

URGENCY TO SPIN OFF SHARIA INSURANCE COMPANIES THROUGH INSURTECH AND PERSONAL QUALITY

NOVI INDRIYANI SITEPU ¹, MARLIYAH ², M. ZAKI ³, RAHMAT ILYAS ⁴ and YENNI SAMRI JULIATI NASUTION ⁵

¹Universitas Syiah Kuala, Banda Aceh. *Corresponding author Email :novi_indriyani_sitepu@unsyiah.ac.id

²Universitas Islam Negeri Sumatera Utara, Medan. Email: marliyah@uinsu.ac.id

³Institut Agama Islam Yasni Bungo, Jambi 3. Email: muhammadzaki@iaiyasbungo.ac.id

⁴IAIN Syaikh Abdurrahman Siddik Bangka Belitung. Email: Mtd8@yahoo.com

⁵Universitas Islam Negeri Sumatera Utara, Medan. Email: Yenni.samri@uinsu.ac.id

Abstract

The quality of Islamic insurance agents consists to: physical, intellectual, and spiritual. This quality creates agent competence so that they can compete in the sharia insurance marketing business. Competition for human performance is currently overwhelmed by the ease of technology through the internet media, this technological advancement then becomes a challenge for agents to be able to take advantage of technology. This high level of competition needs to be framed using sharia views in order to avoid competition that is not in accordance with sharia values. The term digitalization in known insurance is an insurtech, phenomenon then makes them as a technology driver in marketing the shariah insurance business in sharia companies in the Nort Sumatera, especially in percent and sun life sharia companies. The results showed were: Insuretech makes the performance of sharia insurance agents faster and more productive; Spiritual quality is very important and main, because a good personality will affect the company; Spin offs are needed and need to be done, but the main think that must be fixed is the problem of behaviour and mentality of Islamic insurance agents.

Keywords: Insurtech, Personal Quality, Spin off, Insurance Agent.

INTRODUCTION

Figure 1: The Development of Islamic Insurance Companies

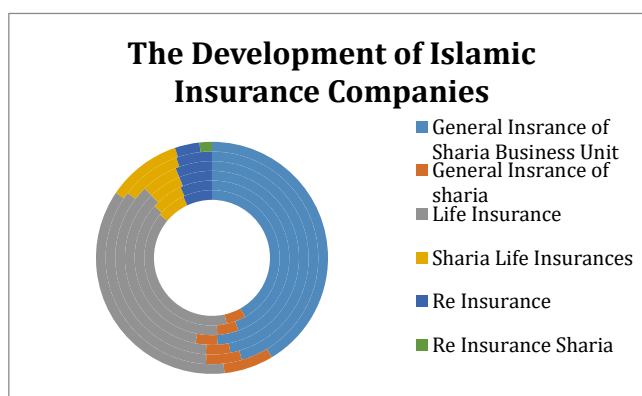


Table 1: The Development of Islamic Insurance Companies

Insurance Companies	2011	2012	2013	2014	2015	2016
General Insurance of Sharia Business Unit	18	20	24	23	25	24
General Insurance of sharia	2	2	2	2	3	4
Life Insurance	17	17	17	18	19	21
Sharia Life Insurances	3	3	3	3	5	6
Re Insurance	3	3	3	3	3	2
Re Insurance Sharia	0	0	0	0	0	1

This figure shows that all Islamic business unit insurance companies are much more than Shariah insurance company (Full-edge). This condition shows that there are more opportunities for sharia unit insurance companies to establish shariah branch insurance companies. However, this situation lasted a little longer, even though OJK required UUS to spin off by 2024 which a regulated in the UU No. 440 of 2014 on insurance, and out since october 17, 2014 is given 10 years for the UUS to separate from conventional insurance. OJK from shariah IKNB supervisory directors, Muchlassays that the four UUS since 2017 and 2018 are doing the spin off, they are: Jasindo Sharia, Askrida Sharia (general insurance) and the insurance Jaya Sharia Protection and ReINDO Sharia (life insurance). OJK requires UUS to submit a spin off plan in the business plan which is reported annually to the OJK no later than October 17, 2020 too, and goals in order to calculate and prepare. OJK made this report as blue print order to know the UUS time and way doing spin off. However, of the remaining 94 UUS, only 10 UUS submitted their spin of plans. And only four sharia business unit (UUS) insurance companies on conventional insurance companies have been spin off in the last five years. Meanwhile 94 UUS are still preparing to do a spin off before 2024. (<http://cnnindonesia.com> accessed date 17/05/2019).

Sharia insurance based on this data tends to develop when viewed from the increase in the total number of Islamic insurance companies. However, this condition is not accordance with the author's expectations because of the strong influence of conventional insurance companies that are sharia bussines units. This condition shows that the prospects for Islamic insurance companies and government support for the sharia insurance industry must be supported by the performance of qualified and competitive human resources of sharia insurance.

Sharia insurance agents as the spearhead of the insurance industry are human resources that must be considered because their role is very important in the insurance industry, although currently insurtech is rampant because of the use of gadgets. AAJI views digitalization not as an agent competitor, but as a supporting role. Woroyo Karsono, Head of Marketing & Communication of AAJI views that the readiness for digitalization in the insurance industry is ripe, because many have invested in digital technology. According to him, the positive impact of insurtech: Public literacy will increase, because life insurance products are long-term product but still require decision-making agents and buying products; Industry performance

will be more efficient, because the process is end to end can be paper less; Analytical data will be better so that it can identify customer behavior and make the underwriting process faster. Therefore, the role of agents in distributing life insurance products is still very important. (<https://keuangan.kontan.co.id>, accessed date. September, 22, 2019).

Effort to improve the quality and competence of insurance agents, if only improving technological facilities, will definitely have a minus value because of the lack of empathy for insurance participants. Empathy is very important in the loyalty of insurance participant. Imanuel (2017) said about the financial technology has a good level of effectiveness to improve service quality to protect all levels of society so that it is more efficient in operating and marketing costs as well as facilitating promotional means. However, financial technology has weaknesses in its implementation are internet connection, online crime, opportunities for abuse of authority, the people's knowledge is little, and uneven service disparities between 3 T and urban areas. Therefore, the application of ethics must be employed as a neutralizer of these technological weaknesses.

The phenomenon that becomes an obstacle at this time is the ability of Islamic insurance agents to take advantage of insurtech facilities and non-productive agent due to technological failure lack of up to date information related to insurance, weak and lazy mentality. It must find a solution to the problems faced by insurance agent. OJK's suggestion that the insurance company that UUS does spin off in the last of 2024 is running slowly. Although a lot of good will be done if UUS, soon becomes a full-fledged sharia company. Therefore, the preparation of the self-quality sharia insurance agents must continue to be improved. The increasing number of internet and Smartphone in Indonesia has led to a shift in people's lifestyle that is simpler and more practical. While insurtech to insurance agents are very helpful because it is considered more efficient because it can explain information related to the sharia insurance through the internet medium and Smartphone. Ease of the digitalises, also helps agents to accelerate their performance in sharia insurance transaction, because customers can download and report on line.

Several previous studies similar to this research have not been found, but supporting and related research has been conducted by Adiputra and Khasanah (2016) research that product quality affects the decision to use insurance service, service quality affects the decision to use insurance service, service quality affects the decision to use insurance services, brand image also affect the decision to use insurance service, perception of price also affects the decision to use insurance services. Eka (2017) stated that the level of technology orientation has no effect on company performance, the higher the leadership will result in higher company performance, the higher the service quality will result in higher company performance, and the higher the company's performance will result in higher competitive advantage. Putra and Sukihana (2020), convey that one of the industries currently engaged in the digital realm is the insurance industry. In Indonesia, there have been many digital services such as websites or cell phone applications, which are expected to help customer's problems when they want to submit claims and view policies only through cell phones. With this digital service launched, many doubt the position of insurance agents, but in fact, even though there have been many digital

transformations, position of insurance agents will still be needed. Because agents have an important role in convincing customers and potential customers to buy the insurance products offered. Agents also act as confidant friends with customers or potential customers in determining the right insurance product for the customers feel satisfied with the insurance product they choose.

Previous research is more concerned is more concerned with the quality of service, not the quality of the agent as the driving force and spearhead of the insurance company, and spin offs are discussed more in the banking industry while insurance has not been found. Based on previous research, this research focuses on the context of human resources and economics. Where helps the role of the government to improve the quality of insurance agents as human resources in advancing the economy through Islamic insurance companies.

LITERATURE REVIEW

Spin off

Generally, spin offs describe additional, derivative or derivative products, the result of a clone of a previous business and are often also described by the formation of new companies whose new products are the same or copies of the parent organization that give rise to new economic activities that require important changes, especially in control, risk, and profit distribution as well as other elements such as technology transfer and ownership rights from the parent to the new owner (Nasuha, 2012).

Based on Law No. 40 of 2007 concerning Limited Liability Companies Article 1 Number 12, the term spin off is referred to as separation, are: "Legal actions taken by the company to separate the business which resulted in all assets and liabilities of the company being transferred due to the law to two or more companies or part of the company's assets and liabilities transferred due to law to one or more companies." This definition indicates that spin off is a legal action that aims to separate oneself from legal recognition of the separation. This condition begins based on the wishes of the parties contained in the agreement or agreement made by the authorized party in the company's organs. The definition of spin off in banking is outlined in Law No. 21 of 2008 concerning Islamic Banking, which explains that new businesses emerge better known as: mergers, acquisitions, and consolidations. However, the term spin off has only appeared in insurance in insurance in Law No. 40 of 2014 concerning Insurance, Article 87 contains the spin off requirements for insurance companies which are determined by: the minimum requirement for assumption is reached 50% in sharia units and/ or ten years after the law comes into force. And based POJK No. 60/ POJK. 05/2016 has regulated how to spin off the sharia unit. Based on the definition, it can be included that the spin offs are: As a result of the separation, there will be at least one new company: The separation that is carried out is business separation and not shares separation; Transfer of assets and liabilities due to law (Nasuhah, 2012). As for the origin of the term spin off is Law No. 10 of 1998 which adopted a dual system in banking.

Insurtech

The Islamic concept explains that all things related to human life have rules based on the Qur'an (QS. An-Nahl: 89), shows that the Qur'an can answer all problems from all fields related to human life, so that humans can live life properly the Qur'an is not only a guide for Muslims but for human in general. The Qur'an explains that Allah created the heavens and the earth for humans as a source of sustenance (QS. Al-Fatir:35), for human convenience (QS. Ibrahim: 32-34) a place of leisure (QS. Al-Anbiya': 16) and other. The Qur'an as *huda li al-nass* provides stimulant information about natural phenomena in sufficient portion (Ghuliyani, 1993). The view of the Qur'an regarding science and technology can be traced from the view of the Qur'an about science. The Qur'an places knowledge on a level that is almost the same as faith, as stated by Allah Swt in (QS. Al-Mujadalah:11). The Qur'an has indicated the importance of knowledge and has made the process of searching for it a form of worship. Apart from that, the Qur'an also confirms that the best source of knowledge is Allah Swt. This indicates that the views of the Qur'an, science and religion are integrated things (Fakhri, 2010). Some of the stories that describe the use of technology in the Qur'an are: the story of the prophet Daud (as), who made a protective armor (QS. Al-Anbiya':80), the story of the prophet Sulaiman (as), who subdued the wind (QS. Al-Anbiya':81), about the transfer of the throne/ teleportation technology (QS. An-Naml:38-40) story of prophet Noah (as) is Noah's ship with a large and sturdy cargo/ transportation technology (QS. Yasin: 41-42), the story of the prophet Ibrahim (as), cooling fire/ nano technology (QS. Al-Anbiya': 69) etc. therefore the Qur'an can be used as a reference in technological inventions for human use as easy access to exploiting the world.

After the presence of fintech in Indonesia, the term insurtech emerged is a insurance technology (insurtech). Insurtech is basically changing the insurance industry through digital technology innovation. Insurtech organizers are financial institutions or other parties that carry out activities in the financial services sector in the form of cooperatives or limited liability companies according to POJK No. 13/POJK.02/2018 concerning digital financial innovation in the financial services sector as an overarching provision for supervision and regulation of the digital financial industry.

Industry in Indonesia is still not too high compared to fintech, because the public insurance system needs to pay money regularly, the benefits of which cannot be felt instantly, so the use of insurtech has not been fully utilized. The hope for insurtech can encourage increased use of insurance products through the provision of micro insurance product that are simple and integrated with the e-commerce platform, making it easier to access insurance products. (<https://sikapiuangmu.ojk.go.id>).

Quality of Sharia Insurance Agents

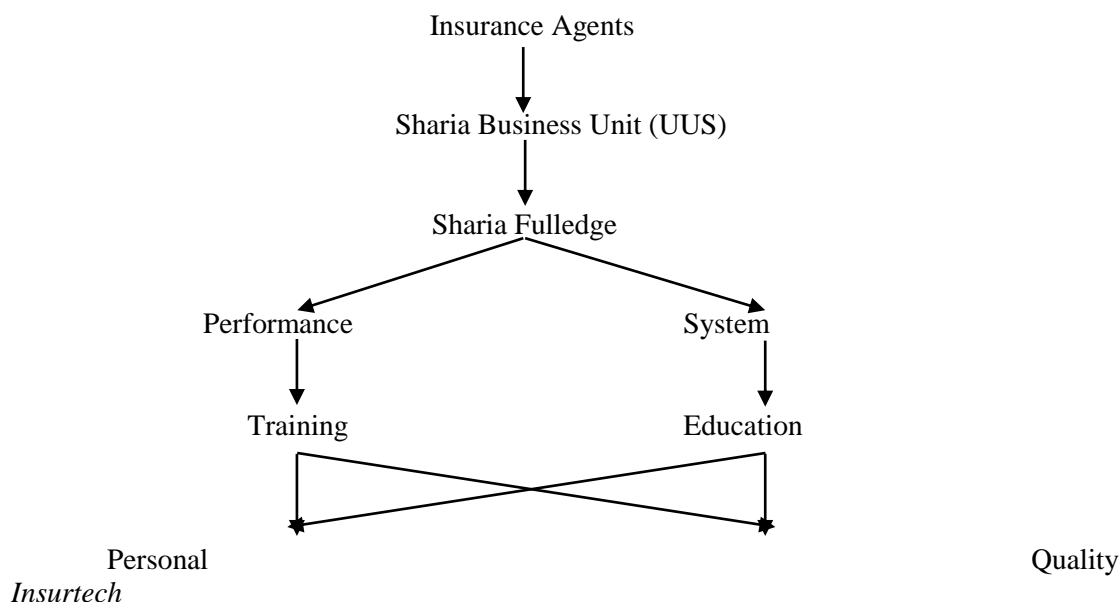
The Qur'an describes humans as Allah's creatures who carry out their function as *abdun* (servants) and as *khalifatulfiilardh* (leaders in Allah's earth). Therefore, the Qur'an explains that this human function must run optimally, as a qualified servant by carrying out all the commands of Allah. As a human leader, he serves as God's representative in protecting the world and managing the world as well as possible. Therefore, the demand for quality is needed

both as an abduand as a khalifah(QS. Al-Baqarah: 208). Some terms that describe quality humans are people who belive (QS. Al- Hujarat: 14) and do good deeds (QS. At-Tin: 6), given knowledge (QS. Al- Mujadalah: 11, Al- Isra': 85, Al-Faatir: 28), Intelligent (QS. Al-Mulk: 10), 'alimorscientist (QS. Al-Ankabut: 43), a calm soul (QS. Al- Fajr: 27), Human as Khalifah (QS. Al-Baqarah: 30),Kaffah (QS. Al-Baqarah: 208), a peacefull heart (QS. Ar-Ra'd: 28), Mu'min, muhsinin, syakirin,muflihin, shalihin. These term are interrelated and explain each other, so it can be said that the concepts and characteristics of quality human being are not single but comprehensive and complementary (Sacfuddin, 1992, p.1-2). The charaistics that make humans qualifying based on the Qur'an must be supported by the establishment of four supporting qualities are: Quality of faith (QS. At-Taqaabun: 11), Quality of Science (QS. Al-Mujadalah: 11, Al-Baqarah: 31and Az-Zumar: 9), Quality of amalsholeh/righteous deeds (QS. Al-Tin: 5-6), Quality of social. (Mujiono, 2013)

Gaspersz (2000) classifies quality into two definitions are conventional understanding and strategic understanding. The conventional quality perspective describes the direct characteristics of a product, such as performance, reliability, ease of use, aesthetics and so on. Meanwhile, strategically identify quality as something capable of fulfilling customer needs as something capable of fulfilling customer needs and desires. So it can be concluded that quality refers to customer satisfaction; Quality consists of everything that is free from deficiencies or damage from deficiencies or damage. Therefore, quality shows a focus on consumers are products and services are designed, produced and the best service is provided to customers. Danim (1995) said that in the era of long-term development, the expected quality is human resources that meet the criteria of physical quality (health), intellectual quality (knowledge and skills) and metal/spiritual quality (employment). Indicator of the quality of human resources according to Sudarwan Danim in his book "Transformasi Sumber Daya Manusia" are as follows: Physical quality and health; Intellectual quality (knowledge and skills); Spiritual quality (struggle).Sitepu (2021) said too, the physical quality of Islamic insurance agents is very influential in marketing product but in technology optimization it has less effect, whole intellectual quality has an effect on the ability of agent technology optimization, and then spiritual quality to greatly affect the ability to optimize technology. The quality of life of the Indonesian nation today is very dependent on technological advances, especially information and technology. This has an impact on shifting HR competencies. There are 12 very new competencies based, such as: searching, collecting, buy yung-selling, gaming and learning (Barinie Trilling, "Toward Learning Societies") are prerequisites to compete in the information age like today. In addition, there is a paradigm shift from a knowledge-based economy to rapid development of science and technology supported by its use in all aspects of life. Its utilization as enable and knowledge economy in increasing productivity and economic growth is the main factor in addition to capital and labour factors. The strategies to improve the competitiveness of insurance agents through the use of technology (J. Rajagukguk and P. Sihombing, 2012; D. Bruce, et all, 2019, Sitepu, N.I &Siregar, S., 2021).

Quality and insurtechare something that must be improving in the spin off the insurance company from UUS to become sharia fulledge. The problem of behaviour sharia insurance agents is the main thing to be improved to make sharia fulledge insurances.

Figure 2: Conceptual Framework



RESEARCH METHOD

This type of research is a qualitative research with a phenomenological approach. This research produces descriptive data in the form of written or spoken words from people and behaviour that can be observed by describing the state of the object under study (Nurul, 2007). The purpose is to explain the phenomenon in depth and to collect data in depth. Phenomenon is something that appears in the consciousness of researchers using a certain way to become visible and real. The phenomenological approach is able to reveal the meaning of concepts or experiences that are based on awareness that occurs in some individuals (Yusuf, 2017)

The use of qualitative research methods using a phenomenological approach is expected to be able to describe and reveal more clearly the quality of Islamic insurance agents in optimizing sharia-based technology views. In this study, he met directly with agency branch leaders. MDRT agents and agent at Sun life insurance sharia companies and sharia prudentials in North Sumatra. This study describes and reveals the use of technology by insurance agents and analyzes the quality of sharia insurance agents in utilizing technology.

RESULT AND DISCUSSION

Insurtech is the most effective and efficient way to facilitate access to the performance of integrated sharia insurance agents through a digital system so that agents need to improve their quality so that professionalism increases so that companies also get better with spin offs.

Insurtech Application by Sharia Insurance Agents

Insurtech application by Shariah Insurance Agent, the use of digital today is something that cannot be avoided. However, today’s industrial progress is not a barrier for insurance agents as the front line. Insurtech is a solution to help facilitate the performance of sharia insurance agents to be more productive. The rerults of interviews with agency branch managers in sharia insurance companies as well as MDRT agents from Prudential insurance and Sun Life insurance who have conducted insurtech are:

a. Prudential:

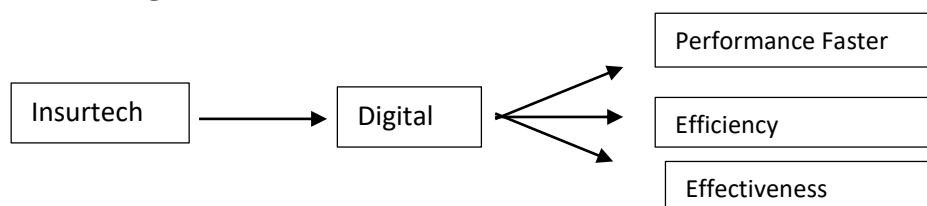
“Technology is very important today for agents to facilitate agent performance through IT, such as agent claims, responding to insurance participant inquiries and looking for prospecting agents and prospective insurance participants and so on, so technology really helps agents work easier, especially now that insurtech already exists, it helps, it doesn’t hinder performance/because of the progress for IT as a medium for the agent working”.

b. Sun Life:

“Currently we are not spared from the internet and digital, this media really helps us to get information, but in our prospecting there are different markets. Sometimes in the regions we prefer to meet directly rather than through cellphones. However, for the convenience of technological advances such as insurtech, it really helps the performance of real agents to be faster. Although there are still many customers and agents who prefer manual over digital, the younger generation is definetly digital, especially millennials who arecurrently the target of prospecting”.

The informant argues that the existence of digital informationtechnology makes agent performance faster, so that the efficiency and effectiveness of the agent’s performance is better (productive). However, there are obstacles for insurance participants in the regions who prefer manual systems to digital ones.

Figure 3: Correlation between Indicators of Insurtech



Quality Improvement of Sharia Insurance Agents

The quality of the agent that is expected to improve the quality of the work of an insurance agent is physical quality, intellectual quality, spiritual quality, an effort that must be raised to improve the quality of work of an insurance agent are:

a. Physical Quality

Physical quality related to good health and physical fitness, having good posture, having a decent level of life is one of the working capital for sharia insurance agents. This is in accordance with Agency branch managers in sharia insurance companies as well as MDRT agents from Prudential insurance and Sun Life who have performance physical quality are:

1. **Prudential** : “Health is very important to the prospect’s. insurance agents should be good looking too”.
2. **Sun Life** : “To prioritize the insurance agent’s physique, his health, his physical strength, and his appearance is important to make it easier when prospecting”.

The two informants conveyed the same thing is: health, fitness and appearance are conditions that must be maintained so that prospecting activities can run smoothly and without obstacles.

b. Intellectual Quality

Intellectual quality includes the level of education, variety and quality of education as well as skills that are relevant to employment, have skill in the field of science and technology in accordance with the demand of industrialization. This is in accordance with the results of interviews with agency branch managers in sharia insurance companies as well as MDRT agents from prudential and sun life who have carried out intellectual qualities are:

1. **Prudential**: “Intellectuals are very important, because easier to direct that someone who doesn’t, better if he has selling skill and has lots of friends, it is a prospect agent.”.
2. **Sun Life**: “Intellectual or graduate degrees are not the main ones because our target market is different, the is important are needed according to the market, usually the city area and age young. Most importantly his abilities and skill, both in sales, recruiting potential agents and so on”.

Prudential respondents consider that the intellectual quality of agents is important in recruitment, because it makes it easier for management to deliver training and education. Meanwhile, Sun Life informants focus more on recruitment on prospecting needs and products to be marketed, so that intellectual quality can be improved during training and education as needed.

c. Spiritual Quality

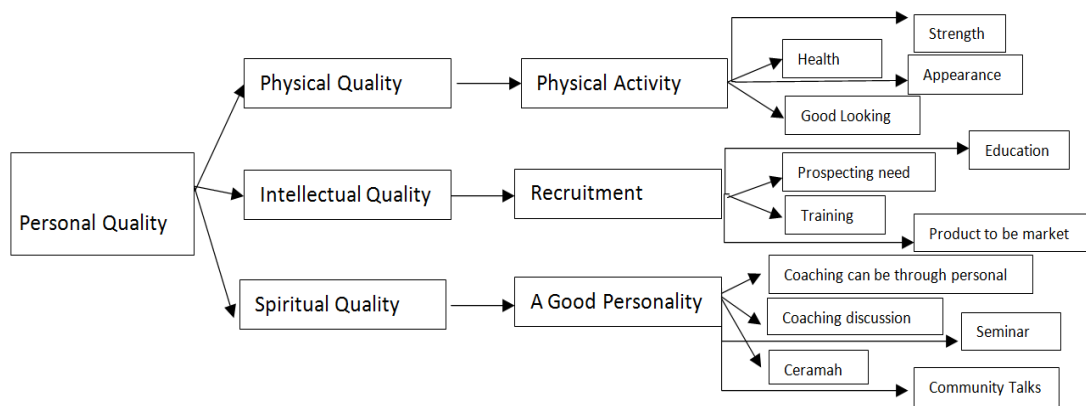
Spiritual qualities include obedience to practice religion and belief in God almighty, have high enthusiasm and struggle, are honest, more concerned with public interests than personal interests, have attitudes, souls and leadership traits. This is in accordance with the results of interviews with agency branch managers in sharia insurance companies as well as MDRT agents from Prudential insurance and Sun Life insurance who have carried out spiritual qualities, are:

1. **Prudential** : “Now prudential has separated from conventional prudential and understanding of sharia agents can be obtained through training and coaching from the supervisory board and its leader”.

2. **Sun Life** : "In our company we carry out religious training to raise agent awareness and make our agents become agents that company with sharia, and we often join in the Islamic community"

All informants argued that spiritual quality is very important, because a good personality will affect the company. To obtain and maintain it can be done through coaching by agents, leadher, management, leadership and the sharia supervisor board. The form of coaching can be done through personal, coaching, discussions, training, seminars, ceramah (lectures), community talks and so on.

Figure 4: Correlation between Indicators of Quality based Qur'an



Wellcoming2024 Spin off to Sharia Insurance Companies

Sharia Fulfilled is the hope of Muslims today, given the prevalence of dual systems in insurance. However, government support is very good through POJK to do a spin off no later than 2024 on UUS. We can see this spin off problem from the results of interviews with agency branch managers at a sharia insurance company as well as MDRT agents from Prudential insurance and Sun Life insurance who have carried out the spin off are:

1. **Prudential** : "Alhamdulillah, we have spun off from conventional and have pure sharia, now we are making many improvements, especially in the behavior of our agent who are expected to be more sharia, without training and input from our DPS. As agents we often do questions and answers regarding the performance of agents, prusyariah products, and sharia systems. God willing, in the future we will be even better".
2. **Sun Life** : "This spin off is very good, yes, as Muslims we hope that everything can be done. With this spin off it makes us work better, it's just to change the mindset of the agent and this problem of mentality. So home work for management, so you have to be more active in doing training, education such as religious lectures and sharing information about sharia. But thank God, Sun Life is also pure sharia and separate from conventional insurance companies".

All informants argued that spin off was needed and needed to be done, but the main thing that had to be fixed was the problem of behavior and mentality of Islamic insurance agents, which

is the most urgent thing to fix so that the behavior of islamic agents must be better than conventional. To obtain and maintain it can be done through training and education based on sharia views.

Figure 5: Correlation between Indicators of the Spin off to Sharia Insurance Companies

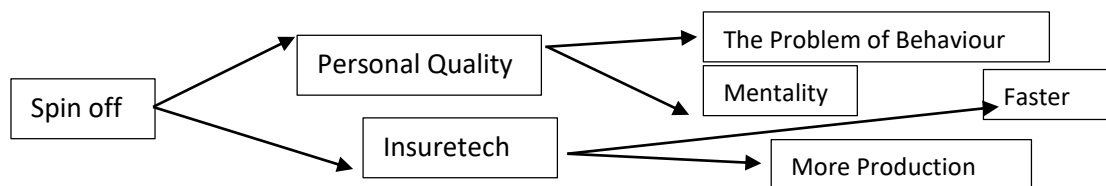
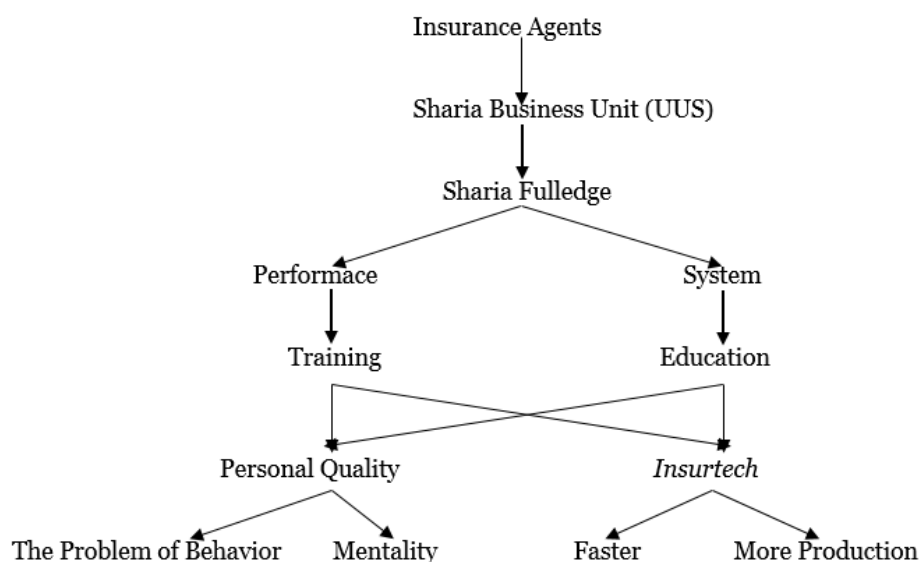


Figure 6: Research Result Framework to Spin Off to Sharia



CONCLUSION

Based on the results of research and discussion of quality analysis on sharia insurance agents in North Sumatra that have been previously described, it can be concluded that: (1) Insurtech makes agent performance faster and more productive. However, there are obstacles for insurance participants in the regions who prefer manual systems to digital ones; (2) Spiritual quality is very important and main, because a good personality will affect the company. To obtain and maintain it, this can be done through guidance by agents, leaders, management, leadership and the sharia supervisory board; (3) Spin off is really needed and needs to be done, but the main thing that must be fixed is the problem of behavior and mentality of Islamic insurance agents, which are the most urgent things to fix so that the behavior of Islamic agents

must be better than conventional. To obtain and maintain it can be done through training and education based on sharia views.

LIMITATION & FURTHER RESEARCH

The limitation of this study are finding and interview the right respondents on insurance companies that have been spin off from conventional because of lack of data. The Further researchers can conduct a lot of research on the spinoff of insurance companies from conventional to sharia because of the lack of research on Islamic insurance compared to Islamic banking.

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