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Research paper



Analysis of Insurance Agent's Credibility to Customer's Attitude in Buying Policy

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Abstract

Companies must have their own criteria for their sales agents, start from how to speak in front of potential customers, personal appearance and knowledge about the products and the company itself. The credibility of sales agents will make their companies have a good reputation. Insurance agents also trained by company to introduce the products until someone willing to buy the products and become their loyal customer. This research aims to determine whether there is any significant impact of insurance agent's credibility to customer's attitude in buying a policy. The long-term results of the research can be used as communication competence for agents to persuade potential customers, who probably initially not interest to buy the products, became a loyal customer. This research used combination between quantitative and qualitative research. This research used regression analysis to determine the impact of insurance agent's credibility to customer's attitude in buying policy and combine with triangulation data from qualitative perspective. The data collection techniques used questionnaires that distributed to the respondent and in-depth interview for key informant and informant(s). The respondent of this research were people who have insurance in the city of Sukabumi, West Java. The theory that used in this research was source credibility and customer's attitude. The results of this research indicate that trustworthiness, expertise, and attractiveness of insurance agents have a significant impact to customer's attitude in buying a policy. From the three components, the most important thing is the expertise. The expertise of insurance agent has a highest score compare with trustworthiness and attractiveness of insurance agent and thru in-depth interview, the respondent agreed that expertise is the important things of insurance agent's credibility. This proves that the agent's expertise is more influential compared to trustworthiness and attractiveness

Keywords: *Credibility,Insuranceagents,Attitude*

1. Introduction

Communication is an important key to smoothen the business or work, it's impossible if human can live without communication. In marketing world, communication is the main weapon to achieve successful. Very often if we walked to the mall or shopping center, we would have found the person who was offering their services or products but consciously or unconsciously if we become a costumer that offered something by sales or marketing officer for the first time, we see his or her first appearance.

Insurance is a means of protection from financial loss. It is a form of risk management primarily used to hedge against the risk of a contingent, uncertain loss.

An entity which provides insurance is known as an insurer, insurance company, or insurance carrier. A person or entity who buys insurance is known as an insured or policyholder. The insurance transaction involves the insured assuming a guaranteed and known relatively small loss in the form of payment to the insurer in exchange for the insurer's promise to compensate the insured in the event of a covered loss.

Insurance in United Stated of America and other developed countries is (still) very popular and demanded by many people. But that condition was different with in Indonesia. Insurance in Indonesia many viewed only an eye by people because benefit of insurance cannot be felt when the customers spending the money, it can have perceived by customers in few years later. Indonesian's people prefer to buy land as an investment rather than buying insurance.

Moreover, some people very ignore the insurance. Especially for those who feel young although their opinion was very wrong. Due to that matter, insurance in Indonesia not really booming such as in United Stated of America.

Awareness of the importance from insurance is still very limited among in Indonesian's people. Besides that, some finding from researchers that have mentioned before, the reason why Indonesian's people still reluctant to buy insurance, they have deeply trauma because their claim was not covered by insurance.

If we talked about insurance, we will not escape conversation about an insurance agent. Insurance agent should be reliable, creative and recognize the potential customers. Although the insurance agent is working with target but the insurance agent must be creative to identify and utilize an opportunity in marketplace. If the insurance agent did not know properly about the market segmentation so their job only futile because they would have no purpose.

Company's credibility also abundance to their employee's credibility. The better person's credibility means that make an easily

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them to make an approach/persuasive. The components that can be found in person's credibility are trustworthiness, expertise and attractiveness. An explanation above has described the problems that have occurred. Therefore, required a strongly strategy that can make strengthen insurance agent's credibility to customer's attitude in buying policy, one of the ways by using promotional mix.

One of promotional mix is personal selling. Form of direct communication that can connect between potential customers with agent directly or face to face. In this case insurance agent trying to persuade the potential customers to buy the insurance's product that offered to them. Unlike the advertisements that often we see, personal selling many involving direct contact between potential customer and insurance's agent.

Whether it is in face to face and or used tools of communication such as cell phone, email or short message service. This communication spatially very individual and personal in personal selling, and it allows for insurance's agent to adjust the message based on special needs or special situation for each potential customer who have different family's background, education's background, work's background and so forth.

Based on introduction above, the researchers prefer to do research with title Analysis of Insurance Agent's Credibility to Customer's Attitude in Buying Policy.

As for the formulation of the problem for this research as per below:

1. Is there influence significantly between trustworthiness of insurance's agent to customer's attitude in buying policy?

2. Is there influence significantly between expertises of insurance's agent to customer's attitude in buying policy?

3. Is there influence significantly between attractiveness of insurance's agent to customer's attitude in buying policy?

2. Literature Study

2.1 The Grounded Theory

Communicator

Thomas M. Scheidel stated that we can communicate especially to declare and supports identity, to build social connection with everyone around us and to influence others to feel, think or behave as we want (Mulyana, 2008).

So that communication persuasive can be viewed as a 3 (three) factors of event that involves namely sources (by whom), a message (what is said and in what of context), and targets (on whom). Each factor can influence approach the message communication to recipients.

Effectiveness of communication not only determined by the ability to communicate, but also supported by self of communicator. Communication activities will run well if communicator had the capability to deliver the message or conveying message to communicant as information. So that communicant may understand or even change the attitude, opinion and behaviour. A communicator is person or a group of people who deliver an idea in order to understood or accepted by communicant(Effendy, 2003).

A communicator expertise is an impression formed by communicant about ability of communicator in relation with the topic of discussion. Communicator assessed with high on the expertise regarded as smart, capable, expert, know a lot, experience and trained well. Trustworthiness is the impression formed by communicant about communicator pertaining to a source of information considered with sincere, honest, wise, fair, objective, having personal integrity as well as having high social responsibility (Antar Venus, 2009).

Communicator in these research namely insurance agents, insurance agents in this case as an object that would like to research by researcher. Is there influence significantly between trustworthiness, expertise, and attractiveness of insurance's agent to customer's attitude in buying policy?

Marketing Communication

Marketing communications is a subset of the overall subject area known as marketing. Marketing has a marketing mix that is made of price, place, promotion, product (know as the four P's), that includes people, processes and physical evidence, when marketing services (known as the seven P's).

The marketing communications environment has changed enormously from what it was 50, 30 or perhaps even as few as 10 years ago. Technology and the Internet are fundamentally changing the way the world interacts and communicates. At the same time, branding has become a key marketing priority for most companies (Aaker & Joachimsthaler, 2000) Yet, there is little consensus on how brands and branding can or should be developed in the modern interactive marketplace (Keller, 2009).

Marketing communications are the means by which firms attempt to inform, persuade and remind consumers – directly or indirectly – about the products and brands they sell. In a sense, marketing communications represent the 'voice' of the company and its brands and are a means by which it can establish a dialogue and build relationships with and among consumers. The marketing communications mix consists of eight major modes of communication, there are : advertising, sales promotion, event, public relations, direct marketing, interactive marketing, word-of-mouth marketing, and personal selling: the first four can be seen as more mass media types of communications; the latter four are more personal modes of communication (Keller, 2009).

American Association of Advertising Agencies defined marketing communication as "a concept of marketing communication planning that recognizes the added value of a comprehensive plan that evaluates the strategic role of a variety of communication disciplines- for example, general advertising, direct response, sales promotion, and public relations- and combines these disciplines to provide clarity, and maximum communications impact."

Insurance agents have a job to sale insurance product, and based on the field observation, insurance agents must meet directly with their potential customer, they not allow to give more explanation about the product via phone or email.

Definition of Concept

Source Credibility

This research used theory that stated by Hovland, Janis and Kelley namely Source Credibility Theory. This theory explained that someone possible to persuaded if a source of persuasion (it can be communicator itself) credible enough.

Credibility not only about form of people, but it can also other sources, for example the kind of product and or institutional which is not the individually (Pawit, 2009). The researched that done by Hovland, Janis and Kelley found 3 (three) aspects that influence source credibility namely trustworthiness, expertise, and attractiveness (Antar Venus, 2009).

Sometimes if someone meet the insurance agent so that automatically would like to refuse or reject beforehand, therefore the researcher would like to know more about insurance agent's credibility. Getting better of insurance agent's credibility so will be getting better as well customer attitude. And the higher of insurance agent's credibility so will be higher the sale of an insurance policy.

Attitude

Attitude is a process from socialization which a reaction of person based on stimulative that they received, if attitude lead to a specific object, means their adaptation to the object was influenced by social environment and willingness to react of the person towards an object. Secord and Backman said that if attitude is regularity certain in terms of feelings (affection), thought (cognition) and the action (conation) of a person to an aspect in environment around them (Azwar, 2011).

The attitude is an existing process on someone's mind, attitude in this research refer to the reaction inside of the customer. That may possible according to information that delivered by insurance

agent still have not important or not really necessary for customer itself. But not preclude the possibility of previous thought will change and customers will accept that information properly.

Conceptual Framework

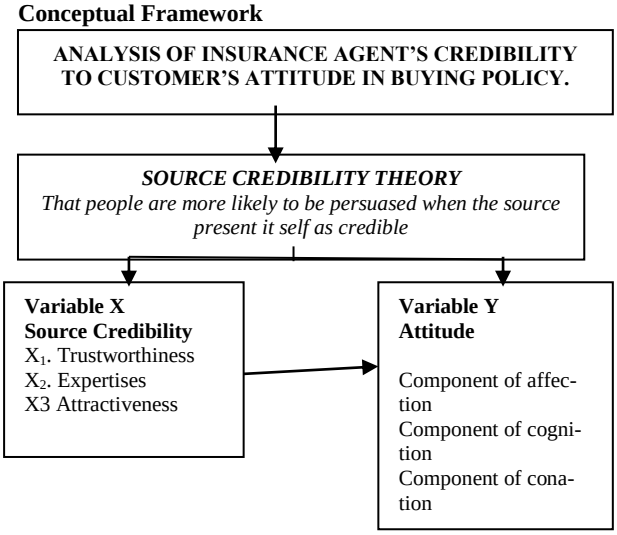


Fig 1. Conceptual Framework

3.Research Methods

This research uses a combination of quantitative and qualitative research. Quantitative data is the main approach in this study, and qualitative data as a complement. Glaser and Strauss said both forms of data are needed. This does not mean quantitative qualitative testing, but both forms are used together and when compared, each can be used for the purpose of making theory (Kriyantono, Sos, & Si, 2014).

Quantitative is a research that describes or explains a problem, which its results can be generalized. Researchers are required to be objective and to separate themselves from the data (Kriyantono et al., 2014). That is, researchers are not too concerned with the depth or analysis of data, but more on the vastness of data, where the data can represent the entire population. Researchers make measurements according to concept. The measuring instrument must be tested first through the validity and reliability test.

This quantitative research uses a survey, a method that uses a questionnaire as an instrument of data collection. The purpose is to obtain information about the number of respondents who are considered to represent a particular population (Kriyantono et al., 2014). This study uses questionnaire as the main source of data.

Qualitative aims to explain the phenomenon in depth. For a more complete result, the researcher uses in-depth interview method with insurance agents and some respondents who hold insurance policies, who also has fill out questionnaire.

This study uses regression analysis, where its usefulness is to predict the related variables (Y) if the independent variable (X) is known. Each regression analysis has a correlation analysis. But correlation analysis is not necessarily has regresion analysis. The purpose of this study is to determine the effect of insurance agents credibility (X) on the attitude of customers in buying the policy (Y).

Operational Concepts

The variable studied in this research is divided into two, namely independent variable and dependent variable. The operational definitions for each variable are as follows:

1. The independent variable / X, often called stimulus variable, predictor, antecedent, is the variable that influences or becomes the cause of the change, or the incidence of the dependent variable / Y. In relation to this study, the independent variable is the credibility of insurance agents, where there are several dimensions of trustworthiness, expertise, and attractiveness.

2. The dependent variable / Y, is the variable that is affected or the result of the independent variable. In this study, the dependent variable is the attitude of customers which consisting of dimensions of affection, cognition, and will.

Table 1: Operational Research Variables

Variable	Dimension/Sub Variable	Definition
(X) Insurance Agents Credibility	Trustworthiness (code: X_1)	Communicant's impression about communicators associated with his/her character, whether the communicator considered honest, sincere, fair, polite and ethical.
	Expertise (code: X_2)	Impression formed by communicant about the ability of communicators in relation to the topic being discussed.
	Attractiveness (code: X_3)	One complementary component. If the source is unattractive or disliked individual, persuasion is usually ineffective.
(Y) Customers Attitude	Attitude	Attitude is "a certain order in terms of feelings (affections), thoughts (cognition) and actions (will) of someone toward an aspect in the surrounding environment.

3.1 Population and Sample

Population in this research are resident of Sukabumi City, West Java, who have life insurance policies. Sampling technique used is purposive sampling. This technique includes people who are selected on the basis of certain criteria based on research objectives. While people in the population that do not fit the criteria are not sampled(Kriyantono et al., 2014). Researchers get the results from 63 questionnaires which has been filled by respondents with predetermined criteria. So, the sample in this study are 63 respondents.

3.2 Data collection technique

Data collection techniques used in this study are as follows:

1. Primary Data

Primary data is first-hand data sources in the field. Sources of this data can be respondents or research subjects from the results of filling questionnaires, interviews, and observation (Kriyantono et al., 2014). In this study, questionnaires are the main source of data. Questionnaire contains statement that will be answered by respondents about influence of insurance agents' credibility toward customer attitude in buying policy. The data is divided into two groups, namely respondents and research data. In-depth interview is supporting or complementary data in this research. The 5 informants whose already interviewed by researchers are two insurance agents and three insurance customers who also have filled out questionnaires.

2. Secondary Data

Secondary data is data obtained from a secondary source (Kriyantono et al., 2014). The supporting data that will complement the primary data is obtained by citing other sources, such as books in libraries, bookstores, and the internet. This data that can support and complement the research.

3.3 Data analysis technique

For quantitative data. researchers used regression, which predicted the effect of one data with other data to anticipate symptoms that will come.

a. T Test

T test is used to test the regression coefficient partially, which tested whether there is influence of an independent variable to dependent variable by assuming other independent variable is constant. So, is there a significant influence between trustworthiness of insurance agents on the customer's attitude, insurance agent's expertise on customer's attitude, and attractiveness of insurance agents on customer's attitude.

b. F Test

F test is used to test the regression coefficient simultaneously, is there any significant influence of all independent variables to the dependent variable. So, is there a significant influence between trustworthiness, expertise and attractiveness to customers attitudes.

c. Coefficient of Determination

The coefficient of determination is used to find the percentage of influence between trustworthiness of insurance agents to customers' attitude, the insurance agent's expertise to the customer's attitude, and attractiveness of insurance agents to the customer's attitude.

For qualitative data, the researcher used interview result from 5 informants to strengthen the result of quantitative data. Miles and Huberman argue that the activity in qualitative data analysis is done interactively and continuously until complete, so that the data is saturated. Activities in data analysis are data reduction, data display, and conclusion drawing verification (Morrisan, 2015).

4. Research Results

Table 2. Results of Regression Coefficients of Each Variable

Influence between variables	Regression Coefficient (R)	t-count Value	t-table Value	Coefficient of Determinants (R Square)
$X_1 \rightarrow Y$	**0,469**	**4,148**	**2,000**	**0,220**
$X_2 \rightarrow Y$	**0,583**	**5.610**		**0,340**
$X_3 \rightarrow Y$	**0,399**	**3,399**		**0,159**

Source: Researcher's processed results

4.1 T Test

$X_1 \rightarrow Y$. Results from table 2 in this section shows that the value of t-count > t-table or 4.148 > 2.000. And then, Ho is rejected and Ha accepted, which means its significant. Thus, the trustworthiness of insurance agents has a significant influence on the attitude of customers in buying the policy.

$X_2 \rightarrow Y$. Results from table 2 in this section shows that the value of t-count > t-table or 5.610 > 2.000. And then, Ho is rejected and Ha accepted, which means its significant. Thus, the trustworthiness of insurance agents has a significant influence on the attitude of customers in buying the policy.

$X_3 \rightarrow Y$. Results from table 2 in this section shows that the value of t-count > t-table or 3.399 > 2.000. And then, Ho is rejected and Ha accepted, which means its significant. Thus, the trustworthiness of insurance agents has a significant influence on the attitude of customers in buying the policy.

4.2 Regression Test

Table 3. Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.643	4.055		3.118	.003
	Trustworthiness (X_1)	.243	.257	.143	.946	.348
	Experties (X_2)	.687	.203	.463	3.385	.001
	Attractiveness (X_3)	.100	.237	.059	.420	.676

a. Dependent Variable: Y

Source: Researcher's processed results

The results from table 3 illustrate the regression equation obtained are as follows:

$$Y = 12{,}643 + 0{,}243\ X_1 + 0{,}687\ X_2 + 0{,}100\ X_3$$

From these results, Constanta amounted to 12.643. States that if the insurance agent has high expertise, it will form a positive attitude of customers in the purchase of insurance policies.

4.3 F Test

Table 4. Regression Coefficients Simultaneously

Influence between variables	Regression Coefficient(R)	t-count Value	t-table Value	F Value	Coefficient of Determinants (R Square)
$X_1, X_2, X_3 \rightarrow Y$	0,600	X_1 = 0,946 X_2 = 3,385 X_3 = 0,420	2,000	11,080 (sig. 0,000)	0,360

Source: Researcher's processed results

The result of table 4 in this section simultaneously shows the results of the most influential variables (X2), where t-count> t-table or 3.385> 2.000, Ho is rejected and Ha is accepted, which means its significant. F value equal to 11.080 with probability value (sig) = 0.000, because sig value <0.05, hence its decision is Ho refused and Ha accepted. So simultaneously, there is a significant influence between trustworthiness, expertise, and attractiveness of insurance agents on the attitude of customers in buying the policy.

4.4 Coefficient of Determinants

- $X_1 \rightarrow Y$. The result of table 2 in this section shows the value of R = 0.469 and coefficient of determinants (Rsquare) of 0.220 (is the squaring of the value R. 0.469 x 0.469 = 0.220). This shows that the attitude of customers in buying policy is 22% influenced by the insurance agent's trustworthiness, while the rest (100% - 22% = 78%) is influenced by other factors.
- $X_2 \rightarrow Y$. The result of table 2 in this section shows the value of R = 0.583 and coefficient of determinants (Rsquare) of 0.340 (is the squaring of the value R. 0.583 x 0.583 = 0.340). This shows that the attitude of customers in buying policy is 34% influenced by the insurance agent's expertise, while the rest (100% - 34% = 66%) is influenced by other factors.
- $X_3 \rightarrow Y$. The result of table 2 in this section shows the value of R = 0.399 and coefficient of determinants (Rsquare) of 0.159 (is the squaring of the value R. 0.399 x 0.399 = 0.159). This shows that the attitude of customers in buying policy is 15.9% influenced by the insurance agent's attractiveness, while the rest (100% - 15.9% = 84.1%) is influenced by other factors.
- X1, X2, $X_3 \rightarrow Y$. The result of table 3 in this section shows the value of R = 0.600 and coefficient of determinants (Rsquare) of 0.360 (is the squaring of the value R. 0.600 x 0.600 = 0.360). This shows that the attitude of customers in

buying policy is 36% influenced by the insurance agent's trustworthiness, expertise and attractiveness, while the rest (100% - 36% = 64%) is influenced by other factors.

5. Discussion

Credibility is not just about people, but it can be coming from other sources, such as certain types of products or institutions that are not people individually (Pawit, 2009). In this study, the insurance agent acts as a communicator who must have credibility to convince customers so as to shape their attitude to buy the policy. In theory of source credibility, the communicator must have the trustworthiness, expertise, and attractiveness to shape one's attitude.

Two insurance agents, TN and AG, said that in order to selling insurance products, they are using the concept of personal selling. Personal selling emphasizes the sales aspect through the process of person to person communication, which is a form of direct communication between sellers and prospective buyers. Through this direct interaction, sellers can see and listen directly to the buyers' response. In this case, sellers can directly modify the information after receiving feedback from prospective buyers (Morrisan, 2015). By using face-to-face method, insurance agents can immediately see the reaction of prospective buyers, and can easily control the situation. Because of this persuasive nature, insurance agents are required to meet and deal directly with potential buyers, which is also a strategy to expand the network.

"I am ordered by my company to meet directly with potential buyers. The goal is to make it easier to explain, and to establish better relationships with customers. "(Subject TN).

"Usually I meet directly with prospective buyers, so I can control the situation, If we meet directly, we can know the reaction of potential buyers, whether he/she feels comfortable or understands my explanation. Sometimes, we can read body language of potential buyers, whether they interested in the products or not." (Subject AG).

Newly joined insurance agents usually offer products to people they already know, be it family, relatives or close friends. Family or close friends are easier to find. Family and close friends tends to trust insurance agents, so the process of offering product are easier to do. Once the agents get used and knowing well the products, they'll start offering them to other people out there. Two insurance agents, TN and AG, said that:

"I worked as an insurance agent since the last two months, tried to offering health insurance products. The first person I offer is one member of my own family. At first, insurance agents probably feel rigid and groggy in offering the products to strangers. But they can tried to offering it to their own family, take it as the first step to learn how to communicate." (Subject TN).

"I worked as a health insurance agent for more than a year. If its for the first product, i was taught to offering it to the family or close friends, because they are included in the list of priority customers that should approached in the early stage of selling products. In addition to easier communication, trust is also more quickly obtained from them. It can be said that this is the practice of communicating in order to sell products, so that in the future, I can get used to offering it to a lot of people out there."(Subject AG).

Both customers, ED and SC, whose working in private companies, are offered insurance products from people they already know. Previously, there was an offer to ED but not from friends or close relatives. While SC is offered directly from his own siblings. They admit not interested at first when offered, because they already have health insurance from their companies. Since the offer came from family and close friends, they are willing to listen just to appreciate. But in the end, they began to think that another insurances are also important for the long term. Finally, they decided to buy the product and become customers of one of the insurance.

"I know about insurance products from my friends. Previously, I was offered about insurance by someone else, but I was not interested. Then my friends offers the same product. I feel uncomfortable if I do not listen to my friens, so I sit and listeng. After a while, I realize that this product is good. Finally, I buy insurance product for my child. "(Subject ED).

"My brother offered me an insurance product. At first, I was not interested. But after I listen to my brother's explanation, having an additional insurance is good for the long term. Because the money i invested into insurance will not be lost, but can be taken within the specified time. So I think it's the same thing as saving the money in the bank, but with a bonus. "(SC Subject).

AJ is an entrepreneur who's already aware of the importance of insurance. He looks for his own insurance as he wants to protect himself and his family. For a businessman, insurance is necessity. In addition to protecting himself, insurance is also another part of investment. For AJ, health and death are unpredictable. So when AJ opens a business, his not not only thought about the company, but also the future of himself and his family.

"From the beginning of my business, I was already planning to take some insurances. So, I was looking for insurance products to suit my needs. I was looking for insurance for myself, my wife, parents and children. In the business, there were ups and downs. Sometimes you will get sick. It's impossible to stay healthy all the time. And we do not know when will we die. I do not want to trouble my family, so everything should be well planned." (Subject AJ).

From various subjects' statements, it is known that the insurance agents are taught to offer products to people they already know before selling it to strangers. In this study, customers tend to choose to buy insurance for the long term. Not just to protect themselves, but also their family for the long term.

In this research, trustworthiness, expertise, and attractiveness, simultaneously have a significant influence on the attitude of customers in buying the policy. However, if viewed per variable, the most influential factor is expertise of insurance agents. Individually, three variables trustworthiness, expertise, and attractiveness have a significant influence on customers' attitudes in buying the policy. But the most significant variable is the expertise on customers' attitudes in buying the policy. Of the three variables, trustworthiness has the greatest percentage of customer attitudes at 34%. Yet simultaneously, the percentage of trustworthiness, expertise, and attractiveness on customer attitudes is at 36%.

The expertise of communicators has a major influence on the process of forming and changing one's attitude. Aspects of expertise can be seen from the communicator's ability to communicate, both verbal and non verbal. Detailed information delivered correlates with insurance agents' knowledge about the product being offered, so the customers knows what goods or products they want to buy.

Insurance agents TN and AG have been taught how to communicate with customers and mastering the ins and outs of products they'll sell. Not only from the way of speaking, but keeping the good appearance also plays an important part. Because when meeting with people they don't know, insurance agents will be judged by their appearances.

"Insurance agents was required to attend the training to master the products, learn how to offer it and also taught how to keep up the good appearances. Insurance agents also have to know about various insurance products, what are the shortcomings and advantages of those products. So when customers decided to buy insurance products, they are sure of what they purchased and know what rules are in it. "(Subject TN).

"Insurance agents must mastering the products, because customers needs on insurance are vary. Insurance agents also have to conveyed information about what kind of things that can be claimed and that not from insurance company. All must be explained well when offering products to customers, so there is no misunderstanding in the future. Insurance not only about health, but also deals with money. Money is definitely sensitive topic, so insurance agents must be very careful in conveying product's information. When it comes to the appearance, there is also a direction in training session, that being neat and smells nice is mandatory because the nature of insurance agents' work is persuades people. "(Subject AG).

Customers ED, SC and AJ said that when they are offered products, insurance agents gave short description about things that will be earned according to nominal of the premium paid by customers. If the prospective customer has agreed, insurance agents will make the policy paper. After the policy has been made, customers will be given additional information about the products, such as what are the advantages and disadvantages, what can be claimed from insurance company or how to use the policy effectively and disburse the insurance claim. For payment method, customers are also offered whether to pay premium per month, 6 months or once a year.

"Since the one who offer the insurance products is my own friend, I feel comfortable because I already know his character. Because his my friends, I ask about a lot of things with ease. As a parent, I prioritize the needs of my child. So I ask for an ideal insurance products for children. After given short description about the products, my friend will explain again what kind of things that I will get. If I agree, my friend immediately making the insurance policy." (Subject ED).

"When i was offered insurance products, I just think about savings and investments. This insurance actually different from conventional savings. In insurance, i can take my money in certain period of time without any amount reduction. During this saving period (in insurance products), we also get a health insurance. This kind of information is what I think is the most important." (SC Subject).

"I'm looking for an ideal insurance, because as a businessman, I should be more selective. In terms of appearance and communication, I think insurance agents are not really that different from bank employees. But I focus more on the product. The information provided by insurance agents should include all details, such as what kind of things that customers will be able to claimed, and what kind of rules that contained in it." (Subject AJ).

From several statements expressed by the subjects, it can be concluded that insurance agents are required to mastering the products, because it is the key to attract the interest of potential buyers. The expertise is the impression formed by communicant about the ability of communicators on the topic discussed in conveying the required information. Highly skilled communicators are considered smart, capable, skilled, knowledgeable, experienced, and well trained (Rachmat, 2000: 260).

Trustworthiness and attractiveness have little effect on changes in customers' attitudes. Based on the observation of some respondents, trustworthiness of an agent can actually be seen from the way they start communicating. Trust is the communicant's impression about communicators associated with his/her character, whether he/her is considered honest, sincere, moral, fair, polite and ethical(Rakhmat, 2000).

Based on interviews with a number of respondents, outward appearance of a person can not be used as a benchmark in summing up his/her personality. So, the factor of the communicator's expertise is more influential than trustworthiness and attractiveness. Appearance is a physical attraction that makes the communicator attractive and has a persuasive power (Rakhmat, 2000). Trustworthiness and attractiveness are important, but not the main and decisive factor in customer decisions to buy insurance policies.

6. Conclusion

Based on data analysis, it can be concluded that expertise of communicators is very influential on the process of forming and changing one's attitude. Expertise includes the ability of the communicator in verbal and non verbal communication, conveying all the information the in detail to customers, and mastering products or services they are going to sell. Trustworthiness and attractiveness do not really affecting the process and changes in customer attitudes, because they can judge the way insurance agents communicates for the first time. Whereas for agent appearance, customers do not really think of it as an important factor. There are also customers who think one's personality can not be seen only from his/her appearance. This proves that the agent's expertise is more influential compared to trustworthiness and attractiveness.

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