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Persuasive Communication, Agent Personal Branding, Trust, and Life Insurance Customer Loyalty

Nisrina Mulkah[1*]; Aries Zuswana[2]; Christina Ekawati[3]; Abdul Ghofar[4]

[1] ina.nisrina294@gmail.com, STIE GICI Business School, Depok, Indonesia
[2] aries.zuswana@stiegici.ac.id, STIE GICI Business School, Depok, Indonesia
[3] christinaekawati9@gmail.com, STIE GICI Business School, Depok, Indonesia
[4] abd.ghofars@gmail.com, STIE GICI Business School, Depok, Indonesia
**) Corresponding Author*

ABSTRACT

Objectives: *This study examines the effects of persuasive communication and agent personal branding on customer loyalty and evaluates customer trust as a mediating mechanism at PT Bhinneka Life Indonesia.*
Methodology: *A quantitative causal survey was conducted with 185 active customers of KPA Bona Indah who had interacted directly with insurance agents. Data were analyzed using PLS-SEM in SmartPLS 4.*
Finding: *Persuasive communication and agent personal branding significantly increased customer trust. Agent personal branding and customer trust significantly increased customer loyalty, whereas the direct effect of persuasive communication on loyalty was not significant. Trust fully mediated the persuasive communication-loyalty relationship and partially mediated the personal branding-loyalty relationship. The model explained 71.9% of customer trust and 88.1% of customer loyalty.*
Conclusion: *Life insurance loyalty is strengthened when persuasive communication and a credible professional image first develop customer trust. Companies should prioritize agent communication, personal branding, and relationship-building programs.*

Keywords: *Persuasive Communication; Agent Personal Branding; Customer Trust; Customer Loyalty; Life Insurance.*

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INTRODUCTION

The life insurance industry plays an important role in modern financial systems by providing financial protection against various life uncertainties, including death, disability, accidents, and loss of income. In addition to its protective function, life insurance serves as a long-term financial planning instrument that helps individuals and families manage future financial risks and maintain economic stability. At the macroeconomic level, the industry also contributes to economic activities through the management and investment of policyholders' premiums. Because life insurance contracts generally involve long-term relationships, the sustainability of insurance companies depends not only on acquiring new customers but also on maintaining relationships with existing policyholders.

Indonesia's life insurance industry has continued to develop, particularly in terms of the number of insured individuals. Data from the Indonesian Life Insurance Association indicate that the number of insured individuals increased from approximately 81 million in 2023 to 154.64 million in 2024 and reached 168.03 million in 2025. During the same period, premium income increased from IDR 177.66 trillion in 2023 to IDR 185.39 trillion in 2024, before declining to IDR 181.27 trillion in 2025 (AAJI, 2025; Kontan, 2026). These figures show that the substantial increase in the number of insured individuals was not accompanied by a comparable pattern of premium growth. However, this difference cannot by itself be interpreted as direct evidence of weak customer loyalty because premium income may be influenced by various factors beyond individual customer commitment. Therefore, these industry developments are more appropriately viewed as a context indicating the importance of customer retention and long-term relationship management.

A similar business context can be observed at PT Bhinneka Life Indonesia. The company's premium income increased from IDR 585.75 billion in 2022 to IDR 649.57 billion in 2023 and IDR 714.46 billion in 2024. During the same period, claim and benefit expenses amounted to IDR 534.21 billion in 2022, IDR 736.82 billion in 2023, and approximately IDR 640.00 billion in 2024 (PT Bhinneka Life Indonesia, 2026). The official company report is included among the sources used in the thesis. These financial developments illustrate the company's business growth and continuing obligations to policyholders. Nevertheless, premium growth and claim expenses should not be treated as direct measures of customer loyalty. Customer loyalty concerns customers' willingness to maintain long-term relationships, continue using services, and develop favorable behavioral intentions toward the company.

In the life insurance industry, insurance agents have a particularly important role because they interact directly with customers in explaining products, providing financial information, assisting policy services, and delivering after-sales support. Insurance services are intangible and often involve complex information, making customers highly dependent on agents when evaluating product benefits, financial risks, and long-term protection needs. As representatives of the company, agents can therefore influence how customers perceive both the individuals serving them and the insurance provider itself.

One factor that may shape this relationship is persuasive communication. Persuasive communication refers to the delivery of messages intended to influence attitudes, understanding, and decisions through clear, informative, and convincing information. Suherman (2021) explains persuasive communication in the context of insurance marketers presenting products to prospective customers, while Sofjan (2024) specifically examines the influence of persuasive communication on insurance customer trust. Persuasive

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communication can help customers understand product benefits, reduce uncertainty, and develop confidence in both the agent and the information being communicated.

However, previous research does not provide a uniform explanation that effective communication automatically results in long-term customer loyalty. Lubis et al. (2025), for example, examine agent communication, competence, credibility, and customer loyalty in the life insurance context and report a positive relationship between agent-related communication factors and loyalty. Other studies suggest that communication-related factors may operate through relational mechanisms before influencing loyalty. Belinda (2023) examines marketing communication and trust within a model involving customer satisfaction and loyalty, while Bawazir et al. (2024) demonstrate the mediating role of brand trust in the development of brand loyalty. These differences indicate that communication may not always influence loyalty directly and that trust may represent an important mechanism through which communication contributes to longer-term customer relationships.

In addition to persuasive communication, agent personal branding may also influence customer relationships. Personal branding reflects the professional image, credibility, competence, consistency, identity, and reputation displayed by an individual. A strong personal brand can help customers perceive an agent as more professional, reliable, and credible. Sudirjo et al. (2024) examine personal branding together with influencer endorsement and customer engagement in explaining brand affinity, demonstrating that personal branding can contribute to favorable customer-related outcomes. Although the context differs from life insurance, the study suggests that how individuals present their professional identity may influence customer perceptions and relationship outcomes.

Trust consequently becomes an important relational mechanism connecting agent-related characteristics with customer loyalty. Customers who believe that agents and companies are honest, competent, reliable, and committed to fulfilling their promises are more likely to maintain long-term relationships. Rizal (2021) examines service quality and trust in relation to customer loyalty with customer satisfaction as a mediating variable, indicating that trust forms part of a broader relational process rather than functioning only as an isolated predictor. Similarly, Bawazir et al. (2024) demonstrate that trust can serve as a mediating mechanism through which communication-related factors are translated into loyalty.

This relationship also raises an important conceptual distinction. Persuasive communication and personal branding represent agent-level characteristics, whereas customer loyalty in this study is primarily directed toward the insurance company and its services. An agent functions as a company representative through whom customers receive information, consultation, and service. Nevertheless, loyalty toward an individual agent and loyalty toward an insurance company should not be treated as identical concepts. A customer may maintain a favorable relationship with an agent but switch companies if the agent moves, while another customer may remain loyal to the company despite interacting with a different agent. Therefore, customer trust provides a theoretically relevant mechanism through which perceptions of agent-level characteristics may be translated into company-level customer loyalty.

Previous studies have examined persuasive communication, personal branding, trust, and customer loyalty from different perspectives, but several important gaps remain. Some studies focus on persuasive communication and immediate customer responses, whereas others examine trust and loyalty without identifying the agent-related factors that contribute to

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the development of trust. Studies of personal branding also frequently focus on customer perceptions, engagement, purchasing behavior, or brand affinity rather than its simultaneous relationship with trust and long-term customer loyalty in insurance services. Furthermore, relatively limited research has integrated persuasive communication, agent personal branding, customer trust, and customer loyalty within a single model in the life insurance context. These gaps are summarized in Table 1.

Table 1. Research Gap Matrix on Customer Loyalty

Authors	Variables Examined	Main Findings	Research Gap
Suherman (2021)	Persuasive Communication in Insurance Marketing	Examines how persuasive communication is used by insurance marketers in presenting products to prospective customers.	Does not examine customer loyalty or trust as a mediating mechanism.
Rizal (2021)	Service Quality, Trust, Customer Satisfaction, Customer Loyalty	Trust is examined as an important factor in customer loyalty within a model involving service quality and customer satisfaction.	Does not examine persuasive communication and agent personal branding as antecedents of trust and loyalty.
Belinda (2023)	Marketing Communication, Trust, Customer Satisfaction, Customer Loyalty	Marketing communication and trust are examined within an interconnected model involving customer satisfaction and loyalty.	Does not specifically examine persuasive communication and personal branding of insurance agents in the life insurance context.
Bawazir et al. (2024)	Brand Communication, Brand Identity, Brand Experience, Brand Trust, Brand Loyalty	Brand trust serves as a mediating mechanism in the development of brand loyalty.	Focuses on brand-level constructs rather than persuasive interpersonal communication and personal branding of insurance agents.
Sofjan (2024)	Persuasive Communication, Customer Trust	Persuasive communication is examined as an antecedent of customer trust in the insurance context.	Focuses on the communication-trust relationship without simultaneously examining personal branding and customer loyalty.
Sudirjo et al. (2024)	Personal Branding, Influencer Endorsement, Customer Engagement, Brand Affinity	Personal branding contributes to customer-related and brand-related outcomes.	Conducted outside the life insurance context and does not examine trust as a mediator of customer loyalty.
Lubis et al. (2025)	Agent Communication, Competence, Credibility, Customer Loyalty	Agent communication, competence, and credibility are associated with customer loyalty in life insurance services.	Focuses primarily on direct relationships and does not integrate agent personal branding and customer trust within a mediation model.

Source: Authors' synthesis based on Suherman (2021), Rizal (2021), Belinda (2023), Bawazir et al. (2024), Sofjan (2024), Sudirjo et al. (2024), and Lubis et al. (2025).

As shown in Table 1, previous studies provide substantial evidence that communication, personal branding, and trust are relevant to customer relationships. Nevertheless, these variables have generally been investigated separately or through different outcome variables. Some studies emphasize direct relationships between communication-related factors and customer loyalty, whereas others indicate that trust and other relational variables may function as intervening mechanisms. Consequently, limited understanding remains regarding

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whether persuasive communication and agent personal branding influence customer loyalty through similar or different relational processes.

This distinction is theoretically important because persuasive communication and personal branding may operate through different mechanisms. Persuasive communication primarily assists customers in understanding information, reducing uncertainty, and developing confidence in insurance services. Its contribution to long-term loyalty may therefore depend on whether such communication successfully develops trust. Personal branding, in contrast, reflects a broader and more persistent evaluation of an agent's professionalism, competence, reputation, identity, and consistency. Consequently, personal branding may influence customer relationships both directly and indirectly through trust.

Accordingly, this study contributes to relationship marketing literature in three respects. First, it integrates persuasive communication and agent personal branding into a single model explaining customer loyalty in the life insurance industry. Second, it examines customer trust as a mediating mechanism through which agent-level characteristics may be translated into company-level customer loyalty. Third, it compares the direct and indirect pathways of persuasive communication and agent personal branding, thereby providing a more specific explanation of whether these two agent-related factors operate through similar or different mechanisms in developing customer loyalty.

The study is primarily grounded in Relationship Marketing Theory, complemented by perspectives from marketing communication, source credibility, and personal branding to explain how agent-related characteristics contribute to customer trust and loyalty. Relationship Marketing Theory emphasizes trust as a central foundation of long-term customer relationships (Morgan & Hunt, 1994). Source Credibility Theory explains how customers evaluate messages according to the expertise, reliability, and credibility of the communicator. Social Exchange Theory further explains why customers may continue relationships when repeated interactions provide valued benefits and are perceived as reliable and mutually beneficial. Together, these theoretical perspectives provide a foundation for explaining the relationships among persuasive communication, agent personal branding, customer trust, and customer loyalty.

To address the identified research gaps, this study develops and empirically tests an integrated model examining the effects of persuasive communication and agent personal branding on customer loyalty through customer trust. Survey data collected from customers of PT Bhinneka Life Indonesia are analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The study seeks to provide a clearer explanation of how customers' interactions with insurance agents contribute to trust and long-term relationships with the insurance company.

Theoretically, this study extends customer relationship research by integrating agent-level persuasive communication and personal branding with customer trust and company-level customer loyalty. Practically, the findings may assist PT Bhinneka Life Indonesia and other life insurance companies in improving agents' persuasive communication competencies, strengthening professional personal branding, and developing trust-building practices. These strategies may support stronger customer relationships and customer retention. Policy renewal is regarded as a potential managerial consequence rather than an empirical outcome because it is not directly measured in this study.

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The remainder of this article is organized as follows. The next section presents the theoretical foundations and develops the research hypotheses, followed by the research methodology, empirical findings, discussion, conclusions, and managerial implications.

LITERATURE REVIEW

Theoretical Foundation

Relationship Marketing Theory provides the main theoretical basis for explaining customer loyalty in this study. Morgan and Hunt (1994) argue that lasting relationships between companies and customers are built through trust and commitment. This view is highly relevant to life insurance because the relationship does not end when a policy is purchased. Customers continue to depend on the company and its agents for information, policy servicing, consultation, and assistance throughout the policy period. For this reason, loyalty in life insurance is better understood as the outcome of an ongoing relationship rather than a response to a single transaction.

The study also draws on marketing communication and source credibility perspectives to explain the role of persuasive communication. Persuasive messages are more likely to be accepted when they are understandable, relevant, and delivered by a communicator who is considered knowledgeable and credible. In the thesis, communicator credibility is identified as an important factor in persuasive communication because expertise, experience, and reputation affect the audience's willingness to accept a message. In the insurance context, this means that customers may become more confident when agents provide information clearly, accurately, and in a way that is relevant to their needs.

Personal branding provides another perspective for understanding the relationship between agents and customers. Potgieter and Doubell (2018) describe personal branding as the perception formed around an individual's value, qualities, and characteristics. Sudirjo et al. (2024) further associate personal branding with a positive professional image, credibility, and reputation. For insurance agents, these perceptions are reflected in professionalism, competence, integrity, experience, and consistency in serving customers.

An important distinction is required between the level of the agent and the level of the company. Persuasive communication and personal branding are characteristics of the agent, whereas customer loyalty in this study is directed mainly toward the insurance company and its services. An agent may create a strong personal connection with a customer, but this does not necessarily mean that the customer will remain with the same company if the agent moves elsewhere. Similarly, a customer may continue using the company's services even after being served by a different agent. Because agents act as representatives of the insurance company, customer trust provides a relational bridge through which evaluations of the agent can influence attitudes toward the company.

Accordingly, loyalty is expected to develop through a gradual relational process. Persuasive communication can help customers understand insurance products and reduce uncertainty, while personal branding can shape perceptions of the agent's professionalism and credibility. Trust then becomes a central mechanism through which these agent-related factors may contribute to a stronger and more enduring relationship with the insurance company.

Persuasive Communication and Customer Trust

Persuasive communication is a planned effort to influence how individuals understand, evaluate, and respond to information. Thomas et al. (2019) associate persuasive

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communication with perceived persuasiveness, while Zhao (2022) explains that persuasion develops through stages of attention, understanding, acceptance, and behavioral response. Suherman (2021) also emphasizes that persuasive communication uses informative, educational, and convincing messages to influence customer attitudes and decisions.

This process is particularly important in life insurance because customers often face complex information concerning benefits, risks, premiums, and long-term obligations. Clear communication can make this information easier to understand and can reduce uncertainty during customer-agent interactions. The thesis identifies four main dimensions of persuasive communication: message clarity and quality, ability to influence, emotional involvement, and information utility.

Trust is more likely to emerge when customers receive explanations that are transparent, relevant, and credible. Sofjan (2024) found that persuasive communication by insurance agents contributes positively to customer trust. This finding supports the view that effective communication does not merely transfer information but also strengthens customers' confidence in the person and organization providing the service.

H1: Persuasive communication positively influences customer trust.

Agent Personal Branding and Customer Trust

Agent personal branding refers to the professional image formed through the qualities and behavior consistently displayed by an insurance agent. These perceptions may be shaped by reputation, competence, integrity, professionalism, experience, and consistency. Potgieter and Doubell (2018) explain that personal branding represents the value and characteristics that distinguish one individual from another, while Sudirjo et al. (2024) emphasize the importance of a positive and professional image in building credibility and reputation.

In insurance services, personal branding becomes important because customers interact directly with agents when seeking information and assistance. Customers may judge the reliability of the service partly through the way agents communicate, fulfil commitments, demonstrate knowledge, and handle customer needs. An agent who behaves professionally and consistently can therefore create a stronger sense of confidence.

Pertiwi (2025) shows that personal branding is associated with trust and consumer behavioral outcomes through a mediating mechanism. Although the study focuses on purchasing behavior rather than insurance loyalty, it provides relevant support for the argument that a strong personal image can strengthen consumer trust. In the life insurance setting, customers who perceive an agent as competent, credible, and dependable are therefore expected to develop greater trust.

H2: Agent personal branding positively influences customer trust.

Persuasive Communication and Customer Loyalty

Persuasive communication may also contribute to customer loyalty because communication affects how customers experience their relationship with the insurance provider. When agents explain information clearly and respond appropriately to customer concerns, customers may feel more comfortable maintaining the relationship. Continuous communication can also support better understanding and reduce confusion during the policy period.

Lubis et al. (2025) found that agent communication, competence, and credibility were positively associated with customer loyalty in life insurance services. This evidence supports the possibility of a direct relationship between communication quality and loyalty.

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However, the relationship is not necessarily straightforward. Communication can influence immediate understanding and attitudes without automatically creating long-term loyalty. Belinda (2023) places marketing communication and trust within a broader model involving customer satisfaction and loyalty, while Bawazir et al. (2024) show that trust can operate as a mediating mechanism between communication-related factors and loyalty. Hanaysha (2022), as reviewed in the thesis, also identifies trust as a mediator in the relationship between marketing communication and consumer outcomes.

These findings suggest that customers may appreciate clear communication but still require a stronger relational basis before becoming loyal. In life insurance, understanding a product can occur relatively quickly, whereas loyalty develops through continued experience, confidence, and trust. Therefore, persuasive communication remains theoretically relevant to loyalty, but its influence may occur directly or through relational mechanisms such as trust.

H3: Persuasive communication positively influences customer loyalty.

Agent Personal Branding and Customer Loyalty

Personal branding may influence loyalty because customers evaluate not only the insurance product but also the individual who represents the company. Professional conduct, credibility, competence, and consistency can shape the overall experience of the customer and may affect the willingness to maintain the relationship.

Potgieter and Doubell (2018) associate personal branding with perceptions of individual value and quality. Sudirjo et al. (2024) found that personal branding contributes to favorable brand-related outcomes through stronger perceptions of the individual's image and credibility. Although their study focuses on brand affinity rather than customer loyalty, the findings indicate that a strong personal image can strengthen relational responses from consumers.

This argument is relevant to insurance because agents often continue to interact with customers after the initial purchase. Customers who repeatedly experience professional and consistent service may develop a more favorable view of both the agent and the company represented by that agent. Therefore, a strong agent personal brand is expected to support the development of long-term customer loyalty.

H4: Agent personal branding positively influences customer loyalty.

Customer Trust and Customer Loyalty

Customer trust refers to the belief that the agent and insurance company are capable, honest, reliable, and willing to fulfil their commitments. Trust is especially important in life insurance because customers make financial commitments for protection whose benefits may be realized in the future. As a result, customers must rely on the credibility and reliability of both the agent and the company.

Relationship Marketing Theory positions trust as a fundamental element of long-term relationships. Customers who believe that the company will fulfil its promises are more likely to remain in the relationship and continue using its services.

Empirical studies reviewed in the thesis also support this relationship. Ardhanari (2022) found a significant influence of trust on customer loyalty. Aristana and Wijaya (2022) similarly link brand trust with loyalty, while Nasution and Harahap (2023) specifically examine the relationship between brand trust and insurance customer loyalty. Nurjanah and Ariani (2024) and Tariyansah and Nugroho (2025) also identify trust as an important factor in the development of loyalty.

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These findings indicate that customer trust can reduce uncertainty and reinforce confidence in maintaining a relationship with the insurance provider.

H5: Customer trust positively influences customer loyalty.

The Mediating Role of Customer Trust in the Relationship Between Persuasive Communication and Customer Loyalty

Persuasive communication may contribute to loyalty through trust because understanding information is different from committing to a long-term relationship. An insurance agent may successfully explain the benefits and conditions of a policy, but customers still need confidence that the agent and company will remain reliable over time.

In life insurance, clear, educational, and transparent communication can reduce uncertainty and make customers more confident in their decisions. As confidence develops through repeated interactions, it can become trust. Trust can then encourage customers to maintain their relationship with the company.

This sequence is consistent with Relationship Marketing Theory, which places trust before stronger forms of long-term commitment. It also corresponds with the communication process described in the thesis, where effective communication improves understanding, reduces uncertainty, and strengthens confidence before loyalty develops.

Previous studies provide support for this mediating mechanism. Bawazir et al. (2024) found that brand trust mediates the relationship between communication-related brand factors and loyalty. Hanaysha (2022) also reports a mediating role of trust between marketing communication and consumer outcomes. These findings suggest that the effectiveness of persuasive communication in developing loyalty may depend on its ability to build trust first.

H6: Customer trust mediates the relationship between persuasive communication and customer loyalty.

The Mediating Role of Customer Trust in the Relationship Between Agent Personal Branding and Customer Loyalty

Personal branding can influence customer loyalty through a different relational process. While persuasive communication mainly concerns how information is delivered, personal branding reflects a broader evaluation of the agent, including professionalism, reputation, competence, integrity, and consistency. These characteristics can shape customers' impressions even beyond a specific communication encounter.

A credible personal brand can make customers more confident in the agent's recommendations and service. Because the agent represents the insurance company, this confidence may also extend to the company. Trust can therefore transfer the positive perception of the agent into a stronger willingness to maintain the relationship with the insurer.

Pertiwi (2025) shows that trust mediates the relationship between personal branding and consumer behavioral outcomes. Fitriana (2025) also places trust as a mediator between identity-related perceptions and loyalty. Although these studies use different consumer contexts, they support the broader argument that positive perceptions of an individual or brand can be translated into behavioral outcomes through trust.

The proposed mechanism differs from the communication pathway. Persuasive communication primarily reduces uncertainty and improves customer understanding, making trust an important relational bridge before loyalty develops. Personal branding, in contrast, reflects a more comprehensive evaluation of the agent and may strengthen customer

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relationships both through direct positive perceptions and through greater trust. This distinction provides a theoretical basis for examining the two antecedents separately rather than assuming that they influence loyalty through an identical process.

H7: Customer trust mediates the relationship between agent personal branding and customer loyalty.

METHOD

This study employed a quantitative explanatory cross-sectional design to examine the relationships among persuasive communication, agent personal branding, customer trust, and customer loyalty in the life insurance context. The explanatory approach was used to examine the proposed relationships among the study constructs, while the cross-sectional design reflected the collection of data within a single study period. Accordingly, the study focused on statistical associations among the constructs rather than making definitive causal claims.

The study was conducted at KPA Bona Indah, PT Bhinneka Life Indonesia, under the Jakarta regional marketing network. The population consisted of 336 customers with active life insurance policies. Respondents were eligible when they had maintained an active policy for at least one year, had interacted with an insurance agent during the purchasing or policy-servicing process, and were willing to participate in the study. Customers whose policies were no longer active, who had been customers for less than one year, or who were unwilling to participate were excluded.

A probability sampling approach using simple random sampling was applied. This technique provided members of the sampling frame with an opportunity to be selected as research respondents. The minimum sample size was determined using the Slovin formula with a population of 336 customers and a 5% margin of error. The calculation produced a minimum requirement of 182.6 respondents, which was rounded to 183. The final dataset consisted of **185 complete and eligible responses**, all of which were retained for the PLS-SEM analysis. The distinction between the minimum required sample and the final analytical sample was maintained to provide a clear description of the sampling procedure.

Data were collected using a structured questionnaire administered online through Google Forms. The questionnaire consisted of two sections. The first section collected information on respondent characteristics, including gender, age, length of time as a customer, and occupation. The second section contained statements used to measure persuasive communication, agent personal branding, customer trust, and customer loyalty. The wording of the questionnaire items was adjusted to the context of interactions between life insurance customers and insurance agents.

Each construct consisted of four dimensions, with each dimension initially represented by four measurement items. Therefore, the initial instrument contained 64 items. Persuasive Communication was represented by message clarity and quality, ability to influence, emotional engagement, and information utility. Agent Personal Branding consisted of reputation and professionalism, behavioral consistency, uniqueness and self-identity, and personality. Customer Trust comprised benevolence, integrity, credibility, and reliability. Customer Loyalty consisted of affective loyalty, conative loyalty, action loyalty, and recommendation and word-of-mouth behavior. These components are referred to as **dimensions**, while the individual questionnaire statements represent the manifest measurement items used in the PLS-SEM model.

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Table 2. Measurement of Research Constructs

Construct	Dimension	Item Codes	Theoretical Basis	Scale
Persuasive Communication	Message clarity and quality	X1.1-X1.4	Thomas et al. (2019); Suherman (2021); Tamindael (2021)	Likert 1-5
	Ability to influence	X1.5-X1.8	Thomas et al. (2019); Suherman (2021); Tamindael (2021)	Likert 1-5
	Emotional engagement	X1.9-X1.12	Thomas et al. (2019); Suherman (2021); Tamindael (2021)	Likert 1-5
	Information utility	X1.13-X1.16	Thomas et al. (2019); Suherman (2021); Tamindael (2021)	Likert 1-5
Agent Personal Branding	Reputation and professionalism	X2.1-X2.4	Potgieter & Doubell (2018); Sudirjo et al. (2024)	Likert 1-5
	Behavioral consistency	X2.5-X2.8	Potgieter & Doubell (2018); Sudirjo et al. (2024)	Likert 1-5
	Uniqueness and self-identity	X2.9-X2.12	Potgieter & Doubell (2018); Sudirjo et al. (2024)	Likert 1-5
	Personality	X2.13-X2.16	Potgieter & Doubell (2018); Sudirjo et al. (2024)	Likert 1-5
Customer Trust	Benevolence	Z1-Z4	Le & Hoang (2020); Kiwanuka & Sibindi (2022)	Likert 1-5
	Integrity	Z5-Z8	Le & Hoang (2020); Kiwanuka & Sibindi (2022)	Likert 1-5
	Credibility	Z9-Z12	Le & Hoang (2020); Kiwanuka & Sibindi (2022)	Likert 1-5
	Reliability	Z13-Z16	Le & Hoang (2020); Kiwanuka & Sibindi (2022)	Likert 1-5
Customer Loyalty	Affective loyalty	Y1-Y4	Bobâlcă & Ciobanu (2012)	Likert 1-5
	Conative loyalty	Y5-Y8	Bobâlcă & Ciobanu (2012)	Likert 1-5
	Action loyalty	Y9-Y12	Bobâlcă & Ciobanu (2012)	Likert 1-5
	Recommendation and word of mouth	Y13-Y16	Bobâlcă & Ciobanu (2012)	Likert 1-5

Source: Developed by the authors based on the theoretical synthesis used in this study.

All questionnaire items were measured using a five-point Likert *scale ranging from 1 (strongly disagree) to 5 (strongly agree).* The scale was used to capture respondents' levels of agreement with statements concerning their experiences and perceptions of insurance agents, customer trust, and loyalty toward the insurance service.

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The analysis involved two stages: assessment of the measurement model and assessment of the structural model. The measurement model was evaluated through indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was assessed through outer loadings, internal consistency through Cronbach's Alpha and Composite Reliability, convergent validity through Average Variance Extracted (AVE), and discriminant validity through cross-loadings, the Fornell-Larcker criterion, and the Heterotrait-Monotrait ratio (HTMT). The structural model assessment included collinearity evaluation, coefficient of determination (R^2), effect size (f^2), path coefficients, and mediation analysis. Bootstrapping was used to evaluate the statistical significance of the direct and indirect relationships in the proposed model.

Participation in the study was voluntary. Before completing the questionnaire, respondents were informed about the purpose of the study and the academic use of the information provided. Respondent confidentiality was maintained by excluding personally identifying information from the

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reported findings, and all responses were analyzed in aggregate form. Participants were also free to decline or discontinue their participation without consequences.

RESULTS AND DISCUSSION

Respondent Profile

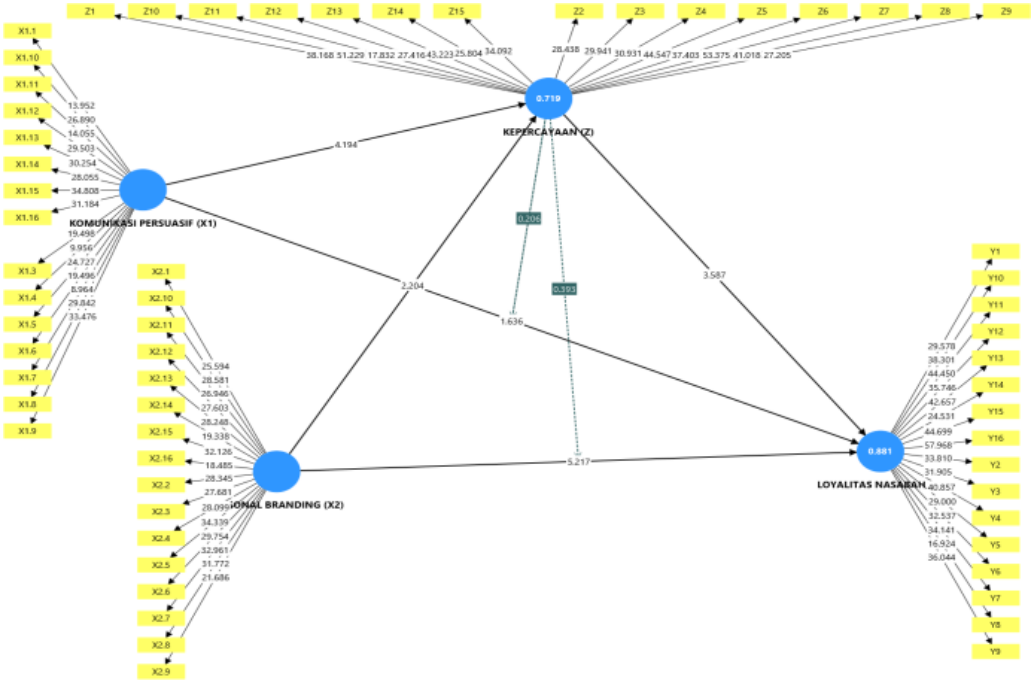
The final dataset comprised 185 complete and eligible responses from customers of PT Bhinneka Life Indonesia, KPA Bona Indah. All usable responses were retained for the PLS-SEM analysis. The analytical sample therefore exceeded the minimum sample requirement established in the research design.

Female respondents represented 64.86% of the sample, while male respondents accounted for 35.14%. Most respondents were older than 45 years (62.16%), and 47.03% had been customers for more than six years. These characteristics indicate that a substantial proportion of the respondents had relatively long experience with the insurance service and with interactions involving insurance agents.

Measurement Model Assessment

The measurement model was assessed before testing the structural relationships. The original instrument contained 64 measurement items distributed across Persuasive Communication, Agent Personal Branding, Customer Trust, and Customer Loyalty. During the initial evaluation, two items produced outer loadings below the 0.70 criterion. Item X1.2, *"Information provided by the agent matches my needs,"* had an initial loading of 0.658, while Z16, *"The agent provides continuous service,"* had an initial loading of 0.638. These two items were removed and the model was subsequently re-estimated. The final measurement model therefore retained 62 items. The same two items are identified as excluded indicators in the thesis measurement assessment.

Figure 1. Structural Model of Customer Loyalty with Customer Trust as a Mediating Variable



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Table 3. Item-Level Measurement Model Assessment

Construct	Measurement Items and Outer Loadings	Status	Source
Persuasive Communication	X1.1 = 0.752; X1.2 = 0.658; X1.3 = 0.784; X1.4 = 0.728; X1.5 = 0.835; X1.6 = 0.764; X1.7 = 0.711; X1.8 = 0.850; X1.9 = 0.855; X1.10 = 0.839; X1.11 = 0.790; X1.12 = 0.855; X1.13 = 0.859; X1.14 = 0.855; X1.15 = 0.876; X1.16 = 0.867	X1.2 deleted; 15 retained	Thomas et al. (2019); Suherman (2021); Tamindael (2021)
Agent Personal Branding	X2.1 = 0.844; X2.2 = 0.859; X2.3 = 0.871; X2.4 = 0.867; X2.5 = 0.881; X2.6 = 0.862; X2.7 = 0.873; X2.8 = 0.880; X2.9 = 0.824; X2.10 = 0.839; X2.11 = 0.847; X2.12 = 0.857; X2.13 = 0.861; X2.14 = 0.814; X2.15 = 0.880; X2.16 = 0.841	16 retained	Potgieter & Doubell (2018); Sudirjo et al. (2024)
Customer Trust	Z1 = 0.871; Z2 = 0.832; Z3 = 0.839; Z4 = 0.851; Z5 = 0.876; Z6 = 0.851; Z7 = 0.903; Z8 = 0.872; Z9 = 0.827; Z10 = 0.900; Z11 = 0.785; Z12 = 0.834; Z13 = 0.888; Z14 = 0.820; Z15 = 0.855; Z16 = 0.638	Z16 deleted; 15 retained	Le & Hoang (2020); Kiwanuka & Sibindi (2022)
Customer Loyalty	Y1 = 0.858; Y2 = 0.877; Y3 = 0.870; Y4 = 0.904; Y5 = 0.862; Y6 = 0.872; Y7 = 0.885; Y8 = 0.840; Y9 = 0.882; Y10 = 0.903; Y11 = 0.902; Y12 = 0.882; Y13 = 0.914; Y14 = 0.839; Y15 = 0.899; Y16 = 0.922	16 retained	Bobâlcă & Ciobanu (2012)

Source: Research data processed using SmartPLS 4 (2026).

After the two items were excluded, all retained indicators exceeded the recommended outer-loading level of 0.70. Final loadings ranged from 0.711 to 0.876 for Persuasive Communication, 0.814 to 0.881 for Agent Personal Branding, 0.785 to 0.903 for Customer Trust, and 0.839 to 0.922 for Customer Loyalty.

Internal consistency and convergent validity were assessed using Cronbach's Alpha, Composite Reliability, rho_A, and Average Variance Extracted (AVE).

Table 4. Reliability and Convergent Validity

Construct	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Persuasive Communication	0.964	0.966	0.968	0.667
Agent Personal Branding	0.976	0.976	0.978	0.734
Customer Trust	0.973	0.975	0.976	0.730
Customer Loyalty	0.981	0.981	0.983	0.778

Source: Research data processed using SmartPLS 4 (2026).

All AVE values were above 0.50, indicating adequate convergent validity. Cronbach's Alpha and Composite Reliability were also above conventional minimum levels. Nevertheless, the reliability coefficients were exceptionally high, ranging from approximately 0.96 to 0.98. Such values may reflect strong consistency, but they may also indicate similarity or redundancy among some items. Discriminant validity was therefore examined more closely.

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Discriminant Validity

Discriminant validity was examined using the Heterotrait-Monotrait ratio (HTMT) in addition to the Fornell-Larcker assessment.

Table 5. HTMT Results

Construct Pair	HTMT
Customer Trust – Agent Personal Branding	0.823
Persuasive Communication – Agent Personal Branding	0.909
Persuasive Communication – Customer Trust	0.856
Customer Loyalty – Agent Personal Branding	0.941
Customer Loyalty – Customer Trust	0.856
Customer Loyalty – Persuasive Communication	0.898

Source: Research data processed using SmartPLS 4 (2026).

The HTMT values ranged from 0.823 to 0.941. Most relationships were below 0.90, whereas Persuasive Communication–Agent Personal Branding (0.909) and Customer Loyalty–Agent Personal Branding (0.941) exceeded the commonly applied threshold. The Fornell-Larcker assessment also showed that separation among several constructs was not equally strong. Accordingly, discriminant validity cannot be described as unequivocally established. Instead, the findings indicate potential conceptual overlap, particularly between customers' evaluations of the agent's professional image, communication behavior, and loyalty toward the service.

This result is understandable in an agency-based life insurance setting, where customers frequently experience the company through direct interaction with its agents. However, the relatively high associations require the structural results to be interpreted with appropriate caution.

Structural Model Assessment

The structural model demonstrated high explanatory power. Persuasive Communication and Agent Personal Branding jointly explained 71.9% of the variance in Customer Trust (R^2 = 0.719). The model also explained 88.1% of the variance in Customer Loyalty (R^2 = 0.881). Effect-size analysis showed that Persuasive Communication had a moderate contribution to Customer Trust (f^2 = 0.242), whereas Agent Personal Branding produced the largest effect on Customer Loyalty (f^2 = 0.336). The other structural relationships showed smaller effects. Hypothesis testing was conducted using the bootstrapping procedure.

Table 6. Hypothesis Testing

Hypothesis	Relationship	Effect	β	t-value	p-value	f^2	Decision
H1	PC → TR	Direct	0.556	4.194	< 0.001	0.242	Supported
H2	PB → TR	Direct	0.315	2.204	0.028	0.078	Supported
H3	PC → CL	Direct	0.175	1.636	0.102	0.122	Not Supported
H4	PB → CL	Direct	0.555	5.217	< 0.001	0.336	Supported
H5	TR → CL	Direct	0.231	3.587	< 0.001	0.095	Supported
H6	PC → TR → CL	Indirect	0.128	2.638	0.008	–	Supported
H7	PB → TR → CL	Indirect	0.073	2.018	0.044	–	Supported

Note: PC = Persuasive Communication; PB = Agent Personal Branding; TR = Customer Trust; CL = Customer Loyalty.

Source: Research data processed using SmartPLS 4 (2026).

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Six of the seven proposed hypotheses were supported. Persuasive Communication and Agent Personal Branding were positively associated with Customer Trust. Agent Personal Branding and Customer Trust also had significant relationships with Customer Loyalty. In contrast, Persuasive Communication did not have a statistically significant direct relationship with Customer Loyalty.

Mediation Analysis

The mediation assessment considered the direct, indirect, and total relationships simultaneously.

Table 7. Mediation Results

Relationship	Direct Effect	Indirect Effect	Approx. 95% CI	Total Effect	Interpretation
PC → TR → CL	0.175, p = 0.102	0.128, p = 0.008	0.033–0.224	0.303	Mediation-only pattern
PB → TR → CL	0.555, p < 0.001	0.073, p = 0.044	0.002–0.143	0.628	Complementary partial mediation

Source: Research data processed using SmartPLS 4 (2026). The confidence intervals are normal-approximation 95% intervals derived from the reported bootstrapping coefficients and standard errors.

The indirect relationship between Persuasive Communication and Customer Loyalty through Customer Trust was statistically significant, whereas the direct relationship remained non-significant. The total effect was 0.303. This pattern indicates that persuasive communication contributes to customer loyalty mainly after it has developed customer trust. The thesis similarly reports a non-significant direct relationship and a significant indirect relationship through trust.

For Agent Personal Branding, both the direct effect and the indirect effect through Customer Trust were significant. Its total effect on Customer Loyalty was 0.628. The result therefore reflects complementary partial mediation, in which personal branding contributes to loyalty both independently and through increased customer trust.

Discussion

The findings place Customer Trust at an important point in the relationship between agent characteristics and customer loyalty. Persuasive Communication showed a strong positive relationship with Customer Trust ($\beta = 0.556$). Clear, understandable, transparent, and relevant communication can reduce uncertainty and increase customers' confidence when evaluating life insurance products. This finding is consistent with Suherman (2021), who highlights the informative and persuasive role of insurance marketers, and with previous evidence suggesting that effective communication contributes to customer trust.

Agent Personal Branding also had a positive relationship with Customer Trust ($\beta = 0.315$). Professional behavior, consistency, a recognizable identity, and positive interpersonal characteristics can shape customers' perceptions of the credibility of the agent. This result is consistent with Potgieter and Doubell (2018) and Sudirjo et al. (2024), who view personal branding as a process through which individuals develop a recognizable and credible professional image.

One of the most important results is the rejection of H3. Persuasive Communication had a positive coefficient but did not directly predict Customer Loyalty at a statistically significant

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level (β = 0.175, p = 0.102). This finding suggests that customers may understand and appreciate the information delivered by an agent without immediately developing a durable commitment to the insurance provider.

In life insurance, this distinction is particularly relevant because persuasive communication mainly operates during information exchange, consultation, and product explanation. Loyalty, in contrast, develops over a longer period and depends on repeated service experiences, consistency, credibility, fulfillment of expectations, and confidence in the relationship. The thesis likewise explains that good communication may increase customer understanding but is not sufficient on its own to establish loyalty when trust has not yet developed.

This result provides an important qualification to the assumption that effective marketing communication automatically generates loyalty. Relationship Marketing Theory emphasizes that enduring relationships are built through relational conditions, particularly trust and commitment (Morgan & Hunt, 1994). Persuasive communication therefore appears to be valuable not simply because it persuades customers, but because clear and credible communication can contribute to the development of trust.

Unlike Persuasive Communication, Agent Personal Branding demonstrated a strong direct relationship with Customer Loyalty (β = 0.555). Personal branding represents a broader and more enduring customer assessment than a single communication episode. Customers evaluate an agent through repeated observations of professionalism, reputation, competence, consistency, identity, and interpersonal conduct. These signals may directly strengthen customers' willingness to maintain a relationship with the service provider.

Customer Trust also had a positive relationship with Customer Loyalty (β = 0.231, p < 0.001). Customers who perceive the agent and insurance service as dependable, honest, competent, and consistent are more likely to sustain the relationship over time. This finding supports Relationship Marketing Theory and is consistent with previous studies reporting a positive association between trust and loyalty, including Ardhanari (2022) and Nasution and Harahap (2023).

The mediation findings further clarify why Persuasive Communication and Agent Personal Branding operate differently. For Persuasive Communication, the direct relationship with loyalty was non-significant while the indirect relationship through trust was significant. Communication appears to reduce uncertainty and improve understanding first. These outcomes then need to develop into trust before they can contribute meaningfully to loyalty. This mechanism is especially relevant to life insurance because the product is intangible and the customer depends heavily on future service commitments. The thesis similarly describes trust as the mechanism through which clear and informative communication is transformed into a stronger long-term customer relationship.

Agent Personal Branding follows a different pattern. Its direct relationship with Customer Loyalty remained strong even after Customer Trust was included as a mediator. At the same time, its indirect effect through trust was also significant. Personal branding therefore functions through two complementary mechanisms. A professional image can directly strengthen customers' relational attachment, while professionalism, reputation, integrity, and consistency also enhance trust, which provides an additional pathway to loyalty.

The findings also require a distinction between the level of the agent and the level of the company. Persuasive Communication and Agent Personal Branding are characteristics associated with the individual agent, whereas Customer Loyalty in this study primarily reflects the continuing relationship with the insurance service and company. Agents serve as

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the main interpersonal representatives of the company, allowing customers' evaluations of an agent to influence their assessment of the organization.

Nevertheless, loyalty to an agent and loyalty to an insurance company are not identical. A customer may have a strong relationship with an individual agent but change insurance providers if that agent moves to another company. Conversely, another customer may continue with the same company despite being served by a different agent. Customer Trust therefore provides one possible mechanism through which perceptions at the agent level are transferred into evaluations of the company and its services.

This distinction also helps explain the relatively high HTMT results. Customers in an agency-based insurance setting may find it difficult to fully separate the agent's communication style, professional image, and their broader loyalty to the insurance service. These constructs remain conceptually different, but their empirical proximity should be acknowledged rather than overlooked.

Overall, the findings primarily support Relationship Marketing Theory. They can also be understood through marketing communication, source credibility, and personal branding perspectives. Persuasive Communication appears to be particularly important for developing trust, whereas Agent Personal Branding plays a broader role by influencing both trust and loyalty. Trust then serves as a relational pathway connecting customers' assessments of agent behavior with their continuing relationship with the insurance provider.

From a managerial perspective, PT Bhinneka Life Indonesia should avoid relying solely on agents' ability to persuade customers. Agent development should combine communication skills with professional competence, ethical behavior, service consistency, and relationship-oriented follow-up. Communication training should emphasize clear explanations, active listening, and customer-specific solutions. At the same time, personal branding development should strengthen professionalism, credibility, consistency, and distinctive professional identity. These efforts may strengthen customer trust and support more durable customer relationships and loyalty. Because policy renewal rates were not directly measured, renewal should be treated as a possible managerial implication rather than as an empirical outcome of this study.

CONCLUSION

This study examined the relationships among Persuasive Communication, Agent Personal Branding, Customer Trust, and Customer Loyalty in the life insurance context. The findings show that Persuasive Communication and Agent Personal Branding are positively associated with Customer Trust. Agent Personal Branding and Customer Trust also have significant positive relationships with Customer Loyalty. In contrast, Persuasive Communication does not have a statistically significant direct relationship with Customer Loyalty. This non-significant direct effect is an important finding because it indicates that clear and persuasive communication alone is not sufficient to establish long-term loyalty. Instead, communication appears to contribute to loyalty mainly by first strengthening customers' trust in the agent and the insurance service.

The mediation results reveal two different relational mechanisms. For Persuasive Communication, the non-significant direct relationship with loyalty combined with a significant indirect relationship through Customer Trust is consistent with a mediation-only pattern. Communication helps customers understand the product, reduce uncertainty, and develop confidence, but these benefits need to be converted into trust before they contribute

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to loyalty. Agent Personal Branding follows a different pattern because both its direct relationship with loyalty and its indirect relationship through trust are significant. This complementary mediation pattern suggests that professionalism, reputation, competence, and consistency can strengthen loyalty directly while also building trust that provides an additional pathway to loyalty.

From a theoretical perspective, the study primarily supports Relationship Marketing Theory, which places trust at the center of sustainable customer relationships. The findings can also be understood through marketing communication, source credibility, and personal branding perspectives. Importantly, Persuasive Communication and Agent Personal Branding are characteristics associated with the insurance agent, whereas Customer Loyalty largely concerns the continuing relationship with the company and its services. The results therefore suggest that Customer Trust may serve as one mechanism through which customers' evaluations of an individual agent are transferred to their broader evaluation of the insurance provider. However, loyalty to an agent and loyalty to the company should not be regarded as identical.

From a managerial perspective, life insurance companies should not rely exclusively on agents' persuasive ability. Agent development should combine clear and transparent communication with professional competence, ethical conduct, behavioral consistency, active listening, and relationship-oriented service. Personal branding should also be developed through a credible professional identity and consistent customer experience rather than through image building alone. These efforts may strengthen Customer Trust and support more durable customer relationships and loyalty. Because policy renewal was not directly measured in this study, any potential effect on policy continuity or renewal should be regarded as a managerial expectation rather than an empirical finding.

This study has several limitations. The research was conducted among active customers of a single agency office, KPA Bona Indah PT Bhinneka Life Indonesia, which limits the generalizability of the findings to other agency offices and insurance companies. The cross-sectional design captures customer perceptions at one point in time and cannot explain how trust and loyalty develop or change over longer periods. The study also relied on self-reported survey responses and did not include former or lapsed customers. In addition, the relatively high associations among several constructs indicate potential conceptual overlap, particularly between Agent Personal Branding and Customer Loyalty, which should be considered when interpreting the structural relationships. Future research should therefore involve customers from multiple insurance providers, consider former or lapsed customers, employ longitudinal or mixed-method designs, and examine additional factors such as service quality, customer satisfaction, perceived value, customer experience, corporate image, and relationship quality.

Overall, the findings indicate that customer loyalty in life insurance is not produced by persuasive communication alone. Trust provides an important relational pathway through which communication can contribute to loyalty, while Agent Personal Branding operates through both direct and trust-mediated routes. The study therefore highlights the importance of developing insurance agents not only as effective communicators, but also as credible and consistent representatives of the company who can support trustworthy long-term customer relationships.

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