



COMMUNICATION PHENOMENON OF ROLE AND FUNCTIONS OF WORK UNIT OF INSURANCE BROKERS AT PT. TALISMAN INSURANCE BROKERS IN YEAR 2022

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ABSTRACT

The ability to communicate is very important in the interaction between members in the work unit. The occurrence of interpersonal communication and organizational commitment with group cohesiveness in the organization. Employees who work within the company are of the type of financial services, constantly engaged in communicating with fellow colleagues and their clients both formally and non-formally. The phenomenon of organizational communication both formal and non-formal in insurance brokerage companies gives an idea of the meaning or experience of insurance brokers in the context of organizational communication. Phenomenology itself describes about the meaning derived from life experiences for some individuals about concepts or phenomena and based on the conscious experiences of a person.

Keywords: Organizational Communication, Formal and Non-formal Communication, Phenomenology, Insurance Brokers.

INTRODUCTION

In organizational communication within an insurance brokerage company involves formal and non-formal communication carried out by people in the organization and this event involves contextual communication i.e., organizational communication. Communication in the office environment occurs between fellow colleagues as well as communication between superiors and subordinates as well as with other stakeholders in the organization. Communication between members in the work unit that is carried out continuously both formally and non-formally ultimately leads to the cohesiveness of the work unit in the organization. (Munirotulaila, 2022)

Cohesiveness in a work unit is the ideal required of one smallest unit in an organization such as an insurance broker. The work unit in insurance brokers consists of professional employees recruited by the company from various fields and life and educational backgrounds to be able to support the company's operations and services to its clients. The ability to communicate is very important in the interaction between members in the work unit. In an effort to achieve cohesiveness to realize the goals of the work unit, the members in it also interact and communicate formally and non-formally. It is said that there is a significant relationship between interpersonal communication and organizational commitment with group cohesiveness in the organization. (Hasaniah Zulfiani, 2021)

Insurance brokerage company PT. Talisman Insurance Brokers has a wide range of employees. In the context of organizational communication, each work unit including from *Senior-Middle-Lower Management* will always interact with each other in accordance with the hierarchy of work, position and also the purpose of the duties that become the jobdesk of each employee. Insurance brokerage companies are required to act and behave professionally in accordance with the code of ethics of brokerage. The company, especially those employees who work within the company of the type of financial services, is constantly involved in communicating with its clients both formally and non-formally. (Talisman Insurance Brokers, 2022)

This study aims to reveal and describe the role of insurance brokers who work in insurance brokerage companies. Based on the literature review, previous studies have revealed the role of insurance brokers but still have shortcomings in the specificity of the individual figure of insurance brokers that distinguishes them from insurance brokerage companies. This research is located in an insurance brokerage company, where an insurance broker can dedicate himself as an insurance broker who can carry out his functions and roles. This research is important to study because there is no similar research to examine the figure and role of individual insurance brokers who work in insurance brokerage companies. This study tries to describe the function and role of individual behavior of insurance brokers, both in their roles as marketing work units, claims work units and servicing work units. The research was carried out in 2022 by conducting research that went directly to the research location to approach, capture phenomena, obtain data, verify data validity and present research reports that were verified by data sources and their peers to obtain the same meaning conveyed. This research was conducted by obtaining data taken by means of preliminary interviews, in-depth interviews, observation and support of company documents and insurance broker records.

Communication is not only carried out using media but also face-to-face, by telephone and interacting directly and establishing personal relationships with its clients. In addition to personal relationships with their clients, employees in insurance brokerage companies also need synergy with colleagues both within their work units and outside and overall employees are involved for each company's operations. For this reason, efforts are needed to establish a good relationship and meeting so that an attitude of mutual respect is established. This is because each employee cannot stand alone and break away from other units. It requires a united attitude and cooperation in its efforts to provide services to its clients. The reason for this disclosure is needed, because previous studies have still limited disclosure of the role of individual insurance brokers as stipulated in the POJK regarding the figure of an insurance broker which distinguishes it from the company where an insurance broker works and can carry out its functions and roles. The figure of an insurance broker is the main pur-

pose of conducting research to be able to provide an overview of the figure of an insurance broker. How is the behavior of an insurance broker and also the meaning of values, motives and objectives of an insurance broker for insurance companies and for society.

Related to the same phenomenon is expressed the communication activities of the organization itself and at the end refers to the achievement of the vision and mission of the organization. Leaders communicate their organizations with cultural principles that includes three aspects, namely the principle of hone, compassion, and nurture. The principle of kinship is realized in daily interactions both in the office and outside the office.

The communication of the organization is harmoniously intertwined with the leaning on the code of ethics. In other studies (Edy Zubaidi, 2021), disclosures related to the use of media such as *Whatsapp* were carried out in the communication process in the organization. It was disclosed that the use of formal and non-formal communications in its efforts to provide direction of tasks within the organization. (Velani Ayu Ningtyas, 2021) The strategy of building cohesiveness, interest in building group cohesiveness and how achievements are obtained in group members while joining the organization. Members are attracted to the organization because of historical factors and want to find a good environment. (Ismail Sholeh Sudrajat, 2020)

The use of formal and non-formal communication is to express the meaning of the picture of the chain of events in the process of organizational change from the aspect of organizational communication. The phenomenon of organizational change begins with various rejections from various levels of employees who demand openness and certainty and the preservation of the organization's *marwah*. (Mia Rahma Romadona, 2020)

Organizations implement formal and informal types of communication. Formal communication takes place the exchange of information that takes place officially. In addition to formal communication, informal communication also takes place, where social relations between employees develop. The messages that flow in informal communication range from work to village in an organization. An attitude of respect and respect for colleagues is important and must be applied anywhere. We must have an *attitude of* respecting and appreciating our interlocutor because in principle human beings want to be valued and considered important. (Ratnawiyah, 2020) It is pointed out that group cohesiveness is formed from group togetherness such as the process of cultivating feelings or sentiments at the time of gathering. (Derina Herman, 2020)

The meaning on the use of formal and informal forms of communication in the improvement of cohesiveness of each member of the organization. The Cohesivity in the group is relatively high in terms of four dimensions of cohesiveness, namely social strength, unity in the group, attractiveness and group cooperation. (Ikbar, 2019) Two-way communication is carried out in internal communication carried out in senior leaders which is considered important to form organizational cohesiveness. The manager can influence the existence of the civil behavior of the organization in his organization through his leadership style and organizational culture. (Chen, 2020)(O'Grady, 2018)

Phenomenological research will target each member of the work unit in the company to get a picture of this phenomenon as a whole. Phenomenological research is defined as an understanding of the narrative of a story from the experience of a person or several individuals regarding their life story of a phenomenon. The purpose of this study is to reduce the experience of an individual to be specifically described regarding each experience based on a description of the similarities of each individual who experienced a universally similar

phenomenon (Creswell & Poth, 2018, p. 121). Manen (2014) explained that the assumptions of phenomenological research are based on the understanding of this study related to a person's consciously perceived life experience. (J. W. Creswell, 2018)

In the literature review carried out, it has provided input related to research based on leadership style, organizational communication, including the use of formal and non-formal communication and also the cohesiveness that is formed in the work unit in the organizational body. Disclosures are made aimed at knowing and describing non-formal and formal crystallized forms of communication in the insurance brokerage organization PT. Talisman Insurance Brokers in the business of its work unit members achieves cohesiveness in the company. Then also know and describe the form of cohesiveness that occurs in each work unit and between work units with the existence of nonformal and formal communication in the company and to find out the meaning produced in the form of formal and non-formal communication that occurs within the company.

From the background of the above problems, the focus and questions of this research will be based on knowing and drawing up the phenomenon of non-formal and formal communication of *the Insurance Broker* work unit in the insurance brokerage organization PT. Talisman Insurance Brokers in the business of its work unit members achieved cohesiveness in 2022. Furthermore this research aim to reveal and describe the behavior of the role of insurance brokers, how each individual broker plays a separate role in the company and in an effort to unite these roles to fulfill the functions and roles in insurance brokerage companies. Moreover, the research will focus on describing experiences in the world of objective and subjective reality of insurance brokers.

Phenomenological Theory

The theory of phenomenology was put forward by Alfred Schutz. The experiences felt by the research subjects have meaning for the subjects themselves and the experiences felt are mutually continuous with each other. Phenomenology itself describes about the meaning derived from life experiences for some individuals about concepts or phenomena and based on the conscious experiences of a person. The phenomenological approach assumes that human beings are creative beings, free-willed, and have some other subjective nature. (Alex Sobur, 2020)

Schutz is of the view that although the daily social world is experienced by individuals based on the consciousness of each individual, the social world is not a private and personal world for each individual, but is experienced together (Cuff & Payne, 1981:23). For Schutz, understanding the social world means understanding the way humans define their situations. (Alex Sobur, 2020)

Organizational Communication

Goldhaber (1986) gives the following definition of organizational communication, "*organizational communications is the process of creating and exchanging messages within a network of interdependent relationships to cope with environmental uncertainty*". Or in other words organizational communication is the process of creating and exchanging messages in one network of interdependent relationships with each other to cope with an uncertain or ever-changing environment. (Muhammad, 2017)

Micro-Organizational Communication Approach

This approach mainly focuses on communication in units and subunits in an organization. The communication required at this level is communication between group members, communication for the provision of orientation and exercises, communication to involve group members in group tasks, communication to maintain the organizational climate, communication in supervising and directing work and communication to know the sense of job satisfaction in the organization. (Muhammad, 2017)

Formal and Non-Formal Communication

This formal communication is used on formal lines of communication, usually between superiors and subordinates. The superior has the authority and responsibility, namely through oral and written form instructions in accordance with applicable procedures and functionalities. (Nurlailis Saadah, 2022)

Non-Formal Communication has no specific rules and can occur spontaneously. communication that occurs between communication that is formal and informal, that is, communication related to the implementation of the work duties of the organization or company with activities that are personal in nature of the members of the organization or company. (Nurlailis Saadah, 2022)

Cohesiveness

In a very cohesive group, this strong mutual identification is what makes a group compact. The cohesiveness of the group is formed as a result of how much the members understand that their goals can be fulfilled within the group. Cohesiveness can be a good thing because it can bring members to be united and encourage interpersonal relationships in the group. Janis does not dispute the positive side of cohesiveness but she also sees the danger. According to him, groups that have high cohesiveness waste too much energy in maintaining goodwill in groups that are detrimental to decision-making. Members use too much energy because of the potential to be rewarded such as: friendship, prestige, and affirmation of one's self-esteem. Because the need for self-esteem is high, group members will spend a lot of energy building or developing positive bonds between them, and this will result in group thinking. (Morissan, 2013)

Insurance Brokers

Definition of insurance broker according to Law No. 40. Year 2014 Article 1 Paragraph 15: "Insurance Brokerage Business is a consulting and/or consulting service business in closing insurance or sharia insurance and handling the settlement of claims by acting for and on behalf of the policyholder, insured, or participant." Insurance Brokerage Companies must have permission from the Ministry of Finance with strict requirements and are regulated in Law No. 40 of 2014, Financial Services Authority Regulation No. 70 / POJK.05 / year 2016. (English, 2014)

Profile Talisman Insurance Brokers

PT Talisman Insurance Brokers was founded in 2003 with the aim of providing specialized insurance intermediary services and personalized solutions for each of its customers. With an extensive 15 years of experience, Talisman continues to focus and observe the increasing need for advanced insurance brokerage and professional risk management services. Talis-

man Insurance Brokers is a member of the Global Brokerage Network (GBN Worldwide), and one of the leaders of Independent Insurance Brokers in Indonesia. Today, Talisman strives to provide the highest level of professional services to clients, ensuring that they receive the attention and expertise of senior management, assisted by more than 80 dedicated professional staff. (Talisman Insurance Brokers, 2022)

METHODOLOGY

The research paradigm regarding the Phenomenon of Formal and Non-Formal Communications Insurance Broker Work Unit PT. Talisman Insurance Brokers uses constructivism paradigm. Constructivist or constructivism is a theoretical approach to communication. This paradigm sees communication as the production and exchange of meaning. What is concerned is not how someone sends a message, but how each party in communication produces and exchanges meaning. (Ardianto, 2007) In this study, the authors used a qualitative approach. Qualitative research aims to interpret social phenomena. In a qualitative approach, the problems brought by researchers are still temporary, so the theory used in preparing qualitative research proposals is also temporary, and will develop after researchers enter the field or social context. (Sugiyono, 2018)

This study uses phenomenological research methods which is a type of qualitative research, in which the researcher collects data using participant observation to find out the essential phenomena of the participants in their life experiences. (Sugiyono, Qualitative Research Methods, 2018). As a research method, phenomenology will seem quite complicated for those who are not used to working in philosophy. Researchers in general will be constrained in how to "ground" a philosophical degree to methodological practical implementation. Because it is undeniable that the phenomenological philosophy of mind which is very dreamy must be transformed into a practical-methodological mind-set. Through in-depth and intensive and dialogic interviews, phenomenological research aims to explore three main dimensions, namely: (1) Knowledge or things that are aware of information from an experience being researched. (2) The meaning of an object of experience consists of the potential of that object in human life. (3) How to use information because language is a vehicle for the formation of meaning. (Kriyantono, 2020)

RESULT AND DISCUSSION

Communication Phenomenon as role of Insurance Brokerage Organization PT. Talisman Insurance Brokers

As regulated in the POJK and the Insurance Law, Insurance Brokers have specific duties and responsibilities and are distinguished from the corporate form of Insurance Brokerage Company. An Insurance Brokerage Company must have a Brokerage Expert to be able to run its business as an Insurance Brokerage Business as mandated in the Act. Insurance Brokerage Companies continue to grow in Indonesia by showing growth in the number of insurance brokerage companies. With the growth of insurance brokerage companies, of course, they will need brokers day after day to fulfill what is regulated in the Insurance Law and POJK.

This situation has led to a growth in brokerage staff and the Association of Indonesian Insurance Brokers is an institution that produces brokers for the Insurance Broker Industry in Indonesia. Brokers who have obtained certification from the Association have the obligation and responsibility to be able to work to carry out their functions and roles if they have joined an Insurance brokerage company. Insurance Brokers are people who have long experience

in the insurance sector. Long enough can be interpreted that the experience is based on when it first touched the insurance field. Get to know the world of insurance, understand and understand the world of insurance. On the basis of these experiences a person is in various institutions or organizations related to the insurance world, one of which is an Insurance Brokerage Company.

This research was conducted by using PT. Talisman Insurance Brokers as the object and subject of research is one of the insurance brokerage companies that has been operating for approximately 17 (seventeen) years in Indonesia. In these 17 years, the company has grown far from its initial formation, including the addition of employees and work units within the company.

Brokers with the status of employees have the skills and competencies needed to carry out the functions and roles of insurance brokers. By carrying out their functions these brokers in the company PT. Talisman Insurance Broker performs organizational communication actions, namely formal and non-formal communication. Formal communication is carried out in the form of Downwards, Upwards, Horizontal & Diagonal Communications. This formal communication contains the delivery of task instructions related to prospect requests, new insurance closures, insurance extensions, changes in risk and policy conditions that have been received by requests from clients.

In the use of communication, it is not only carried out in the form of formal communication but also non-formal communication. Brokers in communicating prioritize non-formal communication in interacting with colleagues in their work units. This is needed to be able to convey messages in a more non-formal, relaxed manner and in a more fluid and less rigid atmosphere. Make communications happen to be more interactive and transactional. This fast-paced communication makes it easier to understand the essence of the instructions and the purpose of the assignment and work they receive.

Insurance brokers find themselves in insurance brokerage firms as if they are becoming inseparable because of the needs of large insurance brokerage firms. This makes the role and function of brokers seem to be in 4 (four) departments and carry out different but inter-related roles because the broker's function is actually not separated and has the capacity in each individual. When entering an insurance brokerage company, a broker is equipped with the necessary technical education and experience in the insurance brokerage field.

When the broker is in an insurance company and fulfills his duties as a Marketing work unit. A broker through the experience he has, a broker processes information and then encodes it in languages that are easily understood by prospective clients and the easiest method is to use non-formal language or non-standard language so that things that are common can be understood and understood by prospective clients. Brokers meet their Customers/Prospective Customers face-to-face. This customer consists of 2 (two) types of customers, namely B2B and B2C customers. B2B customers consist of companies from various industries, while B2C customers consist of direct individual customers who purchase insurance protection for personal needs.

At the beginning of the relationship between a broker and his client, it was preceded by a request from a prospective client, but in some situations the broker approached the prospective clients. This is usually for B2C clients who open insurance tenders that can be participated by several interested insurance brokers. Brokers communicate continuously to prospective clients to obtain as much information as possible about the insurance protection needs of prospective clients as well as technical information regarding insurance clo-

sure that potential clients may not understand. This is where the role of insurance brokers in understanding and practicing their fields professionally is due to the high frame of reference and frame of experience. In the same case, the information received earlier will be communicated to the internal company. The company consists of various functions from the Marketing Unit, Client Relations, Placement and Claims. These units are an integral part of the Insurance brokerage function. Continuing from the initial information that has been received from the client or prospective client, the information is re-encoded so that the information can be understood within the internal work unit.

Submission of information is forwarded to the Placement Unit by providing a copy to the Client Relations Unit. This information is conveyed formally via email and notes obtained from the field. In processing this information requires a common understanding between the giver and recipient of information and is interspersed with discussions both orally and in writing about the object of risk between the giver and recipient of information. Another broker who receives the closing information from another broker will position himself/herself to the Servicing Unit, which is to manage the needs and interests of closing the risk object from the client. When there is a communication transaction between the marketing unit and placement, to exchange information that has been obtained from the prospective client.

Brokers who position themselves as Servicing Units will certainly experience different things from Brokers in the Marketing Unit because they do not experience the existence of risk objects and clients directly. Brokers need to justify and adjust in such a way that there is a similarity of meaning between the Marketing and Placement work units regarding what appears to be risk, what is being offered and what is actually needed from a different point of view from 2 (two) individual brokers. Of course, there will be differences in perspective between the Marketing and Placement Work Units. Individuals here need to unite perceptions and meanings to be able to have something in common so that they can formulate an insurance product design that is in accordance with what is in their minds between

Marketing Unit Brokers and Unit Placement Brokers.

After having the same meaning, it turns out that the work of brokers does not stop there. Insurance products must of course be contested so that these products do reflect the toughness of a broker in designing the insurance needs of his clients. The policy, which is a form of insurance product, is usually designed with what the client needs. This is related to insurance contracts and clauses on guaranteeing risk objects. In this atmosphere, non-formal communication will be avoided so that there is uniformity in the use of terms so that each party has uniformity of meaning and understanding. After an agreement is reached, the contract is formulated in the form of an insurance policy. Which is then a copy of this insurance policy is received by the Broker and forwarded to his client. Submission of the contents of this policy is socialized to clients so that clients can also understand the contents of the insurance policy.

It turns out that the function of a broker based on a general understanding is not the same as the experience of the insurance broker itself when carrying out its function as a broker. Due to the separation of these functions, which in the end are the functions and roles of the claims section. In this role the broker has a role as a client representative for the process of submitting and disbursing claims on insurance policies that have been designed according to the client's needs. The broker in the claims department usually expects that the policies have been designed according to the client's requirements. However, the policy is

designed by other brokers so that brokers who function from the claims section must also synergize with the Placement section to get the same meaning again in fighting for the rights of clients in claim situations. There are times when there are differences in understanding and understanding of the two individuals in this broker when carrying out their functions.

It's been found the occurrence of the phenomenon of communication at the insurance brokerage company PT. Talisman Insurance Brokers, especially the experiences of the brokers who work in it. The level of intensity of communication, both formal and non-formal, continues to change the encoding-decoding process during the process of forming insurance policy contracts and insurance brokerage services. As well as the experience of individual brokers when carrying out their roles and functions that exchange and move so that when needed there is a need for synergy and unity as in their objective and subjective reality.

CONCLUSION AND SUGGESTION

Conclusion

Insurance Brokers are people who have long experience in the insurance sector. PT. Talisman Insurance Brokers is one of the insurance brokerage companies that has been operating for approximately 17 (seventeen) years in Indonesia. The employees who work in it have the skills and competencies needed to carry out the functions and roles of insurance brokers. By carrying out their functions the brokers in the company PT. Talisman Insurance Broker performs communicative actions in the organization, namely formal and non-formal communication. Formal communication is carried out in the form of Downwards, Upwards, Horizontal & Diagonal Communications.

The communication contains the delivery of task instructions related to prospect requests, new insurance closures, insurance extensions, changes in risk and policy conditions that have been received by the client. This information will be encoded in languages that are easily understood by prospective clients and methods The easiest way is to use non-formal or non-standard language so that general things can be understood and understood. In the same case, the information received earlier will be communicated to the internal company. The company consists of various functions from the Marketing Unit, Client Relations, Placement and Claims.

The occurrence of information exchange involves the transfer of information experienced by each individual insurance broker. This reality is formed as a result of the process in which a person interacts and forms realities. The objective reality of an insurance broker looks different on experience based on his subjective reality. Both can merge in their efforts to fulfill their duties and roles. The phenomenon of communication that occurs in the insurance broker PT. Talisman Insurance Brokers where the level of intensity of communication both formal and non-formal continues to change the encoding-decoding process during the process of forming insurance policy contracts and insurance brokerage services.

Suggestion

Suggestions from this research are (1) in building effective communication between colleagues and clients, it is important to have good communication competence skills in order to convey and have common meaning between the giving and receiving parties, (2) years of experience are important prerequisites in the insurance brokerage profession coupled with good communication competence to the audience or message recipients, (3) With the development of communication media, it is hoped that message givers can use encoded mes-

sages or information in accordance with general practice so that each party can understand the messages conveyed for the benefit or benefit of the recipient.

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