# The Influence of Health Insurance Sales Strategy, Corporate Branding, and Risk Management on the Decision to Choose BRI Life Products: The Mediating Role of Customer Satisfaction

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**Abstract -** *The purpose of this study is to examine and analyze the influence of health insurance sales strategies, corporate branding, and risk management on the decision to choose health insurance products, with customer satisfaction as a mediator. The research population for this study is BRI Life customers in the Jabodetabek area, with a total population of 9.90 million policies. The sample size is 119 respondents. The sampling technique used non-probability sampling with the purposive sampling method. The data analysis method used is the Partial Least Squares-Structural Equation Modeling (PLS-SEM) model. The research results indicate that health insurance sales strategy and corporate branding do not significantly affect customer satisfaction, while risk management does. Health insurance sales strategy and customer satisfaction significantly influence the decision to choose a product, but not corporate branding and risk management. Customer satisfaction does not significantly mediate the relationship between health insurance sales strategy and corporate branding, while it does for risk management.*

**Keywords**: *Sales Strategy, Corporate Branding, Risk Management, Customer Satisfaction, Product Selection Decision, Health Insurance.*

## I.   INTRODUCTION

The insurance industry plays a crucial role in maintaining the financial and social sustainability of society by providing financial protection against unexpected risks. Insurance is a place to protect or cover the risks of customers from the risks they face in life, in accordance with the commitments made by the insurance company. According to Sikapiuangmu.ojk.go.id (2024), an insurance policy is a contractual agreement between the policyholder/insured and the insurance company/insurer that outlines the rights and obligations of both parties regarding insurance protection. In the world of insurance, the cost charged to customers is known as a premium. A premium is the fee that every registered customer must pay to the insurance company. The amount of this premium is determined by the insurance company, taking into account the relevant customer's conditions (Afriyani, Nurhayati, and Kusumastuti, 2023). Health insurance is a type of protection that covers the health of policyholders or consumers. One of BRI Life's products is Health Insurance, which covers medications, outpatient care, hospitalization, childbirth, dental care, eyeglasses, doctor's consultation fees, medical equipment costs, and other expenses covered by the insurance company according to the initial agreement or contract with the consumer/insurance buyer.

In the stage of improving the financial health of the public, the health insurance industry in Indonesia is experiencing significant growth. This is driven by increased public awareness of the importance of financial protection and risk management in the face of future uncertainty. Companies need to understand what factors influence customers' decisions when choosing insurance products. According to the Central Bureau of Statistics (2023), as used by Databoks.katadata.co.id (2023), approximately 72% of the Indonesian population already has health insurance. This data was collected from the BPS report titled "Health Statistics Profile," which is released annually. In 2023, the majority of the Indonesian population had health insurance from BPJS Kesehatan (66.44%), similar insurance from Jamkesda (5.97%), from companies/offices (2.58%), and private insurance (0.54%). One

factor that can influence customer decisions is the health insurance policy sales strategy employed by insurance companies. Widharta and Sugiharto (2013) state that a sales strategy is a plan created by a company to determine how it can increase the sales volume of its products and meet and satisfy consumer demand. Clear and persuasive communication about the benefits, coverage, and terms of health insurance policies can influence customers' decisions in choosing insurance products. Farid and Faridha (2017) stated that corporate branding is the use of the parent company's name as a brand communicated to customers. Kompas.com (2023) quoted communication expert Subiakto Priosoedarsono as saying there are several keys to building a brand, including for insurance companies. These steps include establishing the company's core values, offering added value, targeting top of mind awareness, determining brand positioning, and setting an appropriate tagline.

Risk management plays an important role in maintaining the financial stability of a company and providing protection against potential risks. According to Darmawi (2016), which was used by Sidik and Wahyuari (2022), risk management is an activity carried out to identify, analyze, and control potential risks in an activity or operation, thereby achieving higher effectiveness and efficiency. This risk occurs if there are claims from participants, causing the company to disburse funds for claim payments according to the promised benefits. According to the Indonesian Life Insurance Association (2023), health insurance claims experienced a surge of 32.9%. The insurance industry remains committed to fulfilling its obligations to protect the public thru claim payments. The capital injection support from Bank BRI, FWD Management Holdings, and Yayasan Kesejahteraan Pekerja BRI is an important factor strengthening the implementation of risk management at PT Asuransi BRI Life. This capital injection support increases the company's solvency level and strengthens its capital, giving BRI Life better financial capacity to face claim risks and market fluctuations.

Purchase decisions are one of the important aspects of consumer behavior that are the final determinant in purchasing insurance products, so customers must have several strategies and policies based on customer awareness and needs in the future. Peter and Olson (2010) explain that consumer purchasing decisions are a process that must be completed by evaluating two or more alternative behaviors to choose one of them. Customer satisfaction is the consumer's response to the perceived discrepancy between prior expectations and perceived product performance (Mawey, Tumbel, and Ogi, 2018). Customer satisfaction with fulfilled wants and needs will have a positive impact on the company. When a customer is satisfied with a product, they will naturally continue to use it and even recommend it to others. Customers will consider these factors to find satisfaction in using insurance, as consumers will seek maximum satisfaction in meeting their needs thru their behavior.

The number of BRI Life policies sold in 2023 reached 9.90 million, which is a decrease compared to 2022 when 14.49 million policies were sold. However, there was a 0.58% increase in revenue, reaching 9.19 trillion in 2023 compared to 9.14 trillion in 2022. This is due to increased public awareness after the Covid-19 pandemic about having insurance protection in 2022, resulting in a higher number of policyholders compared to 2023. However, in 2023, there was an increase in revenue due to the increased risk value for policyholders, which impacted the increase in premium income in 2023. The author defines the phenomenon in this study as the increase in revenue at PT Asuransi BRI Life, even tho the number of policyholders has not met the company's management's expectations or sales targets. This is due to several factors, including limitations in human resources (workforce) involved in the sales and service process for customers. A shortage of sales personnel can result in limited reach and efficiency in reaching new potential customers and providing optimal service to existing customers. Issues related to company revenue are also a factor hindering the achievement of sales targets. In this case, management faces the challenge of increasing revenue from the number of policies sold and maximizing the value of existing customers to remain competitive in the insurance industry. This combination of labor shortages and revenue optimization is a factor influencing the achievement of sales targets at PT Asuransi BRI Life. One weakness in the health insurance industry is the wide variety of insurance services available in the market, which poses a challenge in increasing purchasing interest, especially thru sales strategies aimed at attracting new customers and retaining existing ones. The purpose of this study is to explain, describe, and analyze whether there is an influence of health insurance policy sales strategies, company image, and risk management on the decision to choose BRI Life products, mediated by customer satisfaction, in a more in-depth manner.

Sales strategy is measured thru sales performance, which is the ability of the sales force to effectively carry out their sales tasks. One of them is behaving friendly by always smiling and explaining all the products sold to consumers, which will trigger customer satisfaction (Andriani et al., 2021). According to Sulo et al. (2024), sales strategy variables significantly influence customer satisfaction, proving that sales strategy is a major factor in consumers using product services when interacting with customers. Marketing representatives meet customers directly and are able to explain product services in easy-to-understand language, provide real-life examples of how the product can benefit customers, and then recommend products that are suitable for the customer's health condition and medical needs. Based on the explanation above, the hypothesis proposed in this study is as follows:

*H1: Sales strategy of health insurance has a positive and significant effect on customer satisfaction at PT Asuransi BRI Life.*

Corporate branding is the manifestation of the features that distinguish an organization from its competitors. According to Hanafiah (2022), in the B2B context, a brand is a means of communicating the value and benefits of a company's offerings. Brands are considered indicators of origin, quality, and performance, thus reducing the risk and complexity of purchasing decisions. If the customer experience equals or exceeds the expectations created by a strong brand, customer satisfaction will be achieved. Therefore, the second hypothesis has made as follows:

*H2: Corporate branding has a positive and significant effect on customer satisfaction at PT Asuransi BRI Life.*

According to Laulita et al. (2022), risk management is a structured approach or methodology for managing uncertainty related to threats to a series of human activities, including risk assessment. The goal of risk management is to protect the company from factors that could hinder the achievement of its objectives. This shows that the better a company manages risk, the higher customer confidence in the health insurance claims provided, thus increasing their satisfaction. Good risk management results in stable company performance, minimizes potential claim failures, and guaranties solvency. Therefore, the third hypothesis has made as follows:

*H3: Risk management has a positive and significant effect on customer satisfaction at PT Asuransi BRI Life.*

Sales strategy plays a crucial role in influencing buyer decisions, meaning it can make consumers interested in the products/services offered. According to Ginting and Sudibyo (2024), sales strategies are crucial for companies to increase their customer base. Therefore, sales representatives must possess strong communication, informative, and interactive skills. The communicator's communication skills are determined by the message conveyed to potential consumers or customers, ensuring that customers can understand and comprehend the products offered by the company. According to Putra et al. (2024), sales strategy influences policy purchase decisions. The better the promotion using sales strategy methods, the better customers are at making decisions to become customers. Marketing channels thru sales strategy activities or face-to-face sales with product introduction presentations by marketing personnel will influence consumers in making a decision to purchase a product. Therefore, the fourth hypothesis has been made as follows:

*H4: Sales strategy of health insurance has a positive and significant effect on the decision to choose PT Asuransi BRI Life products.*

Strong corporate branding encompasses brand image, reputation, and associations. A trusted and reputable brand naturally reduces customers' perception of risk and serves as a guaranty of quality. This can influence product selection decisions, especially for high-risk financial products like insurance. According to Iglesias et al. (2023), a strong B2B corporate brand can create higher purchase intent, more lasting relationships with business partners, and increase shareholder value. Corporate branding consists of a holistic approach to brand management, where all organizational members behave in accordance with the desired brand identity, which is planned and systematically implemented thru a process of creating and maintaining a favorable image and, consequently, a favorable reputation for the company as a whole by sending signals to all stakeholders and managing behavior, communication, and symbolism (Hanafiah, 2022). Based on the explanation above, the hypothesis proposed in this study is as follows:

*H5: Corporate branding has a positive and significant effect on the decision to choose PT Asuransi BRI Life products.*

Risk management is an organizational process of identifying, assessing, and controlling various threats and challenges to achieving goals. Companies need to adopt a risk management plan so they can address various threats to information and identify them to take decisive action. According to Boakye et al. (2024), risk management is associated with company growth. Increased risk awareness within a company helps make better operational and strategic decisions, enabling management to achieve strategic goals, reduce revenue volatility, and improve profitability, ultimately leading to company growth. Company risk management, including clear claims practices, good solvency, and robust portfolio management, will increase customer confidence, which can directly improve product selection decisions. Based on the explanation above, the hypothesis proposed in this study is as follows:

*H6: Risk management has a positive and significant effect on the decision to choose PT Asuransi BRI Life products.*

Customer satisfaction is a person's feeling of pleasure or disappointment resulting from a comparison between the perceived performance or outcome of a product or service and their expectations. According to Afriyani et al. (2023), the service process is the entire actual procedure, mechanization, and series of activities of the services provided to customers, which are carried out well. For example, if every complaint submitted by consumers is always responded to well and quickly, customers will become increasingly satisfied with the services provided. Customer satisfaction is the emotional and cognitive reaction of customers to their experience with a product or service. If customers feel satisfied, they will have higher trust in the product, feel their needs and expectations are met, and this satisfaction will ultimately drive their decision to choose the insurance product. Based on the explanation above, the hypothesis proposed in this study is as follows:

*H7: Customer satisfaction has a positive and significant effect on the decision to choose PT Asuransi BRI Life products.*

Effective sales strategies enhance product understanding and customer trust, thereby strengthening purchasing decisions. Sales representatives with high performance are able to provide informative and responsive service, leading to a better understanding of the product for customers. According to Dedy et al. (2023), sales strategies can be considered good because of the agents' ability to market insurance products. In the context of health insurance, customers often need clear explanations, real-life case studies, and a sense of security before making a decision. When customers have a good service experience with marketing staff, they will feel satisfied. This satisfaction then strengthens their confidence and encourages them to make the decision to choose insurance products. Based on the explanation above, the hypothesis proposed in this study is as follows:

*H8: Customer satisfaction can mediate the influence of sales strategy of health insurance positively and significantly on the decision to choose PT Asuransi BRI Life products.*

Corporate branding is a unified brand identity of an organization that includes a brand. According to Hua et al. (2024), the importance of CSR, which is one of the activities of corporate branding in the current business environment, cannot be ignored, especially as more and more companies realize that when consumers perceive CSR, it will influence consumer behavior and subsequently affect the company's reputation. Corporate branding not only enhances the company's image but also strengthens consumer trust and loyalty, leading to increased customer satisfaction and ultimately influencing product purchasing decisions. Based on the explanation above, the hypothesis proposed in this study is as follows:

*H9: Customer satisfaction can mediate the influence of corporate branding positively and significantly on the decision to choose PT Asuransi BRI Life products.*

Risk management is an ongoing activity to improve operations, allocate resources, ensure compliance with established norms, achieve performance goals, enhance financial health, and prevent damage to the company. According to Boakye et al. (2024), when a risk can change a company's objectives, the company can implement a risk avoidance approach to eliminate the risk and its consequences. Most companies use insurance by paying premiums to insurance providers to manage risk and reduce uncertainty. In the insurance industry, risk management is crucial because it concerns the company's reliability in protecting customers from financial loss. If a company has a good risk management system, for example, a fast, transparent, and promise-keeping claims process, then customers will feel protected. This feeling of being protected will create emotional and cognitive satisfaction toward the company. That satisfaction will strengthen their decision to choose that insurance product. Based on the explanation above, the hypothesis proposed in this study is as follows:

*H10: Customer satisfaction can mediate the influence of risk management positively and significantly on the decision to choose PT Asuransi BRI Life products.*

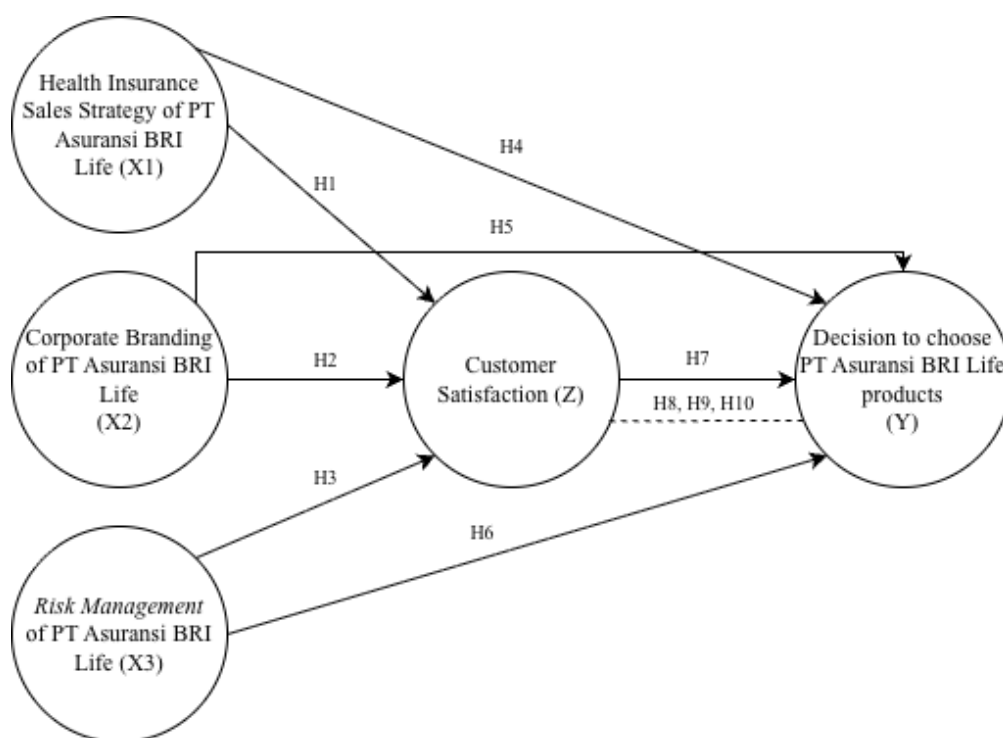Conceptual model proposed based on the hypotheses is shown in figure 1.

**Figure 1.** Research Model

## II.  METHOD

This research uses a quantitative method with an associative-causal approach, aiming to explore cause-and-effect relationships by understanding the impact of independent variables consisting of sales strategy, corporate branding, and risk management on the dependent variable of purchase decision, as well as customer satisfaction as a mediating variable, in greater depth. Primary data in this study consists of questionnaires using Google Forms, which were distributed directly or online via WhatsApp to BRI Life customers. The questionnaires were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Researchers determined the sampling technique using purposive sampling. The sample criteria in this study can be categorized as customers who choose PT Asuransi BRI Life Health Insurance products, customers who have purchased PT Asuransi BRI Life Health Insurance policies for at least 1 year, customers who have experienced using PT Asuransi BRI Life Health Insurance services, and who reside in the Jabodetabek area. The Jabodetabek area was chosen as the research location because it has a high population concentration, significant economic and social activity, and a relatively high utilization rate of financial and insurance products.

The sample size was determined using the theory of Hair et al. (2022). The number of respondents is 5 x 23 indicators, which is a minimum target of 115 respondents. These indicators are derived from 5 variables, which serve as the basis for developing the questionnaire. The independent variables in this study consist of health insurance sales strategy (X1), corporate branding (X2), and risk management (X3). The mediating variable in this study is customer satisfaction (Z). The dependent variable in this study is the decision to choose an insurance product (Y). Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach and SmartPLS software version 3. The analysis was conducted in two stages: the measurement model (outer model) and the structural model (inner model). PLS is a variance-based analysis method used for analyzing the relationships between variables in a structural model. The goal is to maximize the explained variance of the endogenous latent variables.

## III.  RESULT AND DISCUSSION

### A.  Result

This research was conducted on customers who had chosen PT Asuransi BRI Life products for Health Insurance in the Jabodetabek area, with a total of 119 respondents. Based on the characteristics of the respondents in Table 1, the data processing results show that the majority of respondents are in the 17–55 age group, totaling

116 people or 97% of the total respondents, while respondents aged 56–60 years number 3 people or 3%. The composition of respondents by gender shows that female respondents number 65 people or 55%, while male respondents number 54 people or 45%. The educational characteristics of the respondents show that the majority of respondents have a bachelor's degree background, totaling 73 people or 61%, followed by a master's degree with 37 people or 31%, high school with 8 people or 7%, and other education with 1 person or 1%. This finding indicates that the majority of respondents have a high level of education, which allows them to have a good understanding of the benefits and risks of health insurance products. The distribution of respondents' professions shows that the majority of respondents work as private employes, totaling 87 people or 73%, followed by civil servants/government officials with 17 people or 14%, other professions with 10 people or 8%, and entrepreneurs with 5 people or 4%. In terms of income, the majority of respondents fall into the income group of Rp4,000,000 – Rp10,000,000 per month, totaling 68 people or 57%, followed by the Rp11,000,000 – Rp30,000,000 income group with 32 people or 27%, the Rp31,000,000 – Rp70,000,000 income group with 11 people or 9%, the < Rp4,000,000 income group with 5 people or 4%, and the > Rp70,000,000 income group with 3 people or 3%. The characteristics of the number of dependents show that the majority of respondents have no dependents, totaling 65 people or 55%. Meanwhile, respondents with 1 dependent number 17 people or 14%, with 2 dependents 20 people or 17%, with 3 dependents 10 people or 8%, with 4 dependents 5 people or 4%, and with other numbers of dependents 2 people or 2%. The distribution of respondents' residences shows that the largest number of respondents reside in South Jakarta, totaling 23 people or 19%, followed by Tangerang with 20 people or 17%, Bekasi and East Jakarta with 15 people or 13% each, Depok with 16 people or 13%, Bogor with 10 people or 8%, West Jakarta with 9 people or 8%, North Jakarta with 5 people or 4%, and Central Jakarta with 6 people or 5%. This finding indicates that the majority of respondents reside in South Jakarta, an urban area with relatively high literacy rates and awareness of the importance of insurance protection. This characteristic is relevant to the research context regarding decisions in choosing health insurance products, as this demographic group has good financial literacy, adequate purchasing power, and awareness of the importance of financial protection.

**Table 1.** Sample Description

|  | Criteria | Total | % |
|---|---|---|---|
| Gender | Male | 54 | 45% |
|  | Female | 65 | 55% |
| Age | 17 - 55 years old | 116 | 97% |
|  | 56 - 60 years old | 3 | 3% |
| Education | Others | 1 | 1% |
|  | Bachelor's degree | 73 | 61% |
|  | Master's degree | 37 | 31% |
|  | High school | 8 | 7% |
| Occupation | Others | 10 | 8% |
|  | State-Owned Enterprise Employee | 17 | 14% |
|  | Private Sector Employee | 87 | 73% |
|  | Entrepreneur | 5 | 4% |
| Monthly Income | <Rp 4.000.000 | 5 | 4% |
|  | >Rp 70.000.000 | 3 | 3% |
|  | Rp 11.000.000 - Rp 30.000.000 | 32 | 27% |
|  | Rp 31.000.000 - Rp 70.000.000 | 11 | 9% |
|  | Rp 4.000.000 - Rp 10.000.000 | 68 | 57% |
| Number of Dependents | 1 Person | 17 | 14% |
|  | 2 Person | 20 | 17% |
|  | 3 Person | 10 | 8% |
|  | 4 Person | 5 | 4% |
|  | Others | 2 | 2% |
|  | None | 65 | 55% |
| Domisili | Bekasi | 15 | 13% |
|  | Bogor | 10 | 8% |
|  | Depok | 16 | 13% |
|  | West Jakarta | 9 | 8% |
|  | Central Jakarta | 6 | 5% |
|  | South Jakarta | 23 | 19% |
|  | East Jakarta | 15 | 13% |

| Criteria | Total | % |
|---|---|---|
| North Jakarta | 5 | 4% |
| Tangerang | 20 | 17% |

According to Hair et al. (2022), the measurement model in PLS-SEM aims to test how the indicators used can influence and accurately represent the variables being studied. The researcher will explain the steps for testing the outer model in this study, which consist of loading factor, reliability, convergent validity, and discriminant validity.

The loading factor test has a value criterion that must be greater than 0.708 to indicate that the indicator makes a significant contribution to the variable. The research results show that all indicators in the variables of health insurance sales strategy, corporate branding, risk management, customer satisfaction, and the decision to choose insurance products have values above 0.708, meaning that all indicators passed the test and are able to reflect the measured construct well.

Reliability testing can be seen from the Cronbach's alpha and composite reliability values, which must be greater than 0.70. The research results show that the composite reliability and Cronbach's alpha values are above 0.70, indicating that all indicators used in this study are valid and reliable in measuring the latent variables they represent.

Convergent validity testing is used to assess the extent to which indicators measure variables that have the same relationship. This test is evaluated based on the average variance extracted (AVE) value, which must be greater than 0.50. The AVE test results in this study show that all variables have AVE values above 0.50, meaning that each construct has been met, as the indicators used have been able to describe the latent variables quite strongly and consistently.

Discriminant validity testing is conducted to assess the extent to which a construct or latent variable differs from other constructs in the research model. Discriminant validity in this study consists of the Fornell-Larcker criterion and cross-loadings. The Fornell-Larcker Criterion aims to compare the square root of the average variance extracted (AVE) values on the diagonal with the inter-construct correlation values off the diagonal. The Fornell-Larcker values must have the square root of the variable's AVE value greater than the correlation between variables (square root of AVE > correlation). Based on the results of the Fornell-Larcker criterion test, it shows that all variables in the model have good discriminant validity. Cross-loadings testing is used to assess the extent to which indicators represent the latent variable constructs being measured and to ensure that each indicator is greater for its own variable than for other variables. The research results show that all indicators have good discriminant validity because the cross-loadings values for each indicator are higher for its own variable than for other variables.
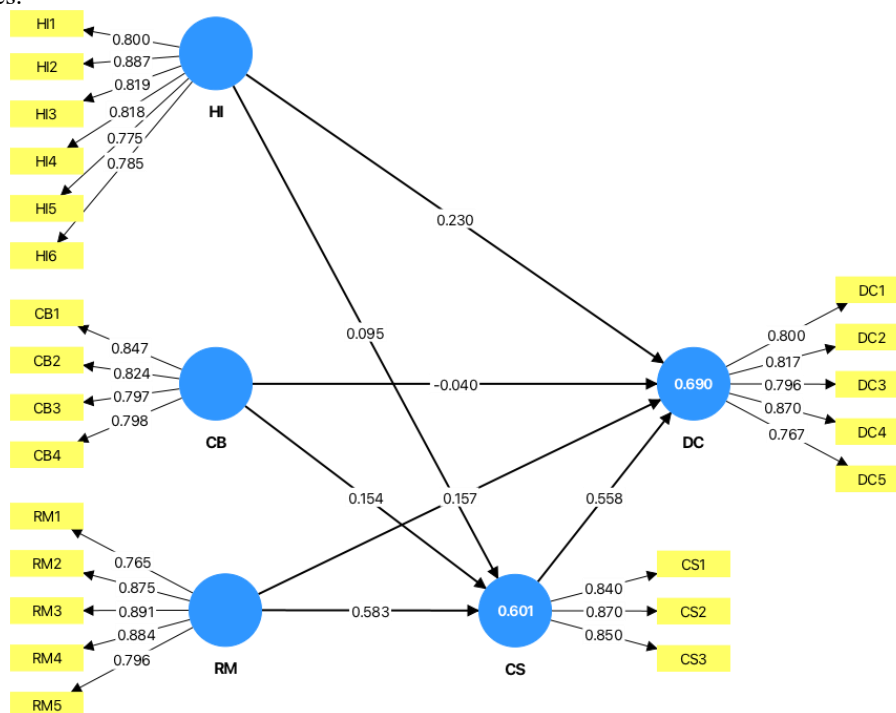


**Figure 2.** Valid Research Model
*Source: processing result of SmartPLS 3.0 (2026)*

**Table 2.** Items Loadings, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)

| Variables | Items | Outer Loadings | Cronbach's Alpha | Composite Reliability | AVE |
|---|---|---|---|---|---|
| Health Insurance Sales Strategy | HI1 | 0,800 | 0,899 | 0,922 | 0,664 |
| | HI2 | 0,887 | | | |
| | HI3 | 0,819 | | | |
| | HI4 | 0,818 | | | |
| | HI5 | 0,775 | | | |
| | HI6 | 0,785 | | | |
| Corporate Branding | CB1 | 0,847 | 0,835 | 0,889 | 0,667 |
| | CB2 | 0,824 | | | |
| | CB3 | 0,797 | | | |
| | CB4 | 0,798 | | | |
| Risk Management | RM1 | 0,765 | 0,898 | 0,925 | 0,712 |
| | RM2 | 0,875 | | | |
| | RM3 | 0,891 | | | |
| | RM4 | 0,884 | | | |
| | RM5 | 0,796 | | | |
| Customer Satisfaction | CS1 | 0,840 | 0,813 | 0,889 | 0,728 |
| | CS2 | 0,870 | | | |
| | CS3 | 0,850 | | | |
| Decision to Choose Products | DC1 | 0,800 | 0,870 | 0,906 | 0,658 |
| | DC2 | 0,817 | | | |
| | DC3 | 0,796 | | | |
| | DC4 | 0,870 | | | |
| | DC5 | 0,767 | | | |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 3.** Discriminant Validity (Fornell-Lacker Criterion)

| Variables | CB | CS | DC | RM | HI |
|---|---|---|---|---|---|
| Corporate Branding | 0,817 | | | | |
| Customer Satisfaction | 0,632 | 0,853 | | | |
| Decision to Choose Products | 0,593 | 0,799 | 0,811 | | |
| Risk Management | 0,700 | 0,761 | 0,723 | 0,844 | |
| Health Insurance Sales Strategy | 0,743 | 0,640 | 0,673 | 0,739 | 0,815 |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 4.** Discriminant Validity (Cross Loadings)

| Variables | CB | CS | DC | RM | HI |
|---|---|---|---|---|---|
| CB1 | **0,847** | 0,630 | 0,517 | 0,616 | 0,610 |
| CB2 | **0,824** | 0,524 | 0,480 | 0,605 | 0,609 |
| CB3 | **0,797** | 0,383 | 0,428 | 0,533 | 0,594 |
| CB4 | **0,798** | 0,490 | 0,501 | 0,525 | 0,616 |
| CS1 | 0,462 | **0,840** | 0,729 | 0,615 | 0,476 |
| CS2 | 0,571 | **0,870** | 0,665 | 0,656 | 0,560 |
| CS3 | 0,585 | **0,850** | 0,651 | 0,676 | 0,601 |
| DC1 | 0,517 | 0,626 | **0,800** | 0,548 | 0,594 |
| DC2 | 0,420 | 0,640 | **0,817** | 0,547 | 0,509 |
| DC3 | 0,354 | 0,507 | **0,796** | 0,507 | 0,437 |
| DC4 | 0,562 | 0,727 | **0,870** | 0,658 | 0,576 |
| DC5 | 0,517 | 0,700 | **0,767** | 0,643 | 0,585 |
| RM1 | 0,580 | 0,570 | 0,522 | **0,765** | 0,606 |
| RM2 | 0,569 | 0,573 | 0,585 | **0,875** | 0,601 |
| RM3 | 0,672 | 0,635 | 0,636 | **0,891** | 0,654 |
| RM4 | 0,634 | 0,769 | 0,704 | **0,884** | 0,666 |
| RM5 | 0,491 | 0,632 | 0,579 | **0,796** | 0,582 |

| Variables | CB | CS | DC | RM | HI |
|---|---|---|---|---|---|
| HI1 | 0,617 | 0,542 | 0,583 | 0,594 | **0,800** |
| HI2 | 0,646 | 0,537 | 0,579 | 0,653 | **0,887** |
| HI3 | 0,601 | 0,586 | 0,608 | 0,657 | **0,819** |
| HI4 | 0,540 | 0,434 | 0,480 | 0,550 | **0,818** |
| HI5 | 0,512 | 0,448 | 0,492 | 0,582 | **0,775** |
| HI6 | 0,694 | 0,551 | 0,524 | 0,558 | **0,785** |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 5.** VIF

| Direct Effects | VIF |
|---|---|
| Corporate Branding -> Customer Satisfaction | 2,513 |
| Risk Management -> Customer Satisfaction | 2,481 |
| Health Insurance Sales Strategy -> Customer Satisfaction | 2,819 |
| Corporate Branding -> Decision to Choose Products | 2,572 |
| Customer Satisfaction -> Decision to Choose Products | 2,508 |
| Risk Management -> Decision to Choose Products | 3,333 |
| Health Insurance Sales Strategy -> Decision to Choose Products | 2,842 |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 6.** R Square Value

| Variables | R Square | R Square Adjusted |
|---|---|---|
| Decision to Choose Products | 0,690 | 0,679 |
| Customer Satisfaction | 0,601 | 0,591 |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 7.** f Square Value

| Direct Effects | f-Square | Effect Size |
|---|---|---|
| Corporate Branding -> Customer Satisfaction | 0,024 | Small |
| Risk Management -> Customer Satisfaction | 0,343 | Large |
| Health Insurance Sales Strategy -> Customer Satisfaction | 0,008 | Very Small |
| Corporate Branding -> Decision to Choose Products | 0,002 | Very Small |
| Customer Satisfaction -> Decision to Choose Products | 0,400 | Large |
| Risk Management -> Decision to Choose Products | 0,024 | Small |
| Health Insurance Sales Strategy -> Decision to Choose Products | 0,060 | Small |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 8.** Q Square Value

| Variables | Q Square Predict |
|---|---|
| Decision to Choose Products | 0,528 |
| Customer Satisfaction | 0,555 |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 9.** Fit Model

| Variables | Q Square Predict |
|---|---|
| SRMR | 0,071 |
| NFI | 0,757 |

*Source: processing result of SmartPLS 3.0 (2026)*

**Table 10.** Hypotheses Testing

| Hypotheses | Relationship | *Path Coefficient (O)* | T Statistics | P-Values | Decision |
|---|---|---|---|---|---|
| H1 | HI -> CS | 0,095 | 0,702 | 0,483 | Not Supported |
| H2 | CB -> CS | 0,154 | 1,434 | 0,152 | Not Supported |
| H3 | RM -> CS | 0,583 | 4,308 | 0,000 | Supported |
| H4 | HI -> DC | 0,230 | 2,260 | 0,024 | Supported |
| H5 | CB -> DC | -0,040 | 0,402 | 0,687 | Not Supported |
| H6 | RM -> DC | 0,157 | 1,289 | 0,198 | Not Supported |
| H7 | CS -> DC | 0,558 | 4,548 | 0,000 | Supported |
| H8 | HI -> CS -> DC | 0,053 | 0,645 | 0,519 | Not Supported |
| H9 | CB -> CS -> DC | 0,086 | 1,525 | 0,127 | Not Supported |
| H10 | RM -> CS -> DC | 0,325 | 3,386 | 0,001 | Supported |

*Source: processing result of SmartPLS 3.0 (2026)*

According to Hair et al. (2022), structural models are used to test the relationships between variables based on hypotheses. The stages in testing the inner model consist of Collinearity Statistics, $R^2$ (Explained Variance), $f^2$ (Effect Size), $Q^2$ (Predictive Relevance), and Model Fit.

Collinearity statistics testing is used to test whether there are collinearity issues between indicators by examining the variance inflation factor (VIF). The VIF value for each indicator must be less than 5, indicating the absence of multicollinearity. The results of this study show that all VIF values are below 5, meaning there are no multicollinearity issues between the variables in the model.

The $R^2$ value is used to explain the influence of variability in the dependent variable that is explained by the independent variables. The guideline for interpreting $R^2$ is that 0.75 is considered strong, 0.50 is considered moderate, and 0.25 is considered weak. In this case, the dependent variable is the decision to choose an insurance product (Y), which obtained an $R^2$ value of 0.690, indicating that the structural model in this study has moderate model suitability.

The $f^2$ value is used to assess the individual contribution of independent variables to the dependent variable. An $f^2$ value of 0.02 indicates a small effect, 0.15 indicates a medium effect, and 0.35 indicates a large effect. The $f^2$ test results show that the corporate branding variable (X2) has an $f^2$ value of 0.024 against customer satisfaction (Z), which means it has a small effect category. The risk management variable (X3) has an $f^2$ value of 0.343 against customer satisfaction (Z), which is in the medium effect category, but this value is approaching the large effect category. The health insurance sales strategy variable (X1) has an $f^2$ value of 0.008 against customer satisfaction (Z), which is in the very small effect category, where this value is below 0.02, which is considered to have no effect. The $f^2$ value for the corporate branding variable (X2) against the decision to choose insurance products (Y) is 0.002, which is in the very small effect category and is considered to have no effect. The customer satisfaction variable (Z) has an $f^2$ value of 0.400 against the decision to choose insurance products (Y), which is in the large effect category. The variable risk management (X3) toward the decision to choose insurance products (Y) has an $f^2$ value of 0.024 with a small effect category. The variable health insurance policy sales strategy (X1) toward the decision to choose insurance products (Y) has an $f^2$ value of 0.060 with a small effect category.

The $Q^2$ value is an indicator of the predictive power of the predictive relevance model. The guideline for assessing $Q^2$ is that if $Q^2 > 0$, the model has predictive relevance. The results of this study show that the variable of the decision to choose an insurance product as the dependent variable (Y) has a $Q^2$ value of 0.528, which is above 0. Therefore, it can be concluded that the model has good predictive ability.

SRMR is an absolute measure of fit. The SRMR value should be less than 0.08. NFI is a measure of model fit compared to a baseline or null model. The null model represents variables in the estimated model that are not correlated. The NFI value requirement is greater than 0.90. The research results show that the SRMR value of 0.071 indicates a good model, as the value is less than 0.08. Meanwhile, the NFI (Normed Fit Index) value is 0.757, which has not yet reached the perfect fit category with a value criterion greater than 0.90, but can already be categorized as acceptable fit.

This test will present the results of the hypothesis test to determine whether the hypothesis is accepted or rejected, considering the significance values between constructs, t-statistics, and p-values. The conditions used in this study are that the t-statistic is greater than 1.96 with a significance level of p-value less than 0.05. Hypothesis testing in this study consists of direct effect hypothesis testing and mediation effect hypothesis testing. Hypothesis H1 indicates that health insurance sales strategy does not significantly affect customer satisfaction. Hypothesis H2 shows that corporate branding does not significantly affect customer satisfaction. Hypothesis H3 indicates that risk management has a significant positive influence on customer satisfaction. Hypothesis H4 shows that health insurance sales strategy has a significant positive influence on the decision to choose an insurance

product. Hypothesis H5 indicates that corporate branding does not significantly affect the decision to choose an insurance product. Hypothesis H6 shows that risk management does not significantly affect the decision to choose an insurance product. Hypothesis H7 indicates that customer satisfaction has a significant positive influence on the decision to choose an insurance product. Hypothesis H8 shows that customer satisfaction does not significantly mediate the influence of health insurance sales strategy on the decision to choose PT Asuransi BRI Life insurance products. Hypothesis H9 shows that customer satisfaction does not significantly mediate the influence of corporate branding on the decision to choose PT Asuransi BRI Life insurance products. Hypothesis H10 shows that customer satisfaction significantly mediates the influence of risk management on the decision to choose PT Asuransi BRI Life insurance products.

## B.   Discussion

Researchers will analyze the influence of health insurance sales strategy variables, corporate branding, and risk management on product selection decisions, mediated by customer satisfaction. Based on the results of the hypothesis testing that has been conducted, the variable of health insurance sales strategy does not have a significant effect on customer satisfaction. The results of this study indicate that the implementation of sales strategies at PT Asuransi BRI Life may not be optimal in meeting customer expectations. Factors such as a lack of personalization in the approach, ineffective communication, or customer perceptions of product benefits not aligning with their needs could be the reason for the insignificant impact on customer satisfaction. The sales strategy being implemented may still focus on achieving sales targets rather than improving customer experience and satisfaction. This result is not in line with previous research conducted by Andriani et al. (2021), which stated that sales strategy has a positive effect on customer satisfaction. Sales personnel who can group consumers based on their characteristics can provide services that are more tailored to customer needs. This difference can occur due to variations in organizational context, sales force characteristics, or customer expectations regarding insurance services, which differ between companies.

The corporate branding variable does not significantly affect customer satisfaction. These results indicate that customers place more value on their direct experience interacting with the company, such as service quality, claim speed, and information clarity, compared to their overall perception of the brand. This could indicate a gap between the expected brand perception and the reality of the customer experience, where a strong brand identity has not been fully internalized in daily customer service and experiences. This result is not in line with previous research conducted by Hanafiah (2022), which explained that a strong corporate brand is capable of increasing perceptions of service quality, product reliability, and a sense of security for customers, thus potentially increasing satisfaction.

Variable risk management has a significant positive influence on customer satisfaction. This result indicates that BRI Life customers feel the positive impact of good risk management, especially in terms of the company's reliability in processing claims, maintaining financial stability, and providing protection guaranties in accordance with policy agreements. This finding aligns with previous research by Ginting and Sudibyo (2024), which explains that customers will feel safer when a company adheres to established service procedures and ethics. When customers are confident that their claims will be handled fairly and transparently, their level of satisfaction with the company will increase.

The variable of health insurance sales strategy has a significant positive influence on the decision to choose an insurance product. The results of this study indicate that sales personnel can help potential customers understand the benefits and relevance of insurance products to their financial protection needs. The more effective the sales strategies implemented by marketing personnel, the greater the likelihood of potential customers deciding to purchase BRI Life health insurance products. This finding aligns with research conducted by Ginting and Sudibyo (2024), which emphasizes the importance of sales personnel's communicative, informative, and interactive abilities in influencing potential customers' decisions. Effective communication can transform customer perceptions into confidence that motivates them to purchase products.

The corporate branding variable does not significantly influence the decision to choose an insurance product. This result indicates that the company's image and reputation have not yet become dominant factors influencing potential customers in choosing health insurance products at PT Asuransi BRI Life, even tho PT Asuransi BRI Life is part of the Bank BRI business group, which has a strong reputation in the national financial sector. The decision to choose insurance is more based on functional aspects such as consistent service quality, competitive premium prices, guarantyd speed in the claims process, transparency of product information, and a commitment to social values that are directly felt by the community. This result is not consistent with previous research conducted by Iglesias et al. (2023), which explained that a strong corporate brand can increase purchase intention, build long-term relationships, and strengthen customer loyalty, particularly when companies actively engage in social responsibility (CSR).

Variable risk management does not significantly affect the decision to choose an insurance product. The results of this study indicate that risk management is not always directly recognized or assessed by customers

when making decisions, as customers tend to lack in-depth knowledge of how companies manage financial, operational, and claims risks. Their decisions are more influenced by direct and easily observable factors, such as product benefits, premium prices, sales force service, a sense of financial protection, and the speed of the claims process. This finding is not consistent with the research conducted by Boakye et al. (2024), which states that risk management is positively related to company growth and can increase customer trust. This difference in results may be due to the fact that the risk management practices implemented by the company have not been fully communicated or perceived by customers as real added value in choosing insurance products.

The customer satisfaction variable has a significant positive influence on the decision to choose insurance products. The results of this study indicate that when customers are satisfied with the service provided in terms of claim processing speed, salesperson courtesy, ease of communication, and product information clarity, they tend to have higher trust in the company. In this context, satisfaction becomes an indicator of a company's success in meeting customer expectations and needs, which directly impacts purchasing decisions. The findings of this study are consistent with the results of research conducted by Afriyani et al. (2023), which explains that good service quality in handling complaints, quick responses, and a friendly attitude toward consumers will increase customer satisfaction, ultimately influencing their decision to purchase the products offered.

The customer satisfaction variable does not significantly mediate the influence of health insurance sales strategy on the decision to choose PT Asuransi BRI Life products. This result indicates that sales personnel have not optimally increased customer satisfaction due to the continued use of an aggressive sales approach, a lack of adaptation to individual customer needs, or a lack of in-depth understanding of the insurance products being sold by sales personnel. This finding is not consistent with the research conducted by Dedy et al. (2023), which states that effective sales strategies can increase product understanding and customer trust, ultimately strengthening purchasing decisions. However, this condition has not fully occurred at PT Asuransi BRI Life, where the sales strategies implemented have not been strong enough to build customer satisfaction, impacting purchasing decisions.

The customer satisfaction variable does not significantly mediate the influence of corporate branding on the decision to choose PT Asuransi BRI Life products. The results of this study indicate that although PT Asuransi BRI Life has a brand associated with the reputation of BRI Group as a trusted national financial institution, this positive perception has not been fully translated into emotional satisfaction and real experiences that drive the decision to choose products. Several factors, ranging from service consistency and information transparency to customer experience in the claims process and after-sales service, can hinder the relationship between brand image and customer satisfaction. This finding is not consistent with the research conducted by Hua et al. (2024), which states that positive corporate branding is supported by corporate social responsibility activities to strengthen consumer perceptions of company reputation and provide positive experiences that foster satisfaction and product choice decisions.

The customer satisfaction variable significantly mediates the influence of risk management on the decision to choose PT Asuransi BRI Life products. This result shows that customers assess the company's quality not only based on premium prices or product features, but also on the company's ability to ensure the claims process, maintain solvency and regulatory compliance, increase customer risk literacy, strengthen transparent digital services, and maintain the company's financial stability, which are key factors in strengthening the relationship between customer satisfaction and product selection decisions. This will make customers feel safe and protected. This finding aligns with research conducted by Boakye et al. (2024), which explains that good risk management contributes to company growth and stability by reducing uncertainty and improving decision-making quality. Therefore, good risk management not only maintains the company's financial health but also increases customer satisfaction, leading to the decision to purchase insurance products.

## IV. CONCLUSION

The research results indicate that the health insurance sales strategy does not have a significant impact on customer satisfaction. Therefore, the company still needs to improve its personal approach, service speed, and ability to specifically address customer needs to have a more significant impact on satisfaction. Corporate branding does not have a significant impact on customer satisfaction, so consistency between brand promises and the service quality perceived by customers is key to ensuring that corporate branding not only shapes perception but also delivers real service experiences and added value directly felt by customers. Risk management has a significant impact on customer satisfaction. This indicates that the risk management implemented by PT Asuransi BRI Life, such as transparent claims processing, the company's financial stability, and operational risk mitigation, is able to foster a sense of security, trust, and comfort among customers. Health insurance sales strategies have a significant influence on the decision to choose an insurance product. This shows the importance of informative product explanations, the ability to handle potential customers' objections, and the personal approach taken by sales representatives in building trust and encouraging decisions to purchase health insurance products. Corporate branding does not have a significant impact on the decision to choose an insurance product. This explains that the

decision to purchase insurance is based more on tangible benefits, service reputation, and the company's reliability in providing protection, rather than solely on the strength of the corporate image. Risk management does not significantly influence the decision to choose an insurance product, so companies need to communicate risks simply and understandably so that customers feel safe and confident about the products they own. Customer satisfaction has a significant influence on the decision to choose insurance products, meaning that satisfied customers tend to have trust and a positive perception of the company. The higher the level of customer satisfaction with the service, the stronger their decision to choose BRI Life insurance products. Customer satisfaction does not significantly mediate the relationship between health insurance sales strategies and the decision to choose insurance products. This can be caused by negative customer perceptions of the sales methods used, where customers feel disturbed by the intensity and communication approach of the sales force, which is perceived as aggressive or not meeting their needs. Customer satisfaction does not significantly mediate the relationship between corporate branding and the decision to choose insurance products, meaning that customers value good product and service quality more than their perception of the company's brand. Customer satisfaction significantly mediates the relationship between risk management and the decision to choose insurance products, meaning that efforts to improve the risk management system alone are not enough if not accompanied by communication and service strategies that make customers feel the benefits.

Companies must make improvements to a more personal, educational, and non-coercive approach, considering that some customers tend to feel disturbed by the high intensity of communication, leading them to reject or block sales representatives. Second, companies must ensure consistency between brand promises and the quality of service provided. Third, companies are advised to continuously educate customers about risk management so that customers increasingly understand the benefits of the protection they have. Fourth, companies must maximize the role of marketing personnel as protection consultants with informative persuasive communication skills, clear product benefit delivery, and the ability to address specific customer needs. Fifth, companies should engage in brand communication that highlights their real strengths, such as their claims payment reputation, financial stability, and regulatory compliance. Sixth, companies should explain their risk management systems more simply to potential customers. Seventh, companies must conduct regular satisfaction evaluations, improve weak aspects of service, and ensure consistency in service quality. Eighth, companies are advised to shift their sales approach from aggressive to more consultative and educational. Ninth, companies must align their branding messages with service delivery, so customers directly experience the brand's value in every interaction. Finally, the company is advised to integrate risk management practices into all service processes and marketing communications.

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