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STRATEGIES TO INCREASE CUSTOMER TRUST THROUGH DIGITAL SERVICE INNOVATION AT PT INSURANCE BUMIDA MEDAN BRANCH

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Abstract

The digital transformation within the insurance industry demands that companies not only adopt technology but also ensure the cultivation of customer trust in digital-based service systems. In this context, this study aims to analyze the strategies for enhancing customer trust through digital service innovation at PT Asuransi Umum Bumida 1967 Medan Branch using the framework of the Diffusion of Innovation Theory. This study employs a descriptive qualitative approach, collecting data through observation, in-depth interviews with staff and customers, and documentation. Data analysis was conducted using the interactive model of Miles, Huberman, and Saldana, which includes data reduction, data display, and conclusion drawing/verification. The results show that digital service innovations such as the Replay application, e-policies, and policy barcodes offer relative advantages in improving operational efficiency, service speed, and information transparency. However, the innovation adoption process is still influenced by factors such as usage complexity, varying levels of digital literacy, and the preference of some customers for manual systems. Interpersonal communication strategies through marketing, the implementation of a hybrid system, and continuous assistance have proven effective in accelerating the diffusion of innovation. It is concluded that the success of digital service innovation in building customer trust requires the integration of strengthening innovation attributes, optimizing communication, gradual adaptation, and consistent, sustainable support from the organization's social system.

Keywords: Customer Trust, Digital Service Innovation, PT Asuransi BUMIDA, Diffusion of Innovation

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INTRODUCTION

The development of information and communication technology in the era of the Fourth Industrial Revolution and Society 5.0 has triggered a massive digital transformation across various sectors, particularly in financial services. This transformation is not merely a trend, but an existential necessity for companies to shift from conventional models to digital ecosystems that prioritize efficiency and limitless accessibility (Daulay et al., 2020). In the insurance industry, the Insurtech (Insurance Technology) phenomenon has transformed business fundamentals, where innovations such as artificial intelligence (AI), blockchain, and big data analytics are utilized to personalize policies and accelerate the claims process in real-time (Rambe, 2025). These innovations aim to create a superior customer experience, which serves as the primary determinant of competitiveness in an increasingly competitive market (Lubis et al., 2024).

However, the adoption of sophisticated technology does not automatically guarantee success if it is not accompanied by the cultivation of trust from customers (Huda, 2025). Trust is the core foundation of the insurance industry, given that the products sold are intangible and based on promises of future protection (Aldi Munazir rambe, 2025). Customers demand guarantees regarding personal data security, algorithmic transparency, and the assurance that the company's digital systems can fulfill obligations fairly and consistently (Fatimah, 2024). Without trust, large technology investments will be futile because customers will likely hesitate to conduct digital transactions perceived as risky.

PT Asuransi Umum Bumida 1967 (BUMIDA) as an established player in the national insurance industry recognizes this urgency (Susanti et al., 2025). Through PT Asuransi Bumida Medan Branch, the company strives to reach the dynamic North Sumatra market by providing various protection products. BUMIDA has launched several digital initiatives, such as the Replay application, the implementation of e-policies, and the use of barcodes on insurance policies (Nasution, 2024). Nevertheless, field phenomena indicate a gap between the provision of digital facilities and the level of customer usage and trus (Ritonga, 2020). Internal data shows that most customers in the Medan region still feel more comfortable with manual procedures due to concerns over personal data leaks and the complexity of digital bureaucratic systems (Putri & Asyik, 2023).

This gap is further reinforced by empirical data regarding customer numbers and claims over recent years. Data on customer growth shows a significant increase from 4,351 policies in 2021 to 7,967 policies in 2022, representing an increase of 3,616 policies. The upward trend continued into 2023 with 8,936 policies. However, a drastic decline occurred in 2024, dropping to 3,688 policies (a decrease of 5,248 policies), and it decreased further in 2025 to 2,805 policies. This sharp decline indicates a serious issue, presumably tied to declining levels of customer trust and satisfaction with the services provided, including in the context of digitalization.

On the other hand, claims data shows a rising year-on-year trend. In 2023, 168 claims were recorded, increasing to 203 claims in 2024, and rising again to 268 claims in 2025. Despite the increasing volume of claims, all of them were ultimately resolved by the company. This demonstrates the commitment of PT Asuransi Bumida Medan Branch to fulfilling its obligations to customers. However, an increasing volume of claims still has the potential to influence customer perceptions, especially if the claim resolution process is perceived as time-consuming or lacking transparency. Thus, even though claims are administratively resolved, the quality of service in the claims process remains a vital factor in building and maintaining customer trust (pegawai, 2026).

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The challenges faced by PT Asuransi Bumida Medan Branch reflect that digitalization has not yet fully mitigated customer insecurity. Competition from rivals offering more integrated digital ecosystems adds pressure on BUMIDA to reformulate its innovation strategies (Ziddan, 2025). If this trust issue is not immediately resolved through proper innovation strategies, the company risks losing market share (Abdillah et al., 2024), particularly among the digital-native younger generation. An inability to build digital trust will also impact loyalty and policy retention rates, which ultimately threatens the long-term financial stability of the company.

Prior studies have extensively discussed digital service quality in general, but there remains a research gap regarding how digital service innovation strategies can specifically serve as instruments to build trust in regional branch offices characterized by specific sociocultural conditions, such as Medan City (Sepriyenti & Marlius, n.d.). Most studies focus on the corporate headquarters level, thereby frequently overlooking local barriers such as regional digital literacy levels and the personal preferences of customers in specific areas. This makes research on digital service innovation strategies at PT Asuransi Bumida Medan Branch highly relevant and crucial to undertake.

Theoretically, this study references the Diffusion of Innovation Theory put forward by Everett M. Rogers as the framework to analyze the dissemination and acceptance of innovation (Dewi Rosadi & Gumelar Pratama, 2018). This theory explains that innovation adoption is influenced by four main elements: innovation, communication channels, time, and social systems. In this study, the innovation examined is the implementation of digital services by PT Asuransi BUMIDA Medan Branch, such as the use of the Replay application, e-policies, and policy barcodes. The application of these digital service innovations is analyzed based on the innovation attributes within the Diffusion of Innovation Theory, which include: Relative advantage, Compatibility, Complexity, Trialability, Observability. Digital services are deemed to possess advantages in convenience and service speed compared to manual systems, although varying levels of digital literacy still present obstacles for certain customers and agents (muh irfan, n.d.). Nevertheless, the direct benefits of digital services, such as faster and more transparent claims processes, contribute to increasing customer trust in PT Asuransi BUMIDA Medan Branch.

From the perspective of Islamic values, trust (*amanah*) and honesty are the primary pillars of business transactions (*muamalah*). Insurance companies bear a moral responsibility to safeguard customer data and rights as an expression of obedience to Allah SWT (Harahap & Daulay, 2025). This aligns with the word of Allah SWT in Surah An-Nisa verse 58:

إِ اللّٰہ يهأْمُرُكُمْ أهنْ تُ هؤدُّوا الْہ همانهاتِ إِلهى أهھْلِ هها هوإِذها هح هكمْتُمْ بهيْ هن النّاسِ أهنْ تهحْكُمُوا بِالْعهدْلِ

"Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice..." (QS. An-Nisa: 58).

This verse emphasizes that every trust, including customer data and protection promises within digital services, must be managed with integrity and fairness (Imsar et al., 2022). In the context of this research topic, "Digital Service Innovation Strategy," this verse serves as the core spirit that innovation is not merely a tool for profit maximization, but a means to deliver services to customers quickly, accurately, and transparently. Furthermore, the commitment to keeping service promises within a digital ecosystem is also stressed in Surah Al-Mu'minun verse 8:

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هوالذِي هن هُمْ لِهْ همانهاتِهِمْ هو هعهْدِهِمْ هراعُو هن

"And they who are to their trusts and their promises attentive." (QS. Al-Mu'minun: 8).

The connection between this verse and corporate strategy is that every offered digital feature (such as a fast claim promise) constitutes a "promise" that must be maintained (Qolbi, A, 2020). An effective innovation strategy must be able to prove that the technology is truly trustworthy in protecting customer interests so that trust can grow organically (Miftahlia et al., n.d.).

Based on this background, this study aims to evaluate the implementation of existing digitalization, identify factors hindering trust, and formulate applicable digital service innovation strategies for PT Asuransi Umum Bumida Medan Branch. The research question is formulated as follows: *How is the strategy to enhance customer trust through digital service innovation carried out by PT Asuransi BUMIDA Medan Branch?* The results of this study are expected to serve as a guide for management in optimizing digital services based on the values of professionalism and moral integrity.

RESEARCH METHOD

This study uses a qualitative approach with a descriptive method that aims to comprehensively understand the phenomenon of digital service innovation strategies and their impact on customer trust holistically. A qualitative approach was selected because it is capable of capturing the complexity of social realities and the dynamics of field interactions that cannot be represented quantitatively, but rather through assigning meaning to the experiences and perceptions of informants. In this study, the researcher acts as the key instrument directly involved in the process of observation and interaction with informants to explore information on how PT Asuransi Umum Bumida 1967 Medan Branch manages digital integrity and competence in service practices. The research location was determined purposively at PT Asuransi Umum Bumida 1967 Medan Branch, located at Jl. Prof. H.M. Yamin No. 41-V, Sidodadi, East Medan District, Medan City, considering the strategic role of this branch in serving customers in the North Sumatra region who are undergoing digital transformation. Field data collection was carried out intensively from January to February through operational observation activities and in-depth interviews with relevant parties.

Informant selection was conducted using a purposive sampling technique involving internal parties, specifically staff members of PT Asuransi Umum Bumida 1967 Medan Branch who possess knowledge and authority regarding digital service innovation policies, as well as external parties consisting of customers who have utilized the company's digital service features. The composition of these informants was intended to obtain a balanced perspective between service providers and users, particularly in assessing aspects of trust (*amanah*), transparency, and service quality.

Data collection techniques included:

1. Observation: To measure the effectiveness of digital service implementation.
2. In-depth Interviews: To explore consumer perceptions regarding safety and comfort.
3. Documentation: To reinforce field findings with supporting data.

Data validity was maintained through source and technique triangulation by comparing information from different informants and cross-checking interview results with observation findings. Subsequently, the data was analyzed using the interactive analysis model of Miles, Huberman, and Saldana, which includes data reduction, systematic descriptive data display, and

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conclusion drawing and verification to produce a credible and applicable digital service innovation strategy formulation for PT Asuransi Umum Bumida 1967 Medan Branch (Akbar et al., 2024).

RESULTS AND DISCUSSION

Results

Based on interview data collected from the staff and customers of PT Asuransi BUMIDA Medan Branch, several findings were obtained regarding the execution of digital service innovations and their implications for customer trust levels. The interview process focused on several research indicators, including digital service usage, ease of access and use, customer trust, digital service quality, security and comfort aspects, along with future expectations and suggestions for service development. The interview findings were subsequently analyzed and summarized to facilitate a clear understanding of the research outcomes. The findings are presented in tabular form to provide concise, structured, and comprehensive information regarding staff and customer perceptions of digital service implementation at PT Asuransi BUMIDA Medan Branch (Syahrani et al., 2023). This study analyzes the strategy for increasing customer trust through digital service innovation using Everett M. Rogers' Diffusion of Innovation Theory framework across four main elements: innovation, communication channels, time, and social systems.

1. **Innovation Element**
   The innovation element in this study refers to the form of novelty in the digital services implemented by the company, including benefits, relative advantages, and user complexity. Based on the interviews, BUMIDA Medan Branch has implemented three main digital service instruments: the Replay application, e-policies, and policy barcodes (pegawai, 2026).

Table 1.
Summary of Staff and Customer Interview Results Regarding the Innovation Element

Indicator	Researcher's Question	Informant	Interview Excerpt
Implementation of digital services	How are digital services such as the Replay application, e-policy, and policy barcode implemented in customer service activities?	Staff	"Currently, we use several digital services in the form of the Replay application, e-policy, and policy barcode. The Replay application is used by the marketing department as a tool to prospect potential customers and as a reminder for premium payments for registered customers. This makes it easier for marketing staff to manage data and conduct follow-ups. As for e-policy, it is used to input data for new customers who wish to join, including claim submissions. Therefore, all data are already

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			integrated into the system and are digitally organized. Meanwhile, the policy barcode functions to help customers verify the authenticity of their policies. Customers can scan the barcode and view information such as due dates, premium amounts, and payment history. Overall, this implementation has been running well and has greatly assisted our work."
Relative advantage	What are the differences or advantages of digital services compared to the previous system?	Staff	"Compared to the manual system, digital services are certainly faster and more efficient. Data are more organized and less likely to be lost. Marketing staff can also monitor their customers more easily. From a service perspective, responses to customers can also be provided more quickly because the data are already available in the system."
Initial customer perception	What was your opinion when you first learned about this digital service?	Customer	"At first, I felt that this service was quite helpful because I could obtain information without always having to come to the office. However, I was initially doubtful about whether it would be easy to use."
User experience	What digital services have you used?	Customer	"I have used communication services through media platforms to ask staff about policy and premium information. In addition, I also received my policy in digital form and was assisted by marketing staff in checking data through the policy barcode."

Research findings indicate that the implemented digital service innovations are not only technological but also structural and functional. The application of the Replay app, e-policies, and policy barcodes represents a fundamental shift in the company's service delivery system. The Replay app acts as a customer relationship management instrument that improves prospecting effectiveness and premium reminders, thereby strengthening internal control over payment cycles. E-policies transform administrative mechanisms from paper-based documents into an integrated digital system that is more systematic and well-

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documented. Meanwhile, policy barcodes offer a new dimension of self-verification for customers, which was previously unavailable under manual systems.

Conceptually, this innovation demonstrates a relative advantage over the previous system. Time efficiency, organized data, and accelerated response times serve as concrete indicators of enhanced service quality. This advantage not only impacts operational effectiveness but also shapes perceptions of the company's professionalism and credibility in the eyes of customers.

The findings also reveal a dimension of complexity during the early stages of adoption. Customer hesitation regarding ease of use indicates that digital innovation still requires a process of learning and adaptation. This suggests that the success of an innovation is determined not only by its objective benefits but also by the user's subjective perception of ease and comfort in operating the system.

Thus, digital service innovation at BUMIDA Medan Branch can be interpreted as a service transformation that holds a strong functional advantage but still requires support strategies to minimize perceptual barriers during the initial adoption phase.

2. Communication Channels Element

The communication channels element relates to how innovations are introduced and socialized to customers. The results indicate that interpersonal communication through marketing acts as the primary channel for the diffusion of innovation.

Table. 2
Summary of Staff and Customer Interview Results Regarding the Communication Channels Element

Indicator	Researcher's Question	Informant	Interview Excerpt
Innovation socialization	How does the company introduce these digital services to customers?	Staff	"Usually through direct interaction by marketing staff. When meeting customers, marketing staff explain the digital features directly. In addition, we also use barcodes and WhatsApp to provide information related to policies and due dates."
Initial source of knowledge	Where did you first learn about BUMIDA's digital services?	Customer	"I first learned about them from the marketing staff during policy renewal. I was also given explanations regarding services through the barcode and communication media used to communicate with staff about policy and premium information."
Information transparency	What is your opinion regarding the clarity and openness of information provided	Customer	"In my opinion, it is quite clear. When I ask about premiums, due dates, or policy data, the company explains everything in detail

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	through digital services?		through the communication media. With the barcode, I can also verify my policy information myself.”

The results demonstrate that interpersonal communication via marketing is the primary channel in the innovation diffusion process. Marketing functions not only to deliver information but also acts as a mediator bridging the knowledge gap between the digital system and customer understanding.

Theoretically, interpersonal communication is highly effective in reducing uncertainty toward new innovations. Direct explanations allow for clarification, persuasion, and message alignment tailored to individual customer characteristics. This finding highlights that within trust-based financial services, face-to-face communication remains a strategic instrument even when the introduced innovation is digital.

In addition to direct communication, using communication channels like barcodes and WhatsApp strengthens responsiveness and information accessibility. The combination of interpersonal communication and digital media reflects an integrated approach to innovation diffusion. This strategy allows the company to maintain close relational proximity while enhancing communication efficiency.

The meaning behind these findings shows that innovation success is determined not only by technology quality but also by the effectiveness of the communication strategies used to introduce it. Clear, open, and responsive communication contributes significantly to building positive customer perceptions of the innovation.

3. Time Element

The time element outlines the adaptation process and the stages of innovation acceptance. Based on the interviews, the implementation of digital services did not occur instantly but progressively.

Table. 3
Summary of Staff and Customer Interview Results Regarding the Time Element

Indicator	Researcher’s Question	Informant	Interview Excerpt
Internal adaptation obstacles	During the use of digital services, what obstacles have been encountered?	Staff	“The first obstacle is usually internet network issues. If the network is unstable, application access becomes disrupted. Second, from the human resource perspective, some senior marketing staff are still accustomed to manual systems, making it somewhat difficult for them to adapt to technology. Therefore, we are currently implementing both manual and digital methods simultaneously, so the adaptation process takes place gradually.”

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Customer adaptation process	What was the initial customer response when these digital services were first implemented?	Staff	"Some customers immediately accepted them because they felt more practical, but others considered them complicated, especially customers who are not familiar with technology. Usually, they still feel more comfortable holding physical policies. However, over time, after receiving explanations and guidance, most of them gradually became accustomed to it."
Ease of use level	In your opinion, are these digital services easy to use?	Customer	"Once explained, they are actually quite easy to use. However, for digital policies or independent verification through barcodes, I am still somewhat confused. Therefore, I feel more comfortable if there is direct explanation or assistance from the marketing staff."

The time element in this study highlights that the innovation adoption process takes place gradually and dynamically. Operating manual and digital systems in parallel reflectsan adaptive, transitional strategy. This approach indicates that the company recognizes variations in readiness levels within both the internal organization and the customer base. The findings concerning network issues and senior marketing adaptation difficulties show that technical factors and organizational culture influence the speed of innovation diffusion. The resistance encountered is not a flat rejection of innovation, but rather stems from habitual boundaries and digital literacy limitations.

From the customer side, the diverse responses reflect different categories of innovation adopters. Some customers demonstrated rapid acceptance due to practical benefits, while others required time and support. This illustrates that the adoption process moves through stages of knowledge, persuasion, decision, implementation, and confirmation.

The meaning of these findings reinforces that time is a crucial variable in the diffusion of innovation. Sustaining an innovation is highly dependent on consistent assistance and repetitive user experiences, which ultimately form more stable acceptance.

4. **Social System Element**

The social system element highlights the roles of actors, norms, and social relationships in influencing innovation diffusion. In this context, marketing personnel act as change agents.

Table 4. Summary of Staff and Customer Interview Results Regarding the Social System Element

Indicator	Researcher's Question	Informant	Interview Excerpt
Role of marketing staff	What is the role of marketing staff in helping customers	Staff	"The role of marketing staff is indeed very important because many customers still require direct

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	understand the use of digital services?		explanations to better understand how to use digital services."
Old norms and habits	Are previous services still being used?	Staff	"Some senior marketing staff are still accustomed to manual methods, and customers are still comfortable with physical policies."
Customer convenience	Are you more comfortable using digital services?	Customer	"I feel more comfortable if there is direct explanation or assistance from the marketing staff."
Impact on trust	In your opinion, do these digital services affect the level of customer trust?	Customer	"Yes, they have quite a significant effect. With digital services, information becomes more transparent. We as customers can directly check our own data. Responses are also faster. This makes us feel more confident and trust the company more."

The research findings indicate that the social system plays a central role in successful innovation diffusion. Marketing operates as a change agent that not only conveys information but also instills confidence and a sense of security in using digital services. The existence of old norms, such as preferences for physical policies and manual workflows, shows that innovation takes place within an established cultural context. Digital transformation demands changes not just in systems, but in mindsets and habits.

Most significantly, innovation positively impacts customer trust. Information transparency via barcodes and streamlined communication via digital channels strengthen perceptions of corporate openness and accountability. Customers no longer depend entirely on staff explanations; they now possess the ability to verify information independently. This reinforces system-based trust alongside relationship-based interpersonal trust.

The meaning of these findings reveals that digital service innovation contributes to increased trust through two primary paths: increasing information transparency and accelerating service response times. Thus, a supportive social system, combined with strong interpersonal communication, acts as a deciding factor in trust-enhancement strategies.

Strategies for Enhancing Customer Trust Through Digital Service Innovation at PT Asuransi BUMIDA Medan Branch

Based on the research findings outlined, the strategy for enhancing customer trust through digital service innovation at PT Asuransi BUMIDA Medan Branch can be comprehensively analyzed using Everett M. Rogers' Diffusion of Innovation Theory framework across its four key elements. This discussion interprets empirical findings and connects them to trust-building within a financial services sector rooted in credibility, transparency, and reliability.

Conceptually, customer trust in the insurance sector is the core foundation for long-term relationships between the company and policyholders. Trust is shaped not only by interpersonal interactions but also by systems, procedures, and service mechanisms that guarantee security and information certainty. In this context, the digital service innovations implemented by PT Asuransi

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BUMIDA Medan Branch via the Replay application, e-policies, and policy barcodes represent transformational strategies that are not merely technical, but strategic in building system-based trust. These conceptual findings are also anchored by customer volume growth data at PT Asuransi BUMIDA Medan Branch during the 2021–2025 period. From 2021 to 2023, customer numbers showed a significant increase from 4,351 policies to 8,936 policies, indicating a positive response to provided services, including digital innovations. However, the subsequent period saw a drastic decline, where customer counts dropped to 3,688 policies in 2024 and further down to 2,805 policies in 2025. This condition reveals that although digital service innovations initially boosted customer volume, long-term trust and loyalty retention were not fully sustained.

This decline can be interpreted as an indication that digital innovation effectiveness does not rely solely on technology availability, but heavily on the customer experience during use especially at critical moments like claims processing, accessibility, and trust in system security. Thus, this data strengthens the argument that digital service innovation strategies must be continuously paired with ongoing trust-building efforts to maintain long-term customer loyalty.

Conversely, claims data shows a rising year-on-year trend, moving from 168 claims in 2023 to 268 claims in 2025, with all claims successfully settled by the company. This reflects corporate commitment to fulfilling customer obligations and maintaining reliability trust in service delivery. However, an expanding claim volume also carries implications for customer perceptions regarding claims-handling experiences. Even if claims are resolved administratively, perceptions regarding the speed, ease, and transparency of the process remain critical in shaping trust.

From the innovation element aspect, findings show that service digitalization provides a relative advantage over previous manual systems. Efficient data management, faster responses, and easy information access serve as primary indicators of upgraded service quality. This relative advantage directly shapes perceptions of corporate professionalism. In the trust perspective, professionalism reflected through orderly, documented, and responsive systems enhances customer faith in corporate competence. Thus, the first strategy in increasing trust is ensuring that digital innovations provide genuine, perceivable value to customers rather than acting as symbolic modernization.

However, findings also reveal a dimension of complexity during initial adoption. Some customers and senior marketing staff experienced doubts and difficulties utilizing digital services. This indicates that trust-enhancement strategies cannot be decoupled from digital literacy and intensive guidance. Trust will not develop if customers feel they do not comprehend the system. Therefore, the company needs to reinforce digital education strategies through internal staff training alongside simplifying app interfaces and user procedures for customers. System simplification and user experience (UX) enhancement become essential elements in reducing perceived complexity, making innovations easier to accept.

Next, within the communication channels element, research shows that interpersonal communication via marketing remains the chief channel for innovation diffusion. This reveals that in the insurance industry, digital transformation does not eliminate personal relationships; instead, it reinforces them. Marketing functions as a change agent that conveys technical details while establishing psychological security and confidence for customers. Trust-enhancement strategies via digital innovation must therefore integrate tech-driven and relationship-driven approaches simultaneously.

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Combining face-to-face communication with digital platforms like WhatsApp and policy barcodes creates a highly responsive and open communication pattern. Information transparency is a cornerstone of trust-building. The customer's capability to verify policy data independently via a barcode is a form of empowerment that mitigates information asymmetry between the company and the customer. When customers hold direct access to policy details, maturity dates, and payment histories, perceptions of corporate openness and accountability rise significantly. Hence, the second strategy in boosting trust is strengthening digital transparency through real-time, easily verifiable information access.

Under the time element, the gradual innovation adoption process indicates that the digital transformation strategy applied is transitional and adaptive. Parallel implementation of manual and digital channels reflects a gradual approach that respects organizational and customer readiness. This strategy is highly relevant to change management because it minimizes resistance and safeguards service stability. Customer trust can easily fracture if sweeping changes are introduced abruptly without infrastructure and human resource readiness.

The findings on network obstacles and senior marketing adjustment difficulties prove that increasing trust through digital innovation depends heavily on internal organizational readiness. Systems plagued by frequent technical disruptions risk undermining company credibility. Therefore, the third strategy to reinforce is upgrading technological infrastructure quality and human resource capacity. Investing in network stability, data security, and continuous employee training will solidify service consistency, ultimately forming reliability-based trust.

On the social system element, the research confirms that legacy norms and habits still sway the innovation adoption process. Preferences for physical policies and manual workflows indicate that digital transformation operates within established organizational and customer cultures. Increasing trust in this environment requires a persuasive approach oriented toward mindset transformation. The company must instill an understanding that digital services do not replace personal relationships but serve as support tools to improve interaction quality and information security.

Most significantly, the study confirms that digital service innovation exerts a positive influence on customer trust levels. Transparency, speed, and easy verification bring safety and certainty. Within trust theory, this condition fortifies two major dimensions: integrity-based trust and competence-based trust. Integrity shines through open information, while competence shows in the company's ability to manage systems professionally and responsively.

Overall, the strategy for enhancing customer trust through digital service innovation at PT Asuransi BUMIDA Medan Branch can be synthesized into four core approaches:

1. Optimizing innovation utility to ensure it delivers clear, tangible relative advantages.
2. Strengthening digital transparency and information access to reduce information asymmetry.
3. Providing continuous education and guidance to drive down perceived complexity.
4. Boosting internal organizational capacity so that digital transformation rolls out consistently and credibly.

Consequently, digital service innovation serves not merely as a service modernization tactic, but as a strategic instrument to construct and fortify long-term customer trust (Devi Srikandi Siregar, 2022). The success of this strategy hinges on blending technology, interpersonal communication, organizational readiness, and sensitivity to the social attributes of customers. A trust-oriented digital

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transformation will serve as an essential cornerstone for increasing customer loyalty and corporate competitiveness in the digital era.

CONCLUSION

This study concludes that the digital service innovation strategy of PT Asuransi Umum Bumida 1967 Medan Branch, encompassing the Replay application, e-policies, and policy barcodes, has been successfully executed as a service transformation that yields relative advantages namely efficiency, data organization, and faster response times compared to manual setups. Analysis through Everett M. Rogers' Diffusion of Innovation Theory indicates that the four primary elements (innovation, communication channels, time, and social systems) play pivotal roles in adoption and trust-building. Interpersonal communication through marketing as the primary channel effectively mitigates uncertainty, while a transitional parallel manual-digital approach minimizes adaptation resistance, even though internet networks and digital literacy remain structural bottlenecks. Supported by marketing as change agents, the social system advances transparency and accountability, ultimately boosting customer trust through real-time access and self-verification.

Digital innovation trust strategies have proven effective in establishing system-based trust, integrity, and competence, as evidenced by initial customer gains from 2021 to 2023 and full claim settlements despite climbing volumes. However, the sharp drop in policy counts from 2024 to 2025 (from 8,936 down to 2,805) underscores the need for sustained reinforcement to manage perceptual complexities and retain loyalty. From an Islamic perspective, this strategy mirrors the values of trust (*amanah*, QS. An-Nisa: 58) and keeping promises (QS. Al-Mu'minun: 8), where digital innovations function to deliver services with integrity, openness, and justice.

In summary, digital service innovation is not just technical modernization, but a strategic instrument for holistic trust-building, carrying these main recommendations:

- Optimize innovation benefits by simplifying the user experience (UX).
- Strengthen transparency via independent customer information access features.
- Deliver intensive digital literacy education and training for both staff and customers.
- Upgrade technological infrastructure to secure service consistency.

Implementing these strategies is expected to provide an applicable roadmap for BUMIDA Medan Branch management to revitalize customer growth, lift retention, and secure market share in the Fourth Industrial Revolution and Society 5.0 era.

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