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THE ROLE OF INSURANCE AGENTS IN BUILDING PUBLIC TRUST IN SHARIA EDUCATION INSURANCE AT BANK BSI MEDAN CITY IN THE DIGITAL ERA

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Abstract

This study aims to determine the role of insurance agents in building public trust in Islamic education insurance in the digital era, to analyze the strategies used by insurance agents to increase the trust of prospective customers in Islamic education insurance products and analyze the challenges faced by insurance agents in reaching the public and building trust through digital media. This study is a qualitative study with a SWOT approach to identify weaknesses, strengths, opportunities and threats. The results of the study indicate that the role of insurance agents in building public trust in Islamic education insurance in the digital era includes insurance agents as credible information liaisons, agent integrity and professionalism as determinants of trust, the use of digital technology to reach and educate customers, and an emphasis on Islamic principles as the main selling point. The strategies used by insurance agents to increase the trust of prospective customers in Islamic education insurance products are a personal approach as an initial strategy to build trust, identification of customer needs as the basis for product offerings, ongoing communication to maintain and strengthen trust, the role of agents as trusted advisors, and trust as the key to success. The challenges faced by insurance agents in reaching the public and building trust through digital media are high competition for information in digital media, public doubts about online transactions, low financial literacy and product understanding, limited reach due to social media algorithms, as well as negative stigma and the risk of fraud.

Keywords: Agent, Insurance, BSI

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INTRODUCTION

Protection against financial risk has become increasingly important as families seek long-term financial security, particularly for future educational expenses. In Islamic finance, Sharia insurance (*takaful*) provides a risk-sharing mechanism based on the principle of *ta'awun* (mutual assistance), offering financial protection while complying with Islamic principles that prohibit *riba*, *gharar*, and *maysir* (Putri et al., 2025; Husain, 2020). Despite the rapid development of the Islamic financial sector in Indonesia, public participation in Sharia insurance remains relatively limited compared with conventional insurance.

Several studies have shown that the low level of public interest in Sharia insurance is influenced by limited financial literacy, insufficient public understanding of Sharia insurance products, and ineffective marketing strategies implemented by insurance companies (Aulia Chintya Dewi Simamora & Atika, 2022). In addition, many people continue to perceive insurance as a complicated and expensive financial product, while negative experiences related to insurance claims have further weakened public confidence (Sabila et al., 2024). These conditions indicate that improving public trust remains one of the major challenges for the development of Sharia insurance in Indonesia.

In this context, insurance agents play a strategic role because they function not only as product marketers but also as educators and advisors who help prospective customers understand the benefits, mechanisms, and Sharia principles underlying insurance products. The importance of insurance agents has become even greater in the digital era, where customers increasingly obtain information through online platforms before making financial decisions. Although digital technology enables wider dissemination of information, it also intensifies competition among financial service providers and increases public exposure to misinformation and insurance-related fraud. Consequently, insurance agents are required to establish trust through transparent communication, professional conduct, and effective digital engagement (Putra & Sukihana, 2020). Public trust itself develops when customers perceive that the products and services offered are capable of meeting their expectations and needs (Abror & Lubis, 2023).

Bank Syariah Indonesia (BSI), as Indonesia's largest Islamic bank, offers Sharia education insurance products designed to assist customers in planning future educational expenses in accordance with Islamic principles. As one of the leading institutions in the development of the Islamic financial sector in Indonesia, BSI continues to strengthen its digital services to improve customer accessibility and competitiveness (Sari & Fasa, 2023; Vanni & Nadan, 2023). Nevertheless, among BSI customers in Medan, public trust in these products remains relatively low because many prospective customers still have limited understanding of Sharia insurance and remain skeptical about its benefits and claim processes. This situation makes the role of insurance agents particularly important in strengthening customer confidence through both direct interaction and digital communication.

Previous studies have generally examined marketing strategies for Sharia insurance (Aulia Chintya Dewi Simamora & Atika, 2022), the legal position and role of insurance agents in the digital era (Putra & Sukihana, 2020), and the digital transformation of insurance marketing (Fauzan & Batubara, 2025). However, limited attention has been given to how insurance agents specifically build public trust in Sharia education insurance within the digital environment, particularly among customers of Bank Syariah Indonesia in Medan. Furthermore, existing studies rarely integrate the

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analysis of agents' roles, trust-building strategies, and the challenges they encounter in digital communication within a single qualitative investigation. This gap indicates the need for further research to provide a more comprehensive understanding of the contribution of insurance agents in strengthening public trust toward Sharia education insurance.

Therefore, this study aims to analyze the role of insurance agents in building public trust in Sharia education insurance at Bank Syariah Indonesia (BSI) Medan City in the digital era, identify the strategies employed by insurance agents to increase customers' trust, and examine the challenges they face in utilizing digital media to strengthen public confidence. By addressing these issues, this study contributes to the growing literature on Sharia insurance marketing by providing empirical evidence regarding trust-building practices in the context of digital transformation and offering practical recommendations for improving the effectiveness of insurance agents in promoting Sharia education insurance.

RESEARCH METHOD

This study employed a descriptive qualitative research design to obtain an in-depth understanding of the role of an insurance agent in building public trust in Sharia education insurance in the digital era. A qualitative approach was considered the most appropriate because the study aimed to explore the informant's experiences, perceptions, and strategies in building customer trust through natural interactions rather than measuring causal relationships quantitatively (Moleong, 2019; Mujahidin, 2019).

The research was conducted at Bank Syariah Indonesia (BSI) Medan City, focusing on the marketing of Sharia education insurance products. The informant was selected using purposive sampling, as this sampling technique enables researchers to identify individuals who possess direct experience and comprehensive knowledge relevant to the research objectives. This study involved one key informant, namely an insurance agent responsible for marketing Sharia education insurance products at Bank Syariah Indonesia (BSI) Medan City. The use of a single key informant was considered appropriate because the selected insurance agent possessed extensive professional experience and comprehensive knowledge regarding the promotion of Sharia education insurance products, customer communication, and trust-building practices in both face-to-face and digital environments. Therefore, the informant was able to provide rich, detailed, and contextually relevant information to answer the research questions.

Primary data were collected through semi-structured interviews and non-participant observation. Semi-structured interviews were selected because they provided flexibility for the researcher to explore the informant's experiences while maintaining consistency with the predetermined research objectives. The interview focused on three principal issues: (1) the role of insurance agents in building public trust, (2) the strategies employed to increase customer trust in Sharia education insurance products, and (3) the challenges encountered in utilizing digital media to strengthen customer confidence. The interview was conducted face-to-face and lasted approximately 60 minutes, enabling the researcher to obtain comprehensive and in-depth information related to the research topic. In addition, non-participant observation was undertaken to observe the agent's communication practices, customer interactions, and the utilization of digital media during the marketing process (S. Aminah Roikan, 2019).

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The qualitative data consisted of interview transcripts, observation notes, and supporting documentation. Data were analyzed using the interactive qualitative analysis model, which includes data reduction, data display, and conclusion drawing (Sugiyono, 2019). During the data reduction stage, information relevant to the research objectives was selected, categorized, and simplified. Subsequently, the organized data were systematically displayed to facilitate interpretation and identify recurring themes and patterns. Finally, conclusions were drawn through continuous interpretation of the findings in relation to the research questions.

To enhance the credibility and trustworthiness of the findings, the researcher employed method triangulation by comparing information obtained from semi-structured interviews with the results of non-participant observation. Furthermore, the findings were interpreted by considering relevant theories and previous studies to ensure consistency between the empirical data and the existing body of knowledge. This process strengthened the validity of the analysis and improved the credibility of the research findings.

RESULTS AND DISCUSSION

The Role of Insurance Agents in Building Public Trust in Sharia Education Insurance in the Digital Era

The interview findings indicate that the insurance agent plays a central role in building public trust in Sharia education insurance by acting not only as a salesperson but also as an educator, consultant, and trusted advisor. Based on the thematic analysis of the interview and observation data, four major themes emerged regarding the role of insurance agents: (1) acting as a credible source of information, (2) demonstrating professionalism and integrity, (3) utilizing digital communication to strengthen customer relationships, and (4) emphasizing Sharia principles as the foundation of customer trust**.** These themes were identified through recurring patterns found during the data reduction, categorization, and interpretation processes.

The first theme highlights the insurance agent's role as a credible source of information. The interview revealed that customers generally require clear explanations regarding the objectives, benefits, and mechanisms of Sharia education insurance before making financial decisions. Rather than directly promoting products, the agent first seeks to understand customers' educational planning needs before providing recommendations.

"As an agent, I focus on building personal relationships with prospective clients. I begin by understanding their needs regarding their children's education, then demonstrate how Sharia education insurance can serve as a long-term solution that is both halal and beneficial." (Key Informant)

This finding demonstrates that trust is established through a consultative communication process rather than through direct product promotion. By identifying customers' financial and educational needs, the insurance agent positions himself as a problem solver instead of merely a salesperson. Such an approach enables prospective customers to perceive the offered product as a financial solution tailored to their individual circumstances rather than as a commercial offering.

This finding is consistent with the study conducted by Putra & Sukihana (2020), which emphasizes that the role of insurance agents has evolved from conventional sales representatives into professional advisors who provide education and consultation to customers. Similarly, Fauzan & Batubara (2025) argue that digital transformation has shifted insurance agents toward more

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professional and consultative roles. However, the present study extends these findings by demonstrating that, within the context of Bank Syariah Indonesia (BSI) Medan City, consultative communication is not limited to explaining product features but also incorporates discussions of customers' educational planning and Sharia values, thereby strengthening emotional attachment and public trust.

The second theme concerns the importance of professionalism and integrity in establishing customer trust. The interview findings indicate that customers tend to evaluate insurance products based not only on the company's reputation but also on the credibility, honesty, and commitment demonstrated by the insurance agent throughout the communication process. According to the informant:

"Agents are the public face of Sharia education insurance products. Public trust is often built not merely on the company's reputation, but on the agent's own attitude, service, and integrity. When agents demonstrate professionalism, provide solutions tailored to specific needs, and prove their commitment to assisting clients, trust naturally develops." (Key Informant)

The interview suggests that professionalism is reflected through transparent communication, responsiveness to customer inquiries, and consistency in providing assistance before and after product enrollment. These practices reduce customer uncertainty and increase confidence in both the insurance product and the institution offering it. Consequently, the insurance agent functions as the primary representative through whom customers assess the credibility of the company.

These findings support Abror & Lubis (2023), who reported that customer trust emerges when products and services successfully meet customer expectations. Likewise, Fitrah & Aslami (2022) argue that insurance agents contribute significantly to customer satisfaction by identifying suitable insurance products and maintaining long-term relationships. Nevertheless, this study provides additional evidence that professionalism alone is insufficient in the context of Sharia education insurance. Instead, customers place considerable importance on the agent's ethical conduct, sincerity, and commitment to Islamic values during the communication process, making interpersonal trust a decisive factor in purchasing decisions.

The third theme emphasizes the utilization of digital communication to strengthen relationships with prospective customers. The findings indicate that digital platforms, including social media and instant messaging applications, have become essential communication channels through which insurance agents provide product information, educational content, and continuous customer assistance. Digital communication enables agents to maintain frequent interaction with prospective customers while responding promptly to questions regarding insurance products and claim procedures.

The findings demonstrate that digital technology should not be viewed merely as a promotional tool but as an educational medium that enhances customer understanding of Sharia education insurance. Continuous communication through digital platforms contributes to stronger customer engagement, allowing trust to develop gradually before purchasing decisions are made.

This finding supports Harianja et al. (2024), who explain that digital transformation has significantly improved the efficiency of insurance services and customer communication. However, the present study reveals that digitalization alone is insufficient to establish trust. Instead, digital technology becomes effective only when combined with transparent communication, personalized

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consultation, and consistent interaction between the insurance agent and prospective customers. Therefore, interpersonal communication remains the primary determinant of trust even within an increasingly digitalized environment.

The fourth theme concerns the communication of Sharia principles as a distinctive source of customer trust. The findings indicate that customers show greater confidence when insurance agents clearly explain how Sharia education insurance complies with Islamic principles, particularly regarding halal fund management, risk-sharing mechanisms (*ta'awun*), and the prohibition of *riba*, *gharar*, and *maysir*. Rather than emphasizing financial returns, the insurance agent prioritizes communicating the ethical and religious values underlying the product.

This finding suggests that the religious dimension serves as a unique competitive advantage for Sharia education insurance. Customers perceive the product not only as a financial instrument but also as a means of fulfilling religious obligations while planning for their children's future education. Consequently, effective communication of Sharia principles strengthens both cognitive understanding and emotional trust among prospective customers.

This finding is consistent with Putri et al. (2025), who argue that Sharia insurance is fundamentally based on mutual assistance and Islamic ethical principles. Nevertheless, the present study contributes new empirical evidence by demonstrating that the successful communication of Sharia values depends substantially on the communication competence of insurance agents rather than solely on the characteristics of the insurance product itself. In other words, the insurance agent functions as the primary interpreter of Sharia values, transforming abstract religious principles into practical information that prospective customers can easily understand and trust.

Overall, the findings indicate that public trust in Sharia education insurance is built through an integrated process involving consultative communication, professional conduct, effective utilization of digital media, and clear communication of Sharia principles. While previous studies have generally emphasized marketing strategies or digital transformation separately, this study demonstrates that these elements operate simultaneously in the context of BSI Medan City. The novelty of this study lies in demonstrating that customer trust is not generated solely by the quality of the insurance product or digital marketing activities but by the interaction between professional communication, ethical behavior, and the effective translation of Sharia values into customer-oriented consultation. This integrated perspective provides a more comprehensive understanding of how insurance agents contribute to strengthening public trust in Sharia education insurance during the digital era.

Strategies Used by Insurance Agents to Increase Prospective Customers' Trust in Sharia Education Insurance Products

The thematic analysis identified five interrelated strategies employed by the insurance agent to strengthen prospective customers' trust in Sharia education insurance products. These strategies include (1) establishing personal relationships, (2) identifying customer needs, (3) maintaining continuous communication, (4) acting as a trusted advisor, and (5) building trust as the foundation of long-term customer relationships. The findings indicate that customer trust develops gradually through continuous interpersonal interaction rather than through direct product promotion.

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The first theme concerns the use of a personal approach as the initial strategy for building customer trust. The interview findings reveal that the insurance agent prioritizes understanding customers' personal circumstances and educational planning needs before introducing any insurance product. Rather than emphasizing product features or financial benefits, the agent seeks to establish a comfortable and trusting relationship during the initial interaction.

"The primary strategy I employ is to first build a personal relationship with prospective clients. I do not immediately pitch products; instead, I strive to understand their needs regarding their children's education planning and their family's financial situation. Subsequently, I explain Sharia-compliant education insurance products as a long-term solution tailored to those needs. Through this personal, non-coercive approach, prospective clients feel more at ease and trusting." (Key Informant)

This finding indicates that trust is built through empathy and interpersonal communication. By prioritizing customer needs rather than immediate sales objectives, the insurance agent creates an atmosphere in which prospective customers feel respected and understood. Consequently, product recommendations are perceived as personalized financial solutions rather than commercial persuasion.

These findings support Fitrah & Aslami (2022), who reported that insurance agents contribute significantly to customer confidence by providing personalized recommendations based on customers' financial needs. However, the present study extends previous findings by demonstrating that the personal approach is particularly important in the context of Sharia education insurance, where purchasing decisions are influenced not only by financial considerations but also by long-term educational planning and religious values.

The second theme relates to the identification of customer needs before recommending insurance products. The findings demonstrate that understanding customers' financial capabilities, educational goals, and family circumstances enables the insurance agent to provide appropriate product recommendations. This customer-oriented approach reduces the possibility of mismatched expectations and strengthens confidence in the proposed insurance solution.

The interview findings suggest that identifying customer needs is an essential stage in the communication process because prospective customers are more willing to accept recommendations when they believe that the proposed product genuinely addresses their personal circumstances. Consequently, trust emerges from the perception that the insurance agent prioritizes customer interests rather than merely pursuing sales targets.

This finding is consistent with Marpaung & Syafina (2024), who argue that successful marketing strategies are achieved by creating value that meets customer expectations. Nevertheless, the present study demonstrates that value creation in Sharia education insurance extends beyond financial benefits to include educational planning and compliance with Islamic principles, thereby strengthening customers' confidence in the proposed product.

The third theme concerns continuous communication as an essential strategy for maintaining and strengthening customer trust. The interview findings reveal that communication does not end once product information has been delivered. Instead, the insurance agent maintains regular contact with prospective customers by providing additional explanations, responding to questions, and offering continuous assistance throughout the decision-making process.

"My strategy involves maintaining ongoing communication with prospective clients. I aim to be present not only when offering products but also as a supportive partner ready to provide information whenever needed. Through

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frequent communication and an open attitude, prospective clients gain confidence, as they perceive the agent's genuine commitment and seriousness in helping them plan for their children's education." (Key Informant)

The findings indicate that continuous communication strengthens customer confidence because it demonstrates the insurance agent's commitment to providing long-term assistance rather than focusing solely on product sales. Frequent interaction also reduces customer uncertainty regarding insurance procedures, policy benefits, and claim mechanisms, thereby facilitating informed decision-making.

These findings support Abror & Lubis (2023), who emphasize that customer trust develops when products and services consistently meet customer expectations. However, this study highlights that trust is reinforced through sustained interpersonal communication, particularly during the early stages of customer decision-making. This finding suggests that relationship maintenance is equally as important as product explanation in encouraging customer confidence.

The fourth theme identifies the insurance agent's role as a trusted advisor rather than merely a salesperson. The findings indicate that customers expect insurance agents to provide objective recommendations and practical guidance regarding financial planning for their children's future education. Consequently, the agent assumes the role of a consultant who assists customers in evaluating available insurance alternatives according to their financial capacity and long-term objectives.

This finding demonstrates that the consultative role significantly strengthens customer confidence because prospective customers perceive the insurance agent as a reliable source of professional advice. Rather than emphasizing sales performance, the insurance agent focuses on helping customers make informed financial decisions based on accurate information and individual needs.

This finding is consistent with Putra & Sukihana (2020), who argue that the digital era has transformed insurance agents from conventional sales representatives into professional consultants. The present study further demonstrates that this consultative role becomes more meaningful when integrated with Sharia values and educational financial planning, particularly within the context of BSI Medan City.

The fifth theme emphasizes that trust itself represents the primary determinant of successful insurance marketing. The interview findings demonstrate that customers' willingness to purchase Sharia education insurance products depends largely on the quality of the relationship established between the insurance agent and prospective customers. Product quality alone is insufficient unless accompanied by transparent communication, professional conduct, and continuous assistance throughout the customer journey.

The findings indicate that trust functions as the outcome of several interconnected strategies, including personal communication, customer-oriented consultation, ongoing assistance, and ethical professionalism. These strategies collectively encourage prospective customers to perceive the insurance product as a reliable solution for long-term educational planning rather than as a commercial financial product.

Overall, the findings demonstrate that the strategies employed by the insurance agent are fundamentally relationship-oriented rather than transaction-oriented. While previous studies have primarily emphasized marketing effectiveness and customer satisfaction (Fitrah & Aslami, 2022; Marpaung & Syafina, 2024), the present study provides additional empirical evidence that customer

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trust in Sharia education insurance at BSI Medan City develops through an integrated process involving personalized communication, consultative services, continuous interaction, and the incorporation of Sharia values into financial planning discussions. This finding represents the principal contribution of the study by illustrating that trust-building is a dynamic interpersonal process rather than merely the result of effective promotional activities.

Challenges Faced by Insurance Agents in Reaching the Public and Building Trust Through Digital Media

The thematic analysis identified five major challenges encountered by the insurance agent in building public trust through digital media. These challenges include (1) intense competition for public attention in digital platforms, (2) customer hesitation toward online transactions, (3) limited financial literacy regarding Sharia insurance, (4) restricted promotional reach due to social media algorithms, and (5) negative public perceptions associated with insurance products and fraud cases. These themes emerged consistently during the processes of data reduction, categorization, and interpretation of the interview and observation data.

The first theme concerns the increasingly competitive digital communication environment. The interview findings indicate that prospective customers are continuously exposed to promotional content from various insurance companies, making it difficult for them to distinguish reliable information from persuasive marketing messages. According to the key informant:

"The main challenge I face is the fierce competition for attention in the digital media landscape. There is a flood of advertisements and insurance offers from various companies—including international ones—leaving potential clients often confused about which ones are truly trustworthy. Furthermore, many people remain hesitant to conduct transactions online due to fears of fraud; I therefore have to go the extra mile to build a sense of security and trust through detailed, transparent explanations." (Key Informant)

These findings indicate that digital communication has created both opportunities and challenges for insurance agents. While digital platforms enable broader customer outreach, the abundance of information also increases customer uncertainty. Consequently, insurance agents must differentiate themselves by consistently providing transparent, accurate, and educational information rather than relying solely on promotional content. Trust is therefore developed through the quality of communication rather than the quantity of information distributed.

These findings are consistent with Kurniawati (2025), who emphasizes that effective marketing communication has become increasingly important for maintaining customer trust in the digital era. However, the present study extends previous research by demonstrating that, within the context of Bank Syariah Indonesia (BSI) Medan City, competition occurs not only among insurance providers but also among various digital information sources competing for customers' attention. Consequently, the credibility of the insurance agent becomes a more influential determinant of trust than digital exposure alone.

The second theme relates to customers' hesitation toward conducting insurance transactions through digital platforms. The interview findings suggest that many prospective customers remain concerned about the possibility of fraud, identity misuse, and unclear insurance procedures. Such concerns often delay purchasing decisions despite customers expressing interest in Sharia education insurance products.

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The findings demonstrate that this hesitation cannot be addressed merely through technological improvements. Instead, insurance agents play a critical role in reducing customers' perceived risks by providing transparent explanations regarding product legitimacy, claim procedures, and institutional credibility. The agent therefore functions as a bridge between digital technology and customer confidence.

This finding complements previous studies on digital transformation in the insurance industry, which primarily focus on technological efficiency Harianja et al. (2024). The present study demonstrates that technological advancement alone is insufficient to increase public trust unless accompanied by interpersonal communication capable of reducing customers' perceived uncertainty. This finding highlights the continuing importance of human interaction despite increasing digitalization.

The third theme concerns the limited level of financial literacy among prospective customers regarding Sharia insurance. The interview findings indicate that although information is widely available through digital media, many prospective customers still experience difficulties in understanding insurance terminology, policy mechanisms, contribution systems, and claim procedures.

"The biggest challenge is the low level of financial literacy among some segments of the public, especially regarding Sharia insurance. Although information is easily accessible online, not everyone understands the terminology and mechanisms involved. Sometimes, I have to repeat explanations multiple times using simple language to ensure they grasp the concepts. Additionally, social media algorithms often limit content reach, so specific strategies are required to ensure that promotional and educational material actually reaches the right audience." (Key Informant)

The findings suggest that improving customer trust requires educational communication rather than promotional communication alone. Insurance agents are therefore expected to simplify technical concepts into language that prospective customers can easily understand. Repeated explanations and personalized consultations become essential because customers' purchasing decisions are strongly influenced by their level of understanding of Sharia insurance principles.

These findings support Sabila et al. (2024), who found that public education significantly influences awareness of insurance products. However, this study extends previous findings by showing that educational efforts become more effective when delivered directly by insurance agents through continuous interpersonal communication instead of relying solely on institutional promotional campaigns.

The fourth theme concerns the limited visibility of educational content caused by social media algorithms. The findings reveal that digital educational materials prepared by insurance agents do not always reach their intended audience because platform algorithms prioritize highly engaging or commercial content. Consequently, insurance agents must continuously adapt their communication strategies by producing more relevant content and utilizing multiple digital platforms to increase customer engagement.

Unlike previous studies that primarily emphasize the benefits of digital marketing, the present findings indicate that technological platforms also impose structural limitations on communication effectiveness. Therefore, successful digital communication depends not only on the quality of the educational content but also on the agent's ability to adapt to changes in digital platform algorithms and audience behavior.

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The fifth theme concerns the persistence of negative public perceptions and fraud-related stigma surrounding insurance products. The findings indicate that previous cases of insurance fraud have created skepticism among prospective customers, leading many individuals to question the credibility of insurance companies and their representatives. Consequently, insurance agents are required to invest additional effort in demonstrating transparency, professionalism, and accountability throughout the communication process.

The interview findings suggest that overcoming this negative perception requires long-term relationship building rather than short-term promotional activities. Consistent service quality, transparent explanations regarding policy benefits and claim procedures, and continuous post-sales communication collectively contribute to restoring customer confidence in Sharia education insurance products.

These findings are consistent with Wulandari et al. (2025), who reported that public skepticism remains one of the principal challenges facing the development of Sharia insurance in Indonesia. Nevertheless, the present study provides additional empirical evidence that the impact of negative stigma can be reduced when insurance agents consistently demonstrate ethical behavior, professional competence, and customer-oriented communication throughout the marketing process.

Overall, the findings indicate that the challenges encountered by insurance agents extend beyond technological constraints and marketing competition. Instead, they primarily involve maintaining public confidence within a digital environment characterized by information overload, limited financial literacy, and persistent skepticism toward insurance products. The contribution of this study lies in demonstrating that these challenges are interconnected and cannot be addressed through digital marketing alone. Rather, effective trust-building requires the integration of transparent communication, financial education, ethical professionalism, and personalized customer engagement. Within the context of Bank Syariah Indonesia (BSI) Medan City, the insurance agent serves not merely as a product promoter but as a trusted intermediary who bridges the gap between digital innovation, Sharia principles, and customers' need for reliable financial protection. This finding provides a more comprehensive understanding of the practical challenges faced by insurance agents in promoting Sharia education insurance during the digital era and enriches the existing literature on trust-building in Islamic financial services.

CONCLUSION

Based on the preceding explanation, the study concludes that the role of insurance agents in building public trust in Sharia education insurance during the digital era involves acting as conduits for credible information, demonstrating integrity and professionalism as key determinants of trust, utilizing digital technology to reach and educate clients, and emphasizing Sharia principles as a primary selling point. Strategies employed by agents to enhance prospective clients' trust in Sharia education insurance products include using a personal approach to initially build trust, identifying client needs as the basis for product offerings, maintaining ongoing communication to sustain and strengthen trust, acting as a trusted advisor, and recognizing trust as the key to success. Challenges faced by agents in reaching the public and building trust via digital media include intense information competition, public skepticism regarding online transactions, low levels of financial

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literacy and product understanding, limited reach due to social media algorithms, and issues such as negative stigma and the risk of fraud.

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