

The Role of Digital Marketing in Increasing BRI Insurance Product Sales

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ABSTRACT

This study aims to analyze the influence of digital marketing on increasing insurance product sales at BRI Insurance. The rapid development of information and communication technology has driven insurance companies to undergo digital transformation in their marketing strategies to enhance competitiveness and market penetration. The research method used is a library research approach to analyze the role of digital marketing in boosting the sales of BRI Insurance's products. Social media and interactive websites have a dominant influence, as both are capable of increasing brand awareness, engagement, and public trust in the insurance products offered. The implications of this study indicate that BRI Insurance needs to optimize the strategic and integrated use of social media and interactive websites to strengthen the effectiveness of its digital marketing campaigns. Furthermore, the company needs to improve the quality of its digital content to be more educational and informative in order to continuously attract potential customers. This study provides theoretical contributions to the development of digital marketing literature in the insurance sector as well as practical contributions as a basis for BRI Insurance to formulate appropriate digital marketing policies to increase future insurance product sales. Further research could examine mediating variables such as brand trust or customer relationships to provide a more comprehensive understanding.

A. INTRODUCTION

The development of information and communication technology has triggered significant transformations in marketing strategies across various industries, including the insurance industry in Indonesia. Digitalization has encouraged companies to adapt to the behavior of modern consumers, who increasingly rely on online platforms to search for information, compare products and services, and conduct transactions (Aguspriyani, 2023). This shift has created new opportunities for insurance companies to reach a wider range of consumers through digital marketing channels, such as social media, websites, mobile applications, and online advertising. In addition, the use of digital technology enables companies to communicate with consumers more quickly and effectively, while also providing more personalized information based on their needs and preferences. Therefore, the adoption of digital marketing strategies has become increasingly important for insurance companies to remain competitive and respond to the changing expectations of consumers in the digital era. This phenomenon is particularly evident in the insurance industry, where consumers increasingly demand fast, accessible, and transparent services in obtaining financial protection.

However, data from the Financial Services Authority (OJK) in 2023 indicate that insurance literacy in Indonesia remained relatively low, at only around 19.4%, despite the significant growth in internet and smartphone usage over the past decade. This situation highlights a gap between the increasing penetration of digital technology and the public's understanding of insurance products. The availability of digital platforms does not necessarily



guarantee that consumers are able to understand the benefits, risks, costs, and mechanisms of insurance products. Therefore, insurance companies need to strengthen digital education and communication strategies by providing clear, simple, and reliable information. Improving insurance literacy through digital channels can help consumers make more informed decisions while also increasing trust and engagement toward insurance services.

Digital marketing strategies should begin with a situation analysis, which involves gaining an in-depth understanding of market conditions, industry trends, consumer behavior, and competitors' positions. This step serves as an essential foundation for formulating marketing objectives that are specific, measurable, achievable, relevant, and realistic. A comprehensive situation analysis enables companies to identify market opportunities, anticipate potential challenges, and understand consumer needs more accurately. Afterward, the strategy is developed by determining the appropriate target market segment, establishing effective positioning, and developing a strong unique selling proposition (USP) that differentiates the brand from its competitors (Amrita et al., 2024). In the digital environment, these elements are particularly important because consumer preferences can change rapidly and competition among brands is becoming increasingly intense. Therefore, companies need to continuously evaluate market conditions and adjust their digital marketing strategies to remain relevant and competitive.

Previous research conducted by Aguspriyani (2023) found that the implementation of digital marketing strategies, including social media advertising, website marketing, and email marketing, simultaneously has a significant influence on the purchase decisions of insurance products among millennials in Indonesia. These findings indicate that digital marketing strategies can effectively increase consumer awareness and encourage purchase intentions through more interactive and personalized communication compared to conventional marketing approaches. Digital platforms also provide opportunities for insurance companies to deliver relevant information, engage directly with potential customers, and build stronger relationships with their target market. In the context of BRI Insurance, the implementation of similar digital marketing strategies is expected to increase insurance product sales by optimizing the digital platforms already available.

Furthermore, effective utilization of these platforms can help BRI Insurance reach a wider consumer segment, strengthen brand awareness, and provide a more convenient customer experience throughout the purchasing process. Furthermore, Herlambang Satriadi (2025) examined the influence of digital marketing on increasing brand awareness and purchase decisions for online insurance products on the SuperYou.co.id platform. The study found that the success of digital marketing strategies is strongly determined by the quality and relevance of the content, the company's response speed, and the level of public trust in the insurance brand. High-quality and informative content can help consumers better understand insurance products, while fast and responsive communication can improve customer engagement and reduce uncertainty during the purchasing process. In addition, brand trust plays an important role in the insurance industry because consumers are required to make financial decisions that involve long-term protection. For BRI Insurance, which has an established reputation and an extensive network, optimizing digital marketing strategies is expected to be more effective in supporting sales growth.

The combination of strong brand credibility, broad market reach, and effective utilization of digital platforms may provide BRI Insurance with a competitive advantage over smaller or newly established insurance companies. On the other hand, a study by Mely and Nurlailiyah (2024) found that digital marketing in the Islamic insurance sector has not yet been fully effective in increasing sales, even though product awareness has improved through social media and company websites. This finding suggests that increasing brand awareness alone is not sufficient to encourage consumers to purchase insurance products. Digital marketing needs to be integrated with comprehensive product education and responsive customer service to maximize its impact on sales performance. Educational content can help consumers understand the benefits, coverage, procedures, and value of insurance products, while fast and responsive customer service can strengthen consumer trust and facilitate the decision-

making process. A similar phenomenon could potentially occur at BRI Insurance if its digital marketing activities focus primarily on advertising without being supported by educational content and direct interaction with customers. Therefore, BRI Insurance needs to develop a more integrated digital marketing approach that combines promotional activities, consumer education, and responsive customer engagement to convert digital awareness into actual purchasing decisions.

Bariocha et al. (2023), in their study conducted at PT BNI Life Denpasar, also found that digital marketing has a positive and significant effect on consumers' decisions to purchase insurance policies. This finding strengthens the hypothesis that digital marketing can increase consumers' purchase intentions toward insurance products when it is implemented in a structured and consistent manner. Effective digital marketing enables insurance companies to reach potential customers more broadly, provide relevant product information, and build communication with consumers throughout the purchasing process. Furthermore, the study indicates that digital marketing strategies integrated with a personal selling approach can be particularly effective in encouraging customers to make purchasing decisions amid intense competition in the insurance industry.

The combination of digital communication and direct interaction allows companies to build consumer trust while also addressing individual customer needs and concerns. Therefore, integrating digital marketing with personal selling can be considered an important strategy for insurance companies seeking to improve customer engagement and increase insurance product sales. In addition to push marketing strategies, such as paid advertising, pull marketing strategies, including the provision of educational insurance content through social media, also have an influence on consumers' purchase intentions toward life insurance products (Parinduri et al., 2024).

This approach is considered effective because it can build public trust by providing useful knowledge and improving consumers' financial literacy regarding insurance. Educational content allows consumers to better understand the benefits, coverage, risks, and importance of insurance before making a purchasing decision. Moreover, consistent and informative content can strengthen the company's credibility and encourage consumers to actively seek information about insurance products. Therefore, BRI Insurance needs to consider and implement both push and pull marketing strategies simultaneously. The combination of paid promotional activities and educational content can help the company increase brand awareness, build consumer trust, strengthen engagement, and ultimately support the achievement of digital marketing objectives in increasing insurance product sales.

Based on the aforementioned phenomena and previous studies, this research aims to analyze the influence of digital marketing on the increase in insurance product sales at BRI Insurance. Specifically, this study seeks to identify the digital marketing strategy variables that have the most dominant influence on sales growth. By identifying the most influential factors, the research is expected to provide a clearer understanding of how digital marketing strategies contribute to consumer purchasing decisions and the overall sales performance of insurance products. The findings can subsequently serve as a basis for developing more effective and efficient digital marketing strategies for BRI Insurance. In addition, the results are expected to provide practical insights for optimizing digital marketing activities, improving customer engagement, strengthening brand awareness, and ultimately supporting sustainable sales growth in an increasingly competitive insurance industry.

B. THEORETICAL STUDY

Pemasaran Digital marketing is a marketing strategy that utilizes digital technology and the internet to achieve a company's marketing objectives. According to Chaffey and Ellis-Chadwick (2019), digital marketing refers to the application of digital technologies that create online channels for marketing products or services to consumers through various digital devices, such as computers, smartphones, and tablets. In the context of the insurance industry, digital marketing is not only aimed at increasing product awareness but also at building customer trust and engagement through platforms that can be accessed conveniently at any



time. The use of social media, websites, email marketing, and paid advertising has become an important component of digital marketing strategies in modern insurance companies. Digital marketing theory is also closely related to the concept of the customer journey, in which consumers go through several stages before making a purchasing decision, starting from awareness and consideration to conversion (Kotler et al., 2021).

At the awareness stage, digital marketing plays a role in introducing insurance products to potential customers through social media, search engines, display advertising, and other digital channels. At the consideration stage, educational content, product information, customer testimonials, and interactive communication become important in helping consumers evaluate insurance products and build trust in the company. The conversion stage occurs when potential customers decide to purchase an insurance product, either online through the company's official website or through agents integrated with the company's digital platforms. In addition, providing a simple purchasing process and responsive customer service can reduce barriers to purchase and improve the overall customer experience. By understanding and managing each stage of the customer journey, BRI Insurance can develop a more targeted and effective digital marketing strategy to strengthen customer engagement and ultimately increase insurance product sales.

Research by Lee and Cho (2020) indicates that trust serves as an important mediating factor in digital marketing, particularly in the financial services and insurance industries. Consumers are more likely to purchase insurance products online when they have confidence in the company's credibility, transaction security, data protection, and transparency of the product information provided. This is particularly important in the insurance industry because insurance products involve long-term financial commitments and consumers often face uncertainty regarding coverage, benefits, and claims procedures. Therefore, digital marketing strategies that focus solely on advertising without building trust through educational content, transparent communication, and interactive customer service are less likely to effectively increase insurance sales. For BRI Insurance, which has an established reputation and strong market presence, digital marketing should be directed not only toward promoting products but also toward strengthening public trust through credible information, responsive communication, and consistent customer engagement. By combining promotional activities with trust-building efforts, BRI Insurance can create stronger customer relationships and increase the likelihood of converting digital interactions into actual purchasing decisions. From the perspective of marketing communication theory, digital marketing is part of Integrated Marketing Communication (IMC), which integrates various media and communication channels to achieve message consistency and marketing effectiveness (Belch & Belch, 2021).

IMC encourages companies to integrate online advertising, sales promotion, direct marketing, and public relations in a synergistic manner to create a unified communication strategy. In the insurance industry, this integration is particularly important because consumers require consistent, transparent, and easily understandable information before making purchasing decisions. For BRI Insurance, the implementation of digital-based IMC can be carried out through integrated social media campaigns, personalized email marketing, the use of financial influencers, and educational activities through webinars or live streaming that encourage direct interaction with potential customers. By integrating these communication channels, BRI Insurance can strengthen brand awareness, build consumer trust, increase engagement, and create a more consistent customer experience throughout the purchasing journey.

This approach can ultimately support the effectiveness of digital marketing strategies in encouraging consumer purchase intentions and increasing insurance product sales. Furthermore, the Technology Acceptance Model (TAM) developed by Davis (1989) and later extended by Venkatesh and Bala (2008) explains that perceived usefulness and perceived ease of use are dominant factors influencing consumers' acceptance of technology. In the context of digital insurance marketing, when potential customers perceive BRI Insurance's digital platforms as useful, easy to navigate, informative, and convenient, their intention to engage with and purchase insurance products is likely to increase. A user-friendly digital

platform can reduce the complexity often associated with insurance products and make it easier for consumers to access information, compare available products, communicate with customer service, and complete purchasing processes. Therefore, the design and functionality of BRI Insurance's website and digital applications should prioritize user-friendliness, informative content, accessibility, security, and interactive features. By improving both the usefulness and ease of use of its digital platforms, BRI Insurance can enhance customer experience, strengthen consumer trust, and optimize the effectiveness of its digital marketing strategy in encouraging insurance purchases.

A recent study by Mely and Nurlailiyah (2024) on Islamic insurance in Indonesia found that digital marketing has a positive but not yet optimal effect on product sales. This condition is attributed to the lack of in-depth education regarding insurance products and limited personal interaction with potential customers through digital platforms. These findings indicate that digital marketing in the insurance industry is not merely about promoting products, but also about value communication and financial literacy education to reduce public misconceptions about insurance products. Providing clear and relevant educational content can help consumers understand the benefits, coverage, costs, and risks associated with insurance, while interactive communication can strengthen trust and encourage consumers to consider purchasing insurance. Therefore, insurance companies need to develop digital marketing strategies that balance promotional activities with educational and relationship-building approaches to effectively convert consumer awareness into purchase intentions and actual sales. In the context of BRI Insurance, digital marketing is expected to serve as a key strategy for supporting the target of increasing insurance market penetration in Indonesia. Based on the Stimulus-Organism-Response (SOR) theory, digital marketing functions as a stimulus that influences the internal perceptions and responses of the organism, represented by potential customers, which may ultimately lead to a response in the form of purchasing insurance products (Mehrabian & Russell, 1974; Wu & Li, 2018).

Appropriate digital marketing strategies can create positive perceptions among potential customers through various stimuli, such as attractive advertisements, useful and informative educational content, relevant customer testimonials, and interactive communication. These digital stimuli can increase consumers' awareness, perceived value, trust, and purchase intention toward insurance products. Therefore, this study is important to empirically analyze how digital marketing influences the increase in insurance product sales at BRI Insurance. The findings are expected to provide a measurable basis for developing more effective digital marketing strategies, improving customer engagement, strengthening consumer trust, and ultimately supporting sustainable sales growth and the expansion of BRI Insurance's market presence.

C. RESEARCH METHODS

This article employs a library research approach to analyze the relationship between digital marketing strategies and the increase in insurance product sales based on findings from previous studies. Library research is a qualitative research method that focuses on collecting, critically reviewing, and synthesizing data and theories from various relevant sources, including books, national and international journal articles, conference proceedings, and previous research reports published within the last five years (Syahrums & Salim, 2020).

The data were collected through searches in the Google Scholar database using the keywords "digital marketing insurance sales," "pengaruh pemasaran digital penjualan asuransi," and "strategi digital marketing perusahaan asuransi" to identify empirical findings that support the analytical framework of this study. The data were then analyzed using content analysis, which involves systematically examining concepts, theories, models, research findings, and conclusions from selected literature to identify relevant patterns and relationships. The findings from various sources were subsequently compared, interpreted, and synthesized to obtain a comprehensive understanding of the role of digital marketing in increasing insurance product sales, particularly within the context of BRI Insurance. This approach allows the study to identify consistent findings, differences, and research gaps from



previous studies and use them as a basis for developing relevant conclusions (Neuendorf, 2019).

Through this method, the study is expected to generate a theoretical synthesis of the relationship between digital marketing and the increase in insurance product sales, while also formulating strategic recommendations that can be implemented by BRI Insurance to improve the effectiveness of its digital marketing activities. The library research method is relevant to marketing management studies because it enables researchers to integrate findings from previous studies, identify consistent patterns and research gaps, and develop a more comprehensive understanding of a particular phenomenon (Snyder, 2019; Ridwan & Anshari, 2022).

D. RESULTS AND DISCUSSION

Digital Marketing Strategies in Insurance Companies

In the digital era, insurance companies are required to optimize various digital channels to market their products in order to reach potential customers more effectively and efficiently. BRI Insurance, as part of the BRI Group, has utilized digital marketing strategies through social media, its official website, and BRI's digital platforms to bring insurance products closer to existing bank customers as well as potential new customers (Rahim & Lestari, 2021). Social media platforms such as Instagram and Facebook are used to increase brand awareness of various insurance products, ranging from microinsurance to vehicle insurance, while the BRI Insurance website serves primarily as a channel for product education and customer acquisition. The use of these digital channels allows the company to provide more accessible and relevant information while creating opportunities for direct interaction with potential customers. This is consistent with previous research indicating that digital marketing can improve insurance customer acquisition by facilitating access to information, consultation, and transactions without being limited by geographical location or time (Setiawan & Arifin, 2021).

Furthermore, BRI Insurance's digital marketing strategy is implemented through the use of Search Engine Optimization (SEO) and Search Engine Marketing (SEM) to improve the visibility of its website on Google and other search engines. These strategies enable potential customers to easily find relevant information about insurance products when they are seeking protection against specific risks (Putra & Utami, 2022). SEO helps increase organic visibility by optimizing website content, keywords, and technical elements, while SEM supports broader reach through paid search advertising. The implementation of these strategies can increase website traffic, which may subsequently contribute to higher lead generation and insurance sales conversions. According to Permatasari et al. (2020), SEO and SEM optimization is one of the important drivers of insurance product sales growth in the digital era because the consumer decision-making process for insurance products often begins with searching for information through the internet. Therefore, effective SEO and SEM strategies can help BRI Insurance reach potential customers at the initial stage of their customer journey, provide relevant information, and increase the likelihood of converting online visitors into prospective and actual customers.

On the other hand, digital marketing in insurance companies also involves the use of relevant and educational content marketing to build consumer understanding and trust. BRI Insurance regularly shares content related to insurance literacy, risk protection tips, and customer testimonials through social media to strengthen credibility and encourage consumers to make purchasing decisions (Yulianti & Raharjo, 2020). Educational content is particularly important in the insurance industry because insurance products can be complex and are often difficult for consumers to understand without adequate information. Based on an OJK survey (2021), the level of insurance literacy among Indonesian consumers remained relatively low, making digital education an important strategy for improving potential customers' understanding of insurance products and increasing awareness of the importance of financial protection. Through informative, simple, and consistent content, BRI Insurance can reduce misconceptions about insurance, communicate the value of its products, and create stronger engagement with potential customers. Therefore, content marketing not only functions as a

promotional tool but also plays an important role in building trust and supporting the conversion of consumer awareness into purchase intention and actual insurance purchases.

Thus, BRI Insurance's digital marketing strategy integrates the use of social media, websites, SEO/SEM, and content marketing to increase brand awareness, provide consumer education, and drive sales conversions. The integration of these digital channels enables the company to reach potential customers at different stages of the customer journey, from creating initial awareness to providing product information and encouraging purchasing decisions. Social media can be used to build engagement, while websites and SEO/SEM facilitate access to detailed product information, and educational content helps strengthen consumer understanding and trust. This implementation demonstrates that digital marketing is not merely focused on direct product promotion but also on building long-term relationships with customers through continuous education, relevant communication, and adequate information services (Rahim & Lestari, 2021; Putra & Utami, 2022).

The Role of Digital Marketing in Increasing Insurance Product Sales

The implementation of digital marketing by BRI Insurance shows a positive influence on the increase in insurance product sales. The results of the literature review indicate that the use of digital marketing can increase sales volume by approximately 20–35% compared with conventional marketing methods, particularly when digital marketing strategies are integrated with Customer Relationship Management (CRM) systems and cross-selling activities through the digital platforms of the parent bank (Kusuma & Wijaya, 2022). This improvement occurs because digital marketing enables companies to conduct more precise market segmentation and personalize product offers according to customers' needs based on their digital behavior and interaction patterns. Through the utilization of customer data, insurance companies can identify potential customers, understand their preferences, and deliver relevant insurance offers at the appropriate time.

Furthermore, integration with CRM and digital banking platforms can create a more seamless customer experience and increase opportunities for cross-selling complementary insurance products. Therefore, the effective implementation of digital marketing can not only expand market reach but also improve customer engagement, strengthen purchase intention, and contribute to sustainable growth in insurance product sales. Furthermore, digital marketing has been shown to accelerate the sales process, from the awareness stage to customer acquisition, because potential customers can directly access product information, communicate with the company, and complete purchases through websites or digital applications (Ariani & Rosita, 2022). In the context of BRI Insurance, the integration of digital marketing with the BRI Group ecosystem can simplify the purchasing process for existing bank customers who already have accounts and access to payment channels within the ecosystem. This integration creates a more seamless customer journey because customers can obtain information, select suitable insurance products, and complete transactions through interconnected digital services. According to Wardhani and Suryani (2021), insurance companies that integrate digital marketing with the payment systems and customer databases of their parent banks can gain a competitive advantage in accelerating the sales of microinsurance and retail insurance products. In addition, the availability of customer data can support more targeted product recommendations and personalized marketing communication, allowing BRI Insurance to offer relevant insurance products based on customer profiles and needs. Therefore, the integration of digital marketing with the BRI Group ecosystem has the potential to improve sales efficiency, enhance customer convenience, and increase the conversion of digital interactions into actual insurance purchases.

Furthermore, the results of the literature review indicate that digital marketing in the insurance industry has a positive effect on marketing cost effectiveness. Through digital marketing, BRI Insurance can reduce its reliance on conventional promotional activities, such as print advertising and physical events, which tend to require relatively high costs and have limited measurability in terms of their effectiveness (Savitri & Pratiwi, 2022). Digital marketing enables companies to monitor advertising performance in real time, measure cost per



acquisition (CPA), evaluate customer responses, and optimize promotional budgets based on the performance of each digital channel. This allows marketing resources to be allocated more efficiently toward channels that generate higher engagement, leads, and conversions. In addition, the availability of digital performance data enables BRI Insurance to make faster and more evidence-based marketing decisions. Therefore, digital marketing can support overall marketing effectiveness and improve the profitability of insurance product sales. Thus, digital marketing not only contributes to increasing the number of insurance policies sold but also improves promotional cost efficiency, resource allocation, and the overall efficiency of the sales process.

Strategic Implications and Recommendations for BRI Insurance

The findings of this literature review have important strategic implications for BRI Insurance in formulating its future digital marketing policies. First, BRI Insurance needs to continuously optimize data-driven marketing strategies by utilizing the customer data available within the BRI Group ecosystem, allowing insurance product offerings to be tailored to customers' needs, preferences, and risk profiles (Wardhani & Suryani, 2021). The utilization of big data enables the company to conduct more accurate market segmentation and targeting, identify potential customers with higher purchase intentions, and provide personalized product recommendations. Furthermore, data-driven marketing can help BRI Insurance determine the most effective digital channels for reaching specific customer segments and evaluate marketing performance based on measurable indicators. When customer data is managed responsibly and supported by appropriate data protection and privacy practices, this approach can improve marketing efficiency, strengthen customer engagement, and increase insurance sales conversion. Therefore, the integration of big data into BRI Insurance's digital marketing strategy can become an important foundation for developing more targeted, personalized, and measurable marketing activities.

Second, the company needs to develop a seamless digital customer journey by providing end-to-end digital services, ranging from product education, premium calculators, and online consultations to digital purchasing and claims services. According to Pratiwi and Gunawan (2023), a seamless customer journey on digital platforms can improve customer convenience, satisfaction, and engagement, while also encouraging repeat purchases and customer retention. This is particularly important in the insurance industry, where customer relationships are generally long-term and trust plays a major role in maintaining loyalty. By integrating different stages of the customer journey into a single and easy-to-use digital ecosystem, BRI Insurance can reduce friction during the purchasing and service processes, provide faster responses to customer needs, and create a more consistent customer experience. In addition, a seamless digital journey can strengthen customer trust and encourage existing customers to explore other relevant insurance products.

Third, BRI Insurance is advised to strengthen its content marketing strategy by developing educational content that is relevant, informative, engaging, and creative, while also utilizing influencer marketing with influencers whose audience aligns with the target market of the company's insurance products. High-quality educational content can help consumers better understand the benefits, coverage, and importance of insurance, while reducing misconceptions that may hinder purchasing decisions. Meanwhile, influencer marketing can strengthen consumer trust and purchase intention because influencers are often perceived as more personal, relatable, and capable of communicating product information in a more accessible manner (Ariani & Rosita, 2022).

Fourth, the company also needs to conduct regular evaluations and performance measurements of its digital marketing activities by using relevant Key Performance Indicators (KPIs), such as website traffic, social media engagement rate, Cost per Acquisition (CPA), and conversion rate, to ensure that the implemented digital marketing strategies effectively support the company's sales targets (Putra & Utami, 2022). Regular performance evaluation enables BRI Insurance to identify which digital channels and campaigns generate the strongest results, determine areas that require improvement, and allocate marketing budgets more efficiently. In

addition, monitoring KPIs continuously allows the company to respond more quickly to changes in consumer behavior and market conditions. By implementing a well-planned, data-driven, and measurable digital marketing strategy, BRI Insurance can optimize marketing performance, increase customer acquisition and conversion, and strengthen the role of digital marketing as a key driver of insurance product sales growth in the future.

E. CONCLUSION AND SUGGESTIONS

Based on the literature review conducted, it can be concluded that digital marketing plays a significant role in increasing insurance product sales at BRI Insurance. The utilization of social media, corporate websites, and digital applications has been shown to increase brand awareness, expand market reach, and simplify the marketing and transaction processes for insurance products, thereby contributing directly to increased sales. Digital marketing strategies also support more effective communication between the company and potential customers through educational content, promotional activities, and two-way interactions that can strengthen public trust in BRI Insurance. In addition, the integration of various digital channels enables the company to reach consumers throughout different stages of the customer journey, from initial awareness and product consideration to purchase and post-purchase engagement. These findings address the research problem by demonstrating that the optimal implementation of digital marketing can serve as an effective strategy for supporting the growth of insurance product sales in the current era of digital transformation. Therefore, BRI Insurance needs to continuously optimize its digital marketing activities through relevant content, personalized communication, data-driven strategies, and measurable performance evaluation to maintain competitiveness and achieve sustainable sales growth.

Based on the conclusions above, it is recommended that BRI Insurance continuously optimize its digital marketing strategy by strengthening the integration of social media platforms, websites, and digital applications to provide a seamless and comprehensive customer experience. The company should also continuously innovate its marketing content by developing materials that are relevant, educational, informative, and interactive to reach broader market segments, strengthen customer engagement, and increase the loyalty of existing customers. In addition, digital marketing training for the marketing team should be improved to ensure that all employees have the necessary knowledge and skills to implement digital strategies effectively. Training should cover areas such as social media management, content creation, customer engagement, data analysis, and digital campaign optimization. Furthermore, regular evaluation of digital marketing performance is recommended to identify successful strategies and areas that require improvement. Through these efforts, BRI Insurance can strengthen its digital presence, improve marketing effectiveness, and support sustainable growth in insurance product sales.

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