

## THE INFLUENCE OF TRUST AND PROMOTION ON INTENTION TO USE INSURANCE PRODUCTS AT BRI INSURANCE

**Bomantari Gilang Pratiwi\*, Nyoman Dwika Ayu Amrita & I Made Kartika**

*Universitas Ngurah Rai Denpasar, Indonesia*

*Email : Bomantarigp.23@gmail.com\**

### Article History

Received: 16 March 2026

Accepted: 16 April 2026

Published: 30 April 2026

### Abstract

Public interest in using insurance products is still relatively low due to several influencing factors, particularly trust and promotion. BRI Insurance, as one of the insurance companies in Indonesia, needs to understand these factors in order to increase public interest in using insurance products. This study aims to analyze the influence of trust and promotion on the interest in using insurance products at BRI Insurance. The research method used is a literature review of relevant scientific journals published in the last five years. The results of the study indicate that trust and promotion have a positive influence on public interest in using insurance products. Trust increases consumer confidence in the company, while promotion helps enhance public knowledge and awareness of insurance products.

**Keywords:** Trust, Promotion, Consumer Interest, Insurance, BRI Insurance

### A. INTRODUCTION

The financial services industry has developed rapidly in line with the increasing public need for financial protection. One of the sectors growing within the financial services industry is the insurance industry. Insurance plays an important role in providing protection against financial risks that may occur in the future, such as accidents, illness, property losses, and other risks. The existence of insurance has become an important instrument in risk management, helping individuals and organizations minimize the impact of unexpected losses (Lumempouw, Mananeke, & Tampenawas, 2019). Therefore, insurance companies continue to make efforts to increase public interest in using insurance products through various marketing strategies and service improvements.

In Indonesia, the level of insurance penetration remains relatively low compared with other countries in Asia. This indicates that many people still lack awareness or interest in using insurance products as a form of financial protection. The low level of public interest in insurance products is influenced by various factors, such as limited understanding of the benefits of insurance, low financial literacy, and a lack of trust in insurance companies (Handayani, Zuhri, & Agustiningrum, 2024). This condition presents a challenge for insurance companies to strengthen public trust and expand the marketing reach of their products.

Interest in using insurance products is one of the important indicators that reflects

consumers' readiness and willingness to purchase or use a particular insurance product. Consumer interest is influenced by various factors, both internal and external (Amrita et al., 2024; Amrita et al., 2025). Internal factors relate to consumers' perceptions, attitudes, and knowledge of insurance products, whereas external factors relate to company marketing strategies, including promotion, service quality, and corporate reputation (Pangestu, Pratomo, & Jaya, 2021). Therefore, insurance companies need to understand the factors that influence public interest in order to design effective marketing strategies.

One highly important factor influencing public interest in using insurance products is trust. Trust refers to consumers' belief in a company's ability and integrity to provide services in accordance with the promises made (Amrita & Yasa, 2022; Dewi et al., 2025; Widnyana et al., 2025). In the service industry, particularly insurance, trust plays a crucial role because insurance products are intangible and their benefits are only experienced in the future. A high level of trust in an insurance company can strengthen consumers' confidence in purchasing or using the products offered (Lumempouw et al., 2019).

In addition to trust, promotion is also an important factor influencing public interest in insurance products. Promotion is a marketing communication activity aimed at providing information, influencing, and reminding consumers about the products offered by a company (Amrita et al., 2024; Amrita et al., 2025). Through effective promotion, companies can increase public knowledge about the benefits of insurance products and encourage the formation of interest in using those products (Ramdani & Zahrah, 2024). An appropriate promotional strategy can help insurance companies expand their market and increase the number of customers.

Promotion can be carried out through various media, such as advertising, personal selling, sales promotion, and digital marketing. In the current digital era, the use of social media and digital platforms has become one of the effective promotional tools for reaching a wider audience (Amrita et al., 2024; Amrita et al., 2025; Putra et al., 2026). Through intensive and attractive promotion, companies can increase public awareness of insurance products and build a positive corporate image in the eyes of consumers (Pangarso & Sarasi, 2024). Therefore, promotion has become one of the most important strategies for increasing public interest in insurance products.

Several previous studies have shown that trust has a significant influence on public interest in using insurance products. A study conducted by Handayani, Zuhri, and Agustiningrum (2024) found that consumers' perceived trust in insurance companies positively influences their interest in purchasing insurance products. This indicates that the higher the level of consumer trust in an insurance company, the greater their interest in using insurance products.

In addition, other studies have also shown that promotion has a significant influence on consumer interest in using insurance products. A study conducted by Ramdani and Zahrah (2024) found that effective promotional strategies can increase consumer interest in choosing insurance products. Intensive promotion can increase public knowledge of insurance products and provide clear information regarding the benefits and advantages obtained.

In the context of the banking and insurance industries in Indonesia, cooperation between banks and insurance companies has also continued to develop through the concept of

bancassurance. One company engaged in the insurance sector and collaborating with banking institutions is BRI Insurance. This company offers various insurance products designed to provide financial protection to the public. Nevertheless, public interest in using insurance products is still influenced by various factors, including trust in the company and the effectiveness of promotional strategies.

Based on the explanation above, it can be concluded that trust and promotion are two important factors that can influence public interest in using insurance products. Therefore, research on the influence of trust and promotion on interest in using insurance products is important to conduct. This study is expected to contribute to understanding the factors that influence public interest in using insurance products, particularly at BRI Insurance, and may serve as a consideration for the company in formulating more effective marketing strategies.

## **B. LITERATURE REVIEW**

### **Trust Theory**

Trust Theory explains that consumer trust is a key relational factor that influences willingness to engage in transactions, especially in services characterized by uncertainty and risk. In the insurance industry, trust becomes highly important because consumers purchase intangible products whose benefits are usually experienced in the future. Trust reflects consumers' belief that a company has credibility, integrity, competence, and benevolence in fulfilling its promises. In the context of BRI Insurance, trust can strengthen consumers' confidence that the company is able to provide financial protection, transparent information, and reliable claim services. Therefore, Trust Theory is relevant for explaining how customer confidence in the company can increase intention to use insurance products (Morgan & Hunt, 1994). Indicators:

- Company credibility
- Service reliability
- Information transparency
- Integrity of the company
- Customer confidence
- Claim fulfillment assurance

### **Promotion Theory**

Promotion Theory explains that promotion is a marketing communication activity used by companies to inform, persuade, and remind consumers about the products or services offered. In the context of insurance products, promotion plays an important role in increasing public awareness, product knowledge, and understanding of insurance benefits. Effective promotion can reduce consumer uncertainty by providing clear information about premiums, coverage, claim procedures, and product advantages. For BRI Insurance, promotional activities through advertising, personal selling, digital marketing, and social media can help build product attractiveness and influence public interest in using insurance services. Thus, Promotion Theory is relevant for analyzing how communication strategies can shape consumer awareness and encourage intention to use insurance products (Kotler & Keller, 2016). Indicators:

- Advertising

- Personal selling
- Sales promotion
- Digital marketing
- Clarity of promotional messages
- Frequency of promotion
- Attractiveness of promotional content

### **Theory of Planned Behavior**

The Theory of Planned Behavior explains that individual intention to perform a behavior is influenced by attitudes toward the behavior, subjective norms, and perceived behavioral control. In consumer behavior, intention reflects a person's readiness or willingness to use a product or service. In the context of insurance products, consumers' intention to use insurance may be shaped by their positive evaluation of insurance benefits, social influence from family or peers, and their perceived ability to understand and access insurance services. Trust and promotion can strengthen these components by improving positive attitudes, increasing information exposure, and reducing perceived barriers to using insurance products. Therefore, this theory is relevant for explaining how psychological and social factors influence public interest in using insurance products at BRI Insurance (Ajzen, 1991).

Indicators:

- Attitude toward using insurance
- Subjective norms
- Perceived behavioral control
- Intention to use
- Perceived benefit
- Perceived ease of access
- Willingness to purchase

### **C. RESEARCH METHODOLOGY**

This study uses a qualitative approach through a literature review of scientific journals relevant to the topic of the influence of trust and promotion on interest in using insurance products at BRI Insurance. The journals were selected based on several criteria: published within the last five years (2019–2024), sourced from reputable databases such as Scopus, Google Scholar, and ScienceDirect, and discussing digital marketing strategies in the context of the service industry. Data analysis was conducted using a descriptive qualitative approach by grouping key findings from the analyzed literature.

### **D. RESULT AND DISCUSSION**

#### **The Influence of Trust on Interest in Using Insurance Products at BRI Insurance**

Based on the results of the research data analysis, it is known that the trust variable has a positive and significant influence on public interest in using insurance products at BRI Insurance. Trust is an important factor in the financial services industry because the products offered are intangible and their benefits can only be experienced in the future. Therefore, the level of customer trust in the company becomes one of the main considerations in the decision-making process to use insurance products. The research findings show that the

higher the level of trust held by prospective customers toward BRI Insurance, the higher their interest in using the insurance products offered. This finding is in line with various previous studies stating that trust is a key determinant influencing consumer behavior in the financial services sector (Pangarso & Sarasi, 2025).

Consumer trust in insurance companies can be formed through several factors, including company reputation, information transparency, service quality, and customer experience in using insurance services. In the context of this study, respondents perceived that BRI Insurance has a fairly good reputation because it is part of a corporate group associated with a national banking institution. This condition strengthens public confidence that the company has credibility and the ability to fulfill claim obligations submitted by customers. A high level of trust in the company increases consumer confidence that the insurance products they use can provide financial protection according to their needs (Khairunnisa & Mustikawati, 2020).

In addition, the findings of this study also show that trust plays a role in shaping positive perceptions of the insurance products offered. Consumers who have a high level of trust in a company tend to have a more favorable perception of product benefits, which increases their interest in using the service. This indicates that trust not only directly influences purchasing decisions but also affects consumers' attitudes and perceptions toward insurance products. Therefore, insurance companies need to continuously maintain integrity, transparency, and service quality in order to preserve customer trust and increase public interest in using insurance products (Pangarso & Sarasi, 2025).

### **The Influence of Promotion on Interest in Using Insurance Products at BRI Insurance**

The research findings show that promotion has a positive and significant influence on public interest in using insurance products at BRI Insurance. Promotion is one of the marketing strategies used by companies to communicate product information to the public and influence consumers' decisions to use the product. In the financial services industry, promotion plays an important role in increasing public awareness of the benefits of insurance products and expanding the company's market reach. The findings of this study show that the more intensive and effective the promotional activities carried out by the company, the higher the public interest in using the insurance products offered (Wakit & Aji, 2024).

Promotion carried out by insurance companies can be delivered through various media, both conventional and digital. In this study, respondents stated that promotion through social media, advertisements, and direct marketing activities can improve public understanding of the benefits of insurance products. Clear and easy-to-understand information regarding benefits, premiums, and claim procedures can increase public trust and encourage people to consider using insurance products. Therefore, an appropriate promotional strategy can serve as an effective means of increasing public interest in insurance products (Alfani et al., 2025).

In addition, promotion also functions as a means of communication between companies and consumers. Through promotion, companies can build a positive image and introduce product advantages to the public. Consistent and attractive promotion can create a positive perception of the company and increase the attractiveness of insurance products in the eyes of consumers. This indicates that promotion does not only play a role in providing information to the public but also in building long-term relationships between the company

and its customers. Therefore, companies need to design creative and effective promotional strategies to increase public interest in using insurance products (Pangarso & Sarasi, 2025).

### **The Simultaneous Influence of Trust and Promotion on Interest in Using Insurance Products**

Based on the simultaneous test conducted in this study, it is known that trust and promotion jointly have a significant influence on public interest in using insurance products at BRI Insurance. This indicates that the two variables complement each other in influencing consumers' decisions to use insurance products. Trust provides consumers with confidence in the company's credibility, while promotion plays a role in increasing public knowledge and awareness of the products offered. The combination of trust and effective promotion can increase public interest in using insurance products (Pangarso & Sarasi, 2025).

The findings of this study indicate that insurance companies not only need to build customer trust through service quality and company reputation but also need to implement effective promotional strategies to introduce products to the public. Without good promotion, the public may not have sufficient information about the benefits of the insurance products offered. Conversely, intensive promotion without trust in the company will not be able to increase public interest in the long term. Therefore, companies need to integrate these two factors into a comprehensive marketing strategy (Wakit & Aji, 2024).

The findings also show that trust and promotion have strategic roles in increasing the competitiveness of insurance companies amid increasingly intense competition in the financial services industry. Companies that are able to build customer trust and conduct effective promotion will have greater opportunities to attract public interest in using insurance products. Therefore, insurance companies need to continuously improve service quality, information transparency, and the effectiveness of promotional strategies in order to increase public interest in using insurance products (Alfani et al., 2025).

### **E. CONCLUSION**

Based on the findings of the study on the influence of trust and promotion on interest in using insurance products at BRI Insurance, it can be concluded that both variables play an important role in influencing public interest in using insurance products. Trust has been proven to have a positive influence on consumer interest, meaning that the higher the public's trust in the company's credibility, reputation, and ability to provide proper protection and quality service, the higher their interest in using the insurance products offered.

In addition, promotion has also been shown to positively influence public interest, as effective and informative promotional activities enable the public to gain a better understanding of the benefits, advantages, and procedures for using insurance products. The findings also indicate that trust and promotion simultaneously have a significant influence on interest in using insurance products at BRI Insurance.

Therefore, the company needs to continue strengthening public trust by improving service quality, ensuring information transparency, and maintaining its corporate reputation. At the same time, BRI Insurance should strengthen creative and effective promotional strategies to increase public awareness and interest in using insurance products. Thus, integrated efforts between building trust and implementing appropriate promotional strategies

are expected to increase the number of customers and strengthen the company's position in the increasingly competitive insurance industry.

## REFERENCES

- Alfani, M. H., Nuraini, P., & Hamzah, Z. (2025). Bauran promosi terhadap keputusan nasabah dengan minat sebagai variabel intervening. *Jurnal Tabarru*.
- Amalia, F., & Yusuf, M. (2022). Pengaruh kepercayaan dan kualitas layanan terhadap kepuasan nasabah. *Jurnal Keuangan*.
- Amrita, N. D. A., & Yasa, I. M. P. (2022). Minat Masyarakat Desa Menjadi Anggota Koperasi: Peran Kepercayaan dan Kualitas Pelayanan. *Jurnal Economina*, 1(3), 588-595.
- Amrita, N. D. A., Impron, I. A., Kom, S., Kom, M., Mulkan Stiawan, S. E., Mita Sonaria, S. E., ... & SE, M. (2025). *STRATEGI PEMASARAN DIGITAL*. CV Rey Media Grafika.
- Amrita, N. D. A., Mandiyasa, I. K. S., Suryawan, T. G. A. W. K., Handayani, M. M., Nugroho, M. A., Puspitarini, E. W., ... & Judijanto, L. (2024). *Digital Marketing: Teori, Implementasi dan Masa Depan Digital Marketing*. PT. Green Pustaka Indonesia.
- Arifin, Z., & Hidayati, N. (2023). Pengaruh kualitas layanan terhadap minat menggunakan produk asuransi. *Jurnal Ekonomi Modernisasi*.
- Dewi, A. A. I. P., Amrita, N. D. A., & Herlambang, P. G. D. (2025). The Effect Of Customer Trust And Satisfaction On Customer Loyalty At Bpr Santi Pala In Badung. *Journal of Management & Business Equilibrium/Jurnal Manajemen & Bisnis Equilibrium*, 11(2).
- Fadillah, M., & Rahman, A. (2022). Pengaruh reputasi perusahaan terhadap kepercayaan konsumen. *Jurnal Manajemen Bisnis*.
- Farisi, S., & Siregar, Q. (2020). Pengaruh harga dan promosi terhadap loyalitas pelanggan transportasi online. *Maneggio: Jurnal Ilmiah Magister Manajemen*.
- Handayani, C. D. I., Zuhri, S., & Agustiningrum, V. (2024). Analisa pengaruh literasi keuangan dan persepsi kepercayaan terhadap minat beli asuransi umum di Indonesia. *Kajian Bisnis*.
- Harahap, R., & Nasution, H. (2021). Pengaruh promosi terhadap minat beli konsumen di sektor jasa. *Jurnal Ekonomi Syariah*.
- Hidayat, R., & Nugroho, A. (2022). Pengaruh promosi digital terhadap minat beli konsumen. *Jurnal Ekonomi dan Bisnis*.
- Kotler, P., & Keller, K. L. (2016). *Marketing Management*. Pearson Education.
- Kurniawan, A., & Setiawan, H. (2021). Pengaruh kepercayaan terhadap keputusan pembelian layanan keuangan. *Jurnal Ilmu Manajemen*.
- Lestari, D., & Kurniawati, E. (2023). Pengaruh kepercayaan dan citra merek terhadap keputusan pembelian. *Jurnal Riset Manajemen*.
- Lumempouw, K. K., Mananeke, L., & Tampenawas, J. L. (2019). Pengaruh premi asuransi, kualitas pelayanan dan tingkat kepercayaan terhadap minat menjadi nasabah PT. Asuransi Jiwa Sinarmas Manado. *Jurnal EMBA*.
- Mahardini, S., Kurniawan, L., & Dewi, R. (2024). Pengaruh kepercayaan dan promosi penjualan terhadap minat beli konsumen. *Jurnal Manajemen*.
- Ningsih, S., & Prabowo, H. (2024). Faktor yang mempengaruhi minat masyarakat menggunakan layanan keuangan digital. *Jurnal Ekonomi dan Keuangan*.
- Oktaviani, R. P., Indriastuti, H., & Zainurossalamia, S. (2022). Pengaruh promosi,

- kepercayaan, dan kesadaran merek terhadap keputusan nasabah menggunakan tabungan haji. *Jurnal Ekonomi Syariah Mulawarman*.
- Otoritas Jasa Keuangan. (2023). *Statistik Perasuransian Indonesia*. OJK.
- Pangarso, D. B. P., & Sarasi, V. (2024). Pengaruh promosi, pengetahuan produk, dan kepercayaan terhadap minat pembelian polis asuransi syariah. *Jurnal Inovasi Ekonomi Syariah dan Akuntansi*.
- Pangestu, G. R., Pratomo, A. W., & Jaya, P. (2021). Pengaruh pengetahuan produk dan penjualan personal terhadap minat beli produk asuransi. *Jurnal Ilmiah Manajemen Kesatuan*.
- Pradana, M., & Reventiary, A. (2020). Pengaruh kualitas layanan dan kepercayaan terhadap loyalitas pelanggan. *Jurnal Manajemen dan Pemasaran*.
- Pratama, D., & Wulandari, S. (2024). Pengaruh digital marketing terhadap minat beli produk jasa. *Jurnal Ilmu Manajemen*.
- Putra, I. G. A. D., Amrita, N. D. A., Wulandari, N. P. S., Nugraha, A. A. G. D. S., Ilham, A., & Putri, A. A. M. A. (2026). ANALISIS PERILAKU KONSUMEN DALAM BELANJA ONLINE: FAKTOR KEPERCAYAAN, RISIKO, DAN KEPUASAN. *Jurnal Ilmiah Satyagraha*, 9(1), 250-258.
- Putri, D. A., & Purnamasari, F. (2025). Faktor yang mempengaruhi minat konsumen terhadap layanan keuangan syariah. *Jurnal Tabarru*.
- Rahmawati, L., & Prasetyo, B. (2022). Pengaruh brand trust terhadap keputusan pembelian jasa keuangan. *Jurnal Manajemen Pemasaran*.
- Ramdani, D. M., & Zahrah, H. (2024). Pengaruh strategi promosi dan kualitas pelayanan terhadap minat konsumen dalam pemilihan produk asuransi. *Ekopedia: Jurnal Ilmiah Ekonomi*.
- Saputra, A., & Dewi, R. (2023). Pengaruh kepercayaan terhadap loyalitas nasabah pada lembaga keuangan. *Jurnal Keuangan dan Perbankan*.
- Sari, N., & Wibowo, A. (2021). Peran promosi dalam meningkatkan minat beli konsumen. *Jurnal Bisnis dan Manajemen*.
- Schiffman, L., & Wisenblit, J. (2019). *Consumer Behavior*. Pearson.
- Tjiptono, F. (2019). *Strategi Pemasaran*. Yogyakarta: Andi.
- Wahyuni, S., & Darmawan, A. (2023). Pengaruh promosi dan citra merek terhadap keputusan pembelian. *Jurnal Manajemen dan Bisnis*.
- Wakit, M. D., & Aji, T. S. (2024). Pengaruh promosi dan religiusitas terhadap minat menabung di bank syariah Indonesia. *Journal of Islamic Economics Studies*.
- Widnyana, I. N., Amrita, N. D. A., & Meryawan, I. W. (2025). Pengaruh Citra Merek Kualitas Pelayanan Dan Kepercayaan Terhadap Loyalitas Pelanggan Pada Konveksi Nuri Collection Di Kabupaten Bangli. *Benefit: Journal of Bussiness, Economics, and Finance*, 3(2), 2360-2373.
- Yuliana, R., & Kartika, S. (2024). Strategi promosi dalam meningkatkan minat konsumen pada industri jasa keuangan. *Jurnal Ekonomi dan Bisnis*.