, and the insurer will always be responsible and protect its customers professional in accordance with Islamic law (Irdyanti, 2022).

Insurance can also be said where the party guaranteeing or the agent promises to the guaranteed party or the customer, to receive an amount of premium money as a replacement for losses that are likely to be borne by the agent someday, which are caused by an event that has not actually happened (Nainggolan, 2020). The purpose of Sharia Insurance is to promote social welfare, not to seek big profits as in the concept of conventional insurance (Irdyanti, 2022).

“Many of the human resources in the Sharia insurance industry are filled by people who have a weak understanding of Sharia insurance. This can result in a lack of public trust

in Islamic insurance and reluctance to become part of Islamic insurance. Therefore, we must understand that Insurance is very important in life” (Ganie, 2023).

The problem of public understanding of Sharia insurance cannot be separated from the problem of understanding each individual in viewing the legal aspects of insurance. Even though most urban people have been touched by modernity, they do not necessarily understand insurance clearly, especially with Sharia insurance, where there is a misunderstanding in the community that there is no difference between conventional insurance and Sharia insurance (Andriani, 2021).

An insurance company is a non-bank company that has a role that is not much different from a bank, which is engaged in services provided to the public in dealing with risks that will occur in the future (Fuadi, 2021). In Indonesia, there are now many non-bank institutions, especially Sharia, but even though Sharia financial institutions are starting to spread in various corners of the country, many people are not familiar with Sharia insurance products (Aramiko, 2022).

Insurance Agent

According to Wahyu Prihantono, an agent is a person trusted by insurance companies and policyholders, whose job is to find and attract prospective policyholders, provide information about the importance of old age security, family protection, or other people who have insurance interests (Prihantono, 2001). Furthermore, in Law, No. 2 of 1992 concerning Insurance Business explained that the definition of an insurance agent is a person or legal entity whose activities provide services in the field of insurance marketing services for and on behalf of the insurer. (Aprilia, 2023)

Education

(Triwiyanto, 2021) defines education as an experiential process that provides understanding, insight, and adjustment for a person that causes him/her to develop. Education is a process of experience; every human being takes life both physically and spiritually. According to (Hamali, 2018), education is a process of teaching and transferring knowledge from one person to another with a set standard. Companies have educational level values such as top management supervisors because education is very important to understand and provide solutions to a problem.

Education has an important role in the process of obtaining and improving the quality of individual professional abilities. This greatly impacts the performance of each agent or employee in each company, because education can be used as a benchmark in assessing the quality of each employee in a company and contributes to solving problems (problems). Education is a process of teaching and transferring knowledge from one person to another with a set standard (Nur Kholifah, 2021).

Education is related to the process of adding broad insight and also job descriptions, including becoming an insurance agent. How can someone explain well and be easily understood by other people who are unfamiliar with the world of insurance if someone does not go through this educational phase? Education is also related to responding to how and why. In a sense, education usually has more to do with explaining the profession being carried out (Harahap, 2020).

Work Training

According to (Rambi, 2021), training is the process of teaching the skills new employees need to do their job. (Rivai, 2004) emphasized that training is a systematic process of changing employee behavior to achieve organizational goals. According to (Rivai, 2004), training is part of education that concerns the learning process to acquire and improve skills outside the applicable education system in a relatively short time with methods that prioritize practical methods rather than theory. (Handoko, 2010) states training is intended to improve the mastery of various skills and techniques of specific, detailed, and routine work implementation. (Marwansyah, 2010) argues training is a systematic process to change employee behavior, which is directed to achieve organizational goals.

Prevention of Fraud Crimes

(Tomalili, 2019) argues, that criminal law is a legal regulation regarding crime. In the book (Ali, 2022), the definition of criminal law is part of the overall law in force in a country which establishes the principles and rules for: a) Determining which actions may not be carried out, which are prohibited, accompanied by threats or sanctions in the form of certain penalties for those who have violated the prohibition; b) Determine when and in what cases those who have violated the prohibitions may be subject to or be subject to criminal sanctions as has been

threatened; c) Determine in what way the imposition of punishment can be carried out if there are people who are suspected of having violated the prohibition.

According to the Juridical Definition

The definition of a criminal act of fraud from a legal perspective does not yet exist, except for what is formulated in the Criminal Code. The formulation of fraud in the Criminal Code is not a definition but only to determine the elements of an act so that it can be said to be a fraud and the perpetrators can be punished. Fraud according to Article 378 of the Criminal Code by Moeljatno as follows:

“Whoever with the intention of unlawfully benefiting himself or others by using a false name or false prestige (hoednigheid) with deception, or a series of lies, incites other people to hand over goods to him, or to give debts or write off debts, charged with fraud, with a maximum imprisonment of four years.”

From the theory above, the authors conclude that preventing the occurrence of acts of fraud or other crimes through education and job training is better than having to change the behavior of someone who has committed a crime or other crime. In the following, the authors include a theory that supports this conclusion. According to A. Qiram Samsudin, in terms of taking preventive action, preventing crime is better than educating criminals to become good again, because it is not only calculated in terms of costs, but this effort is easier and will get better results. satisfactory to achieve the goal.

RESEARCH METHOD

The research method used is descriptive qualitative, data is collected through qualitative data collection techniques, such as interviews with Insurance Agents at Prudential Syariah Binjai, Focus Group Discussions with several Prudential Syariah Binjai Agents, Observation, and exploring information that occurs in the company. The data is then analyzed as a whole and in-depth to describe the phenomenon being studied in order to draw conclusions and understand this research. The focus of the research is the Prudential Syariah Binjai Insurance company and permanent agents who are still active in the Prudential Syariah Binjai company.

RESULTS AND DISCUSSION

Based on the research conducted, researchers found the things that must be done by an agent in the field of education, namely: a) Insurance agent basic education: Before becoming a Sharia insurance agent, prospective Agents must attend basic training on Sharia insurance products, industry regulations and standards, and business ethics; b) Financial education: Having a strong knowledge of financial and investment management will help provide accurate and useful advice to future clients. Learn about investment strategies, retirement plans, risk management, and more; c) Religious education: As agents of Islamic insurance, they will work with products that comply with Islamic principles. Therefore, it is important for aspiring agents to have a good understanding of these principles and how to apply them in a financial and insurance context; d) Legal education: Learn about the laws and regulations related to Islamic insurance, and how they offer products so as not to violate the law in business; e) Interpersonal skills education: The ability to communicate well, establish good relationships with clients, and manage complex relationships to help become a successful agent. Such as skills, presentation, negotiation, and time management; f) Technology education: Today, technology plays an important role in the insurance industry. Prospective agents must be able to use software and technology tools to increase work efficiency and provide a better client experience; g) An agent must also have a license from AAJI (Indonesian Life Insurance Association) or AASI (Indonesian Sharia Insurance Association) depending on the type of product being sold. This is in accordance with the regulations of the Financial Services Authority (OJK) which stipulates that every insurance agent in Indonesia must have a license from the professional association.

The license shows that the agent has met certain requirements, such as attending training and exams organized by the association, and has sufficient knowledge in selling insurance products. At PT. Asuransi Prudential Syariah Binjai, an agent is not only required to have a license from AAJI/ AASI but every agent in the insurance company must be forged to become an agent who has good responsibility, credibility, and expertise in their field (Setyowati, 2012).

Furthermore, in research in the field of Job Training to avoid criminal acts of fraud, researchers found that: a) The most important thing is that every Prudential Leader and Agent is required to attend training made by company regulations, which this training each

Agent will review every year about Anti-Bribery and Corruption, Anti-Money Laundering, and Prevention of Terrorism Funding, then Anti-Fraud policies, as well as reviewing again how to make them understand the needs of the customer; b) This is the most important and must be followed by every Agent and is done annually to be reminded. If an Agent does not attend this training, the Agent will not receive a reward or award from Prudential for a year; c) This includes CRS and FATCA, which are Common Reporting Standards (CRS), which aim to combat tax evasion and maintain the integrity of the country's tax system. CRS is a standard used to exchange information related to taxation data which requires financial institutions to further identify their customers and FATCA (Foreign Account Tax Compliance Act) is a tax regulation issued by the Government that requires financial institutions to collect information related to certain taxes from customers, identify and classify customers in the context of implementing FATCA regulations; d) The company policy doesn't end there, each Agent will be given a socialization video on SRA (Sectoral Risk Assessment) TPPU (Money Laundering Crimes) OJK regulations. SRA is a sectoral risk assessment of ML and TF (Terrorist Funding) prepared by the relevant Ministries/Institutions for the industry under their authority. Every agent at Prudential Syariah Binjai must know about these regulations so that they understand, that agents are not allowed to open policies for customers with money from corruption and must be avoided, as well as bribes, and money laundering because there are many cases of money laundering by opening insurance policies; e) Regarding insurance products available at Prudential Syariah Binjai, each prospective agent must learn about existing products and must understand each of these products in terms of both the advantages and disadvantages of the product, and be able to explain to prospective customers properly and correctly so that misunderstandings and miscommunication do not occur. which can cause new problems in the future; f) Not only understand existing products, but a prospective agent must also be able to provide the right advice to prospective customers who want to buy insurance products or the insured if they want to add a policy that suits their needs. If the customer is confused about the product to choose, of course, carefully consider it so that customers are not harmed. Because every customer certainly has different needs in carrying out their daily lives and the risks they will face; g) Prudential offers a variety of education

and training programs to help their prospective agents become qualified and knowledgeable in answering questions from the public or potential customers.

The following are some of the education and training programs offered by Prudential: a) Basic Training Program: This program is designed to equip aspiring agents with the basics of the insurance and finance industry, including insurance products, sales techniques, communications, and time management; b) Advanced Training: Advanced training is available for agents wishing to enhance their skills in sales, marketing, risk management, and business strategy; c) Certification Program: Prudential offers a certification program for agents who want to take their careers a step further. Some of the certification programs available include Certified Financial Planner (CFP), Chartered Life Underwriter (CLU), and Chartered Financial Consultant (ChFC); d) Leadership Development Program: This program is designed to help Prudential agents develop their leadership skills and prepare them to take on managerial roles within the organization; e) Continuing Education Program: Prudential provides continuing education programs to ensure that their agents are always up-to-date with the latest products and industry trends; f) Online Training: Prudential offers a number of online training which their agents can access from anywhere and anytime. Online training includes courses, tutorials, and training videos; g) The education and training programs provided by Prudential aim to help their agents become experts in the insurance and finance industry, and be able to provide appropriate and quality answers to the public and potential customers.

In theory, everyone can become an insurance customer, both individuals and companies. However, insurers may specify certain terms and conditions before a person or company can obtain an insurance policy from them.

In general, insurance will consider several factors such as age, type of job, gender, health, smoking habits, family medical history, and other risk factors before making a decision to accept or reject a request to become an insurance customer (Anwar, 2007). However, in certain cases, individuals or companies may not meet certain conditions set by the insurance company. Therefore, it can happen that some people or companies cannot become insurance customers, and if they are forced to do so, there will be a loss between the two parties.

After making observations in the field, it turns out that researchers found the causes of things that made some insurance customers feel cheated by the company, namely: a) Because the Prospective Customer places total trust in the Insurance Agent who offers the Product, this can happen because the Agent offering is a close relative, family, friend, or neighbor. As we know, in order to become an Insurance Agent who truly works as an Agent, you have to go through quite complicated stages, both in terms of education, training, and even having to get a license from AAJI/AASI, so we need to pay attention if someone offers us a product, be it in the form of food or services, we must be more careful before accepting the offer, we need to find out whether he is truly an insurance agent certified and recognized by AAJI/AASI, or just a freelance agent trying to get a fee from a permanent agent who certified; b) Prospective customer is not careful about the policy provided by the agent and does not read the entire contents of the policy because he already trusts the agent or because he is busy with his daily routine, so he does not have time to read the policy provided. Even though the company will always provide a time period for customers, are they sure they want to buy insurance products or decide to cancel the purchase? This is commonly known as the Free Look Period, with a period of 14 days to consider the contents of the Insurance Policy. After passing the period (Free Look Period), the Insurance Company considers that the Prospective Customer agrees with the agreement stated in the Insurance Policy; c) Because the technique is usually known as “Referral Marketing” or marketing by reference. In practice, this technique allows insurance agents to find new prospects through their network of relationships and acquaintances. For example, an Agent who is AASI/AAJI certified doesn’t want to be tired of offering Insurance Products to Prospective Customers by meeting them one by one, so they rely on their acquaintances who already have some knowledge of Insurance, to market Insurance Products (Door to Door).

Technically the people who are trusted will also become Agents but with the status of Freelance Agents. This of course can bring negative risks that have an impact on the image of the company and the insurance industry. In the end, it is possible that problems will occur, both in terms of understanding the products offered or even the Freelance Agents who explain that insurance products are full of lures so that they can get customers

and get fees (wages) for personal gain. While this practice is legal and implemented by some insurance companies, it has often been criticized as aggressive marketing.

Therefore, it is important to pay attention to the positive and negative sides of this Referral Marketing system. Because the slightest misunderstanding that occurs between the explanation of Insurance Agent and the Prospective Customer will result in a negative impact that causes the customer to blame the Insurance Company, and think that Insurance is Fraud, as well as Agents who work at the Insurance Company (Qomariah Lahamid, 2021).

In order to avoid unwanted things, the Prudential Syariah Binjai Insurance Company currently no longer uses the services of Freelance Agents and prohibits Permanent Agents who have been certified or officially registered as Insurance Agents at Prudential from using marketing techniques that could harm the Customer or the Company's Image.

CONCLUSION

Based on research conducted by researchers by means of observation, interviews, and gathering information at an Insurance Company (Prudential Syariah Binjai) and phenomena that occur in the community, the real root of the problem can be found, namely because Prospective Customers do not fully understand and do not want to get into trouble, immediately believe every word the Agent offers Products, without making sure the status of the Insurance Agent is registered with the Insurance Company or not, then does not read the Policy provided, and lastly, because the Referral Marketing system is widely used by marketers and Agents from Insurance Companies which can cause misunderstandings that have a negative impact on the Company and public stigma against Insurance Industry in Indonesia.

From the research that has been done, it can be concluded that to get customers, one must pay attention to the method used and not carelessly use marketing techniques, especially for insurance products. The Importance of Education and Job Training so that an Insurance Agent is not careless in recruiting prospective customers so that later things that causes losses between the two parties do not occur.

REFERENCES

- Ali, M. (2022). *Dasar-Dasar Hukum Pidana*. Jakarta: Sinar Grafika.
- Andriani, A. T. (2021). Perception Analysis of Employees on Sharia Insurance at UPT. BP2MI. *Journal of Management and Business Innovations*, 28-37. <http://dx.doi.org/10.30829/jombi.v3i02.9582>
- Anugerah, F. H. (2022). Kajian Pembaharuan Hukum dalam Asuransi E-Commerce. *Legal Spirit*, 177-190.
- Aprilia, D. Y. (2023). Analisis Tingkat Literasi Keuangan Agen Asuransi Syariah di PT. Bumiputera 1912 Medan. *Jurnal Manajemen Akuntansi (Jumsi)*, 807-820. <https://doi.org/10.36987/jumsi.v3i2.4026>
- Aramiko, S. Z. (2022). Pengaruh Pengetahuan dan Kesadaran Mahasiswa Prodi Asuransi Syariah, Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sumatera Utara terhadap Minat Membeli Produk Asuransi Kecelakaan Diri Syariah. *Jurnal Ekonomi, Sosial & Humaniora*, 61-72.
- Fuadi, F. (2021). *Bank Dan Lembaga Keuangan Non Bank (Teori Dan Aplikasi)*. Jawa Barat: Penerbit Adab.
- Ganie, A. J. (2023). *Hukum Asuransi Indonesia*. Sinar Grafika.
- Hakim, M. L. (2020). Perkembangan Wakaf Asuransi Syariah di Indonesia Pasca Terbitnya Fatwa DSN-MUI No. 106 Tahun 2016. *Islamic Review: Jurnal Riset dan Kajian Keislaman*, 191-208. <https://doi.org/10.35878/islamicreview.v9i2.223>
- Hamali, A. (2018). *Pemahaman Mmanajemen Sumber Daya Manusia*. CAPS Publisher.
- Handoko, H. T. (2010). *Manajemen Personalialia & Sumberdaya Manusia*. Yogyakarta: BPFE UGM.
- Harahap, S. (2020). Pengaruh Pendidikan dan Pekerjaan terhadap Pemahaman Berasuransi Syariah (Studi Kasus di Kecamatan Batang Toru Kabupaten Tapanuli Selatan). *Diss. Universitas Islam Negeri Sumatera Utara*.
- Irdayanti, N. R. (2022). Manajemen Marketing Asuransi Syariah untuk Meningkatkan Minat Masyarakat pada PT Prudential Komplek Merbau Mas. *Jurnal Manajemen Akuntansi (Jumsi)*, 248-253. <https://doi.org/10.36987/jumsi.v2i2.2626>
- Jalaluddin. (2019). Analisis Teknik Hypnoselling Dalamstrategi Pemasaran Produk di AJB Bumiputera 1912 Cabang Balung Kabupaten Jember. *Diss. Universitas Islam Negeri Kiai Haji Achmad Siddiq Jember*.
- Marwansyah. (2010). *Manajemen Sumber Daya Manusia*. Bandung: Alfabeta.
- Nainggolan, V. L. (2020). Tanggung Jawab Perusahaan Asuransi Jiwa atas Kesalahan yang Dilakukan oleh Agen terhadap Nasabah. *Repository Universitas HKBP Nommensen*.

- Nur Kholifah, H. S. (2021). *Inovasi Pendidikan*. Jakarta: Yayasan Kita Menulis.
- Rambi, A. (2021). Program Pelatihan Kerja bagi Para Pencari Kerja oleh Dinas Tenaga Kerja Kota Manado. *Jurnal Ilmu Politik*.
- Rhamadhan, D. (2022). Peranan Otoritas Jasa Keuangan dalam Pencegahan Tindak Pidana di Bidang Asuransi . *Tesis Universitas Sriwijaya*.
- Rivai, V. (2004). *Manajemen Sumber Daya Manusia untuk Perusahaan Cetakan Pertama*. Jakarta: PT. Raja Grafindo.
- Setyowati, N. D. (2012). Analisis Bauran Pemasaran pada Perusahaan Jasa Asuransi AJB Bumiputera 1912 Cabang Solo Gladag. *Skripsi Fakultas Ekonomi Sebelas Maret*.
- Syukri Kurniawan, H. S. (2020). Urgensi Pencegahan Tindak Pidana Curang (Fraud) dalam Klaim Asuransi. *Jurnal Halu Oleo Law*.
- Sinubu, S. (2013). Pemidanaan terhadap Pelaku Tindak Pidana Asuransi. *Jurnal Lex Crimen*, 2(1), 84-97.
- Tomalili, R. (2019). *Hukum Pidana*. Deepublish.
- Triwiyanto, T. (2021). *Pengantar Pendidikan*. Jakarta: Bumi Aksara.
- Utomo, S. (2022). Perlindungan Hukum Nasabah Perdagangan Produk Derivatif Index Saham Berdasarkan Undang-Undang Nomor 10 Tahun 2011. *Jurnal Locus: Penelitian & Pengabdian*, 1(8), 647-660. <https://doi.org/10.58344/locus.v1i8.289>