
Strengthening HR through Brainstorming to Enhance Stakeholder Trust in Prudential Life Shariah Business Unit

Agustiani Muzayanah¹, Ellys Lestari Pambayun², Sugiarto³, Elsy Amelia Maharani⁴, Neni Husniyah⁵

Universitas PTIQ Jakarta, agustrianimuzayanah@ptiq.ac.id, ellyslestari@ptiq.ac.id sugiarto@ptiq.ac.id, elsaamelia407@gmail.com, nenihusniyah978@gmail.com

Abstract

Strengthening human resources (hr) based on islamic principles: a strategic approach to enhance stakeholder trust in shariah business units, including Prudential Life. This research aims to analyze how the application of HR principles aligned with Islamic teachings can build the reputation and credibility of shariah business units in the eyes of stakeholders. The methods employed in this study include brainstorming techniques and in-depth interviews with employees and management of Prudential Syariah Life, focusing on HR management practices grounded in Islamic values such as justice, transparency, and integrity. The findings indicate that strengthening HR through brainstorming not only contributes to increased employee motivation and performance but also enhances relationships with stakeholders, including customers and business partners. The implementation of training programs based on Islamic values, character development, and open and honest communication are key to creating a harmonious and productive work environment. As an implication, shariah business units like Prudential Life are encouraged to continuously integrate Islamic values into every aspect of HR management to build higher trust from stakeholders. This research contributes to the development of theory and practice in HR management within the Islamic finance sector and offers insights for other companies wishing to adopt a similar approach.

Keywords

human resources, stakeholder trust, Prudential Life shariah business unit

Corresponding Author

First name Last name

Affiliation, Country; e-mail@e-mail.com

1. INTRODUCTION

As a life insurance company, the Prudential Life Shariah Business Unit is managed and staffed by individuals selected and appointed based on their respective capacities and capabilities. Human resources (HR) within the Prudential Life Shariah Business Unit are expected to address all challenges, opportunities, and frustrations from their consumers, essentially creating and managing a company that is rooted in human-related issues. Therefore, managing human resources, which is the most vital resource, is a central and strategic activity. Blanchard, in his book "Customer Mania," states the formula for success: "people capability first, satisfied customers and profitability follow."¹

Research shows that 50% to 90% of a company's value currently comes from intangible assets,

¹ Kenneth H. Blanchard, Jim Ballard, Frederic E. Finch, *Customer Mania! It's Never Too Late to Build a Customer-Focused Company* (New York: Free Press, 2004), 45.



one of which is human resources (HR), a key component of human capital. In addition to human capital, companies also need social capital and spiritual capital from their HR. Currently, human resources are a competitive advantage for companies that can generate sustainable competitive advantage. One key factor in achieving sustainable competitive advantage is the availability of competitive human capital that possesses ethics and entrepreneurship, allowing human resources to attain competitive excellence and build a strong competitive position.²

Prudential Life's Sharia Business Unit was established as a separate entity from the Sharia Business Unit of PT Prudential Life Assurance (Prudential Indonesia) in April 2022. Premraj Thuraisingam, Chief Customer and Marketing Officer of Prudential Indonesia, stated that the establishment of the separate Prudential Sharia entity represents an important development for Prudential. The company has prepared a separate entity with dedicated human resources talent. The aim is to allow the company to focus and continue innovating to launch Sharia products and services for the Indonesian community.³ Life insurance plays a crucial role in the economy. By definition, the function of insurance is to restore financial position to what it was just before the occurrence of a risk. In today's era, insurance is significantly important for protecting against unexpected events, both for risks that impact businesses and those that affect individuals.⁴ In other words, insurance assists both businesses and individuals in mitigating risks that are present in every activity. When related to the business sector, insurance can play a role in all existing sectors, such as commodities, retail, transportation, infrastructure, and more. For individuals, insurance can be present in all aspects that require protection, both for life and for property. This highlights the vital role of the insurance industry in driving the national economy

According to Law No. 40 of 2014 concerning Insurance, life insurance is an activity that provides risk management services to policyholders, insured parties, or other entitled parties, with payment made if the insured person passes away, remains alive, or at a specified time set forth in the agreement. Furthermore, the insurance agreement document or other documents equivalent to the insurance agreement, as well as documents that form an inseparable part of the insurance agreement, must be written, and contain the agreement between the insurance company and the policyholder. An amount of money specified by the insurance company and agreed upon by the

² Muliawati, M., "Value Relevance dari Intangible Assets Bagi User di Capital Market (suatu Tinjauan Literatur)," *Bina Ekonomi* 18, no. 2 (2014): 277–81.

³ Denis Riantiza Meilanova, "Prudential Syariah Telah Beroperasi Penuh, Ini Target Perusahaan," *Bisnis.com*, 15 September 2022, <https://finansial.bisnis.com/read/20220915/215/1577898/prudential-syariah-telah-beroperasi-penuh-ini-target-perusahaan>.

⁴ Mokhamad Khoiril Huda, *Hukum Asuransi Jiwa: Masalah-Masalah Aktual di Era Disrupsi 4.0* (Jakarta: Scopindo Media Pustaka, 2020).

policyholder will be paid based on the insurance agreement, or an amount determined based on the relevant legislation that underpins mandatory insurance programs to obtain benefits. An amount specified by the Sharia insurance company and agreed upon by the policyholder will be paid based on the Sharia insurance agreement to obtain benefits from the tabarru fund or participant investment fund, and to cover management costs, or an amount determined based on the provisions of the legislation that underpins mandatory insurance programs to obtain benefits.⁵

Considering the facts observed in the field, there have been many cases of alleged corruption involving life insurance companies. This can harm the state, companies, and the society that participates in insurance. Rieke Diah Pitaloka, a member of the Indonesian House of Representatives Commission VI, expressed her concerns about the security of pension funds managed by insurance companies, emphasizing that pension savings come from salary deductions, not from the state budget.

According to Timboel Siregar, there are three factors that prevent companies from effectively managing public funds: First, the lack of strict regulations regarding investments; Second, weak oversight by independent institutions; Third, the appointment of directors and commissioners that is politically motivated, making it easier to manipulate budgets.⁶

Regarding the issues of alleged corruption involving life insurance companies, the Sharia Business Unit of Prudential Life always strives to provide clarification on the cases that arise to alleviate concerns. The Prudential Life Sharia Business Unit aims to consistently cooperate in accordance with the principles of Good Corporate Governance. To this end, training and strengthening of human resources are often conducted to enhance the integrity of the personnel within the company, which continually supports law enforcement efforts and is ready to cooperate transparently in fulfilling all data and information requests from law enforcement agencies. This is aimed at improving the company's image and building stakeholder trust.⁷ If the issue of the case is not addressed promptly, it will have an impact on the company, result in a loss of public trust, and cause harm to the state.⁸

The Sharia Business Unit of Prudential Life recognizes that human resources are one of the most important factors, inseparable from a life insurance company. According to Melayu, human

⁵ Suhardi, *Asuransi Jiwa: Konvensional dan Syariah* (Yogyakarta: Gava Media, 2021).

⁶ **Emedia**, "Rieke Diah Pitaloka Desak Tindakan Tegas Kasus PT Taspen," *Emedia DPR*, 2024, <https://emedia.dpr.go.id>.

⁷ **Prudential Syariah**, "Tentang Prudential Syariah," *Prudential Syariah*, 2024, [https://www.prudentialsyariah.co.id/id/about-prudential-syariah/#:~:text=PT%20Prudential%20Sharia%20Life%20Assurance%20\(Prudential%20Syariah\)%20beroperasi%20sejak%202022](https://www.prudentialsyariah.co.id/id/about-prudential-syariah/#:~:text=PT%20Prudential%20Sharia%20Life%20Assurance%20(Prudential%20Syariah)%20beroperasi%20sejak%202022).

⁸ **Suhardi**, *Buku Asuransi Jiwa: Konvensional dan Syariah*, 1st ed. (Yogyakarta: Gava Media, 2021), ISBN 978-623-5690-00-1.

resources represent the ability to interact between intellect, which encompasses knowledge and experience, and the skills and competencies possessed by everyone. Intellect is the fundamental intelligence that humans are born with, enabling them to achieve things that cannot be accomplished solely through physical means. By using their intellect, humans can find solutions to various problems through innovation.⁹

Tantangan lainnya adalah perusahaan asuransi yang memiliki unit usaha syariah (UUS) dan berencana melakukan spin off UUS, paling lambat menyelesaikannya pada tahun 2026. Selanjutnya berdasarkan POJK No 11 Tahun 2023, perusahaan tersebut juga diwajibkan menambahkan ekuitas unit Syariah dari pemegang saham perusahaan asuransi dan perusahaan reasuransi. Selain itu terdapat beberapa ketentuan yang harus dipatuhi oleh perusahaan asuransi syariah terhadap pemegang polis sebelum proses spin of, seperti memberikan pemberitahuan rencana pemisahan unit syariah kepada pemegang polis dan peserta. Selain itu perusahaan harus memberikan pengembalian hak kepada pemegang polis, peserta, dan pihak terkait jika terjadi penolakan. Sebagai tambahan perusahaan asuransi syariah dan perusahaan reasuransi syariah hasil pemisahan unit Syariah diwajibkan memenuhi ketentuan nilai ekuitas, setidaknya sebesar ekuitas unit Syariah pada saat sebelum spin of dengan adanya regulasi ini diharapkan industry asuransi Syariah dapat tumbuh dan berkembang sesuai dengan ketentuan yang telah ditetapkan oleh OJK. Sejumlah tantangan ini harus dihadapi dan direncanakan dengan seksama di tengah kondisi pendapatan premi asuransi jiwa yang mengalami penurunan.

Thus, this writing, which is a report on community service at the Sharia Business Unit of Prudential Life, focuses on the enhancement of human resources, which will significantly impact the life insurance company. The aim is to understand the efforts to improve the capacity of human resources at the Sharia Business Unit of Prudential Life in maintaining stakeholder trust. Specifically, it aims to explain the direction of the life insurance company within the Sharia Business Unit of Prudential Life in developing its human resources, particularly in Sharia HR development.

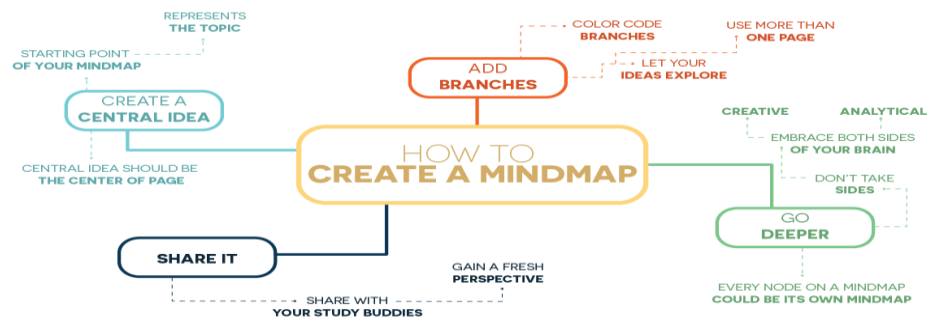
2. METHODS

In this community service initiative, data and discussions were obtained by employing a brainstorming method based on HR management to enhance human resources at the Sharia Business Unit of Prudential Life, conducted from July 1, 2023, to December 2023, with their staff for 5 hours each week, held at Prudential Tower, Jl. Jend. Sudirman Kav.79, Jakarta. Trianto states that the brainstorming method is also known as the method of open discussion or suggestion through

⁹ **Melayu S.P. Hasibuan**, *Manajemen Sumber Daya Manusia* (Jakarta: Bumi Aksara, 2000).

discussions aimed at gathering ideas, opinions, information, knowledge, and experiences from all participants.¹⁰ Unlike discussions, where ideas from members of the Sharia Business Unit of Prudential Life can be responded to (supported, supplemented, reduced, or disagreed with) by both leaders and staff, the leadership suggests that members or HR staff propose more ideas from their respective members. In this method, a question is presented by a staff member designated by the leadership. Then, HR staff are invited to propose ideas for improving customer service or management of the Sharia Business Unit of Prudential Life, regardless of how unusual those ideas may be. Strange ideas are not dismissed outright; instead, they are analyzed, synthesized, and evaluated. This may lead to unexpected solutions. Suprijanto also mentions that brainstorming is a form of creative thinking that encourages avenues for creative initiative.¹¹ All staff or HR personnel in the Sharia Business Unit of Prudential Life are encouraged to share all the ideas that arise from their thoughts within a certain timeframe regarding specific issues, and they are not asked to evaluate these ideas during the brainstorming session.

Figure 1. Brainstorming Methods



3. FINDINGS AND DISCUSSION

Implementation and Relevance of Islamic-Based HR Brainstorming

a. Justice and Ethics in Islam

Islamic work ethics have a positive and significant impact on organizational commitment. Additionally, Islamic work ethics play an important role in enhancing employee commitment in the workplace.¹² Employees with high organizational commitment tend to view their organization

¹⁰ Trianto, *Mendesain Model Pembelajaran Inovatif-Progresif* (Jakarta: Kencana, 2009).

¹¹ Suprijanto, *Pendidikan Orang Dewasa* (Jakarta: PT Bumi Aksara, 2009).

¹² Ali, A. (2018). Inovasi dan Keterlibatan Stakeholder dalam Bisnis Syariah. *Jurnal Manajemen Syariah*, 5(2), 99-113.

as ethical in dealing with them, compared to employees who see it differently.¹³ In accordance with the guidance and directions from Ahmad Azharuddin Lathif as the Chairman of Prudential Sharia, the processes of recruitment and development are always discussed between the leadership and staff of the Sharia Business Unit of Prudential Life, ensuring fairness and transparency. By conducting regular brainstorming sessions, HR staff can foster an open and innovative work culture. This is because employees who adhere to Islamic ethical values tend to be more satisfied with their jobs, resulting in a strong commitment to this life insurance company. HR staff with a high level of Islamic work ethics believe that hard work can please Allah and be beneficial for themselves both in this world and in the hereafter. This significantly enhances the commitment of employees in the Sharia Business Unit of Prudential Life to their work and their insurance company.

The ethics and principles of Sharia in the Sharia Business Unit of Prudential Life refer to Sharia life insurance, which has a different understanding and operational mechanism compared to conventional insurance. According to the definition from the Financial Services Authority (OJK), Sharia life insurance is a mutual assistance effort conducted by policyholders or insured participants, with operations adhering to the principles of Islamic law. The operation of Sharia life insurance essentially follows the tabarru' contract. The Tabarru' contract in insurance is a donation-based agreement aimed at goodwill and mutual assistance among participants, not for commercial purposes. From this contract, a mutual assistance fund, known as the tabarru' fund, is created, which serves as a source for providing insurance benefits to participants in need.

The nine "Principles of Sharia Life Insurance" include:

1. Mutual Assistance (Ta'awun): This is the main principle of Sharia life insurance, emphasizing mutual help among participants and the insurance management. When one participant faces a risk, others aid through the funds they have contributed. The same happens when a contributing participant encounters a risk; other participants will also help.
2. Justice: This principle means that all parties involved have the right to fair rights and obligations. No party should feel disadvantaged during the insurance management process.
3. Trustworthiness (Amanah): This signifies the importance of being trustworthy. This applies to both the insurance company and the participants. The insurance company must manage the insurance funds honestly, while participants should file claims truthfully.
4. Willingness (Ridha): This indicates the participants' willingness to jointly donate a portion of their funds for mutual assistance in the form of a tabarru' fund. Participants also agree to pay a

¹³ Rokhman, W., "The Effect of Islamic Work Ethics on Work Outcomes," *Electronic Journal of Business Ethics and Organization Studies* 15, no. 1 (2010): 21–27.

fee to the insurance company for managing this fund.

5. Mutual Trust: Both participants and the management must trust each other. Participants should trust that their contributions will be managed fairly and responsibly, while the management should trust that participants will file legitimate claims.
6. Free from Riba: Riba refers to the interest that accrues after a certain amount of money is deposited for a specific period. In Islamic law, this is prohibited as it is not considered a rightful gain. Sharia life insurance implements profit-sharing agreements (mudharabah) to avoid riba.
7. Free from Gambling: In conventional insurance, there is a perception that the party receiving a claim is the "winner," while those who do not are the "losers." In Sharia life insurance, this is avoided, as the concept is based on mutual assistance. Those who receive claims are supported by other participants, while contributions from those who do not claim remain in the tabarru' fund to help them or others in case of risk.
8. Avoiding Uncertainty (Gharar): In Islamic law, a sales transaction must clarify when the goods or services will be delivered. In insurance, we cannot predict if a risk will occur. The concept of Sharia life insurance is based on mutual assistance, not a sales contract, thus avoiding gharar.
9. Contracts According to Islamic Law: All mechanisms and operations of Sharia life insurance are created in accordance with Islamic legal principles. To ensure compliance with Islamic law, contracts must align with the Fatwa of the National Sharia Council (DSN MUI) and be approved by the Sharia Supervisory Board. All Sharia life insurance products have also been approved by OJK for Islamic Non-Bank Financial Institutions (IKNB Syariah).¹⁴

Thus, the Sharia Business Unit of Prudential Life continuously engages in discussions and coordination to provide the best protection for participants and their loved ones by applying Sharia values and principles alongside Prudential Sharia.

a. Program Sustainability

The training programs conducted by the Sharia Business Unit of Prudential Life are designed to enhance competencies in line with Islamic teachings. Through brainstorming, the HR team can identify areas where additional training is needed, thereby improving employee skills. To ensure that brainstorming sessions are more effective, the first step is to establish the main objectives. It is not feasible to solve all issues in a single session due to time constraints. In the Sharia Business Unit of Prudential Life, as a large company, not all HR staff can participate in the brainstorming sessions. Kuntoro states that by setting a clear objective, leadership can more easily prepare the team that

¹⁴ Dewan Syariah Nasional Majelis Ulama Indonesia (DSN MUI), *Fatwa DSN MUI* (Jakarta: DSN MUI).

will join the brainstorming session.¹⁵ For example, if the issue pertains to funding, leadership can involve teams from the finance department and others. Leaders can also engage other teams that have the potential to contribute creative new ideas.

The growth of Prudential Life and Sharia is also supported by increasingly professional marketers, who play a crucial role as the front line of the company in serving customers. In 2023, their professionalism and quality continued to be strengthened through various training programs totaling over 9,700 training hours, with more than 3,500 training classes. As a result, each marketer receives over 62 hours of training in a year. By maintaining this quality, Prudential Indonesia achieved the top rank in membership of the Million Dollar Round Table (MDRT) in Indonesia, with 1,153 professional marketers. MDRT is an internationally recognized award given to marketers who not only meet their targets but also adhere to high ethical standards in their sales processes.¹⁶

Additionally, the workplace atmosphere is designed to provide comfort, allowing the Sharia Business Unit team at Prudential Life to clear their minds and generate new ideas. Often, brainstorming sessions are held outdoors to create a fresh environment. The timing of these sessions is always discussed in advance to ensure that all HR staff can agree and feel comfortable participating. During brainstorming sessions, the leader facilitates the activities. The role of the leader in the Sharia Business Unit of Prudential Life is quite significant to ensure that the goals of brainstorming are achieved. Leaders are seen as capable of understanding the context, guiding the session, and formulating the questions that need to be asked. This approach encourages HR staff to express their opinions more freely. All collected ideas will be evaluated again to reach a conclusion.

The programs that are consistently and routinely discussed in the Prudential Sharia Unit are five flagship insurance products, which include PRUSolusi Sehat Plus Pro Syariah, PRULink Syariah Generasi Baru, PRUCinta, PRUCerah, and PRUSolusi Kondisi Kritis Syariah. Here's an overview of these programs:

- PRUSolusi Sehat Plus Pro Syariah: This product provides a complete, flexible, and affordable health solution, offering comprehensive services from pre-hospitalization to recovery.
- PRULink Syariah Generasi Baru: This product offers protection for peace of mind from a young age.
- PRUCinta: This program provides comprehensive protection for 20 years against the risks of death and accidents.

¹⁵ Kuntoro, D., *Strategi Pengembangan SDM dalam Organisasi Syariah* (Jakarta: Prenadamedia Group, 2020).

¹⁶ Asosiasi Asuransi Jiwa Indonesia (Aaji), *Laporan Keuangan Aaji* (2023).

- PRUCerah: This is an education insurance product designed to ensure that children can continue their education to higher levels.
- PRUSolusi Kondisi Kritis Syariah: This insurance for critical end-stage conditions is essential for family preparedness.

Among these five flagship Sharia life insurance products, let's take a closer look at two health protection solutions offered by Prudential Sharia:

- PRUSolusi Kondisi Kritis Syariah (critical condition insurance): As mentioned earlier, this Sharia life insurance is designed as a preparation step for facing end-stage critical conditions. Some of its advantages include comprehensive protection, long-term coverage, recovery benefits, and death benefits. The insured participant can be aged between 1 and 70 years (up to the next birthday), with a minimum policyholder age of 21. The minimum monthly contribution starts at Rp300,000.
- PRUSolusi Sehat Plus Pro Syariah (Sharia health insurance): This is a complete, flexible, and affordable health protection solution. This insurance program offers comprehensive services from pre-hospitalization to recovery. It is called flexible because you can determine the insurance coverage area, room choice, and price limits according to the chosen plan. You can have this Sharia life insurance with a monthly contribution starting from Rp220,000. The minimum age for the policyholder is 21 years. The policyholder can register insured participants aged from 30 days (actual age) to 75 years (up to the next birthday) for coverage.¹⁷

b. Stakeholder Engagement: Considering the Social Impact of Sharia Business Units on Interested Parties.

The leadership of Prudential Life's Sharia Business Unit consistently involves stakeholders in brainstorming processes over a certain period, fostering a sense of ownership and trust. By engaging stakeholders in brainstorming sessions, the Prudential Life Sharia Business Unit team can understand the expectations and needs of its staff and stakeholders, which in turn enhances trust. This effort is made to maintain the total gross contribution from Prudential Sharia, which reached over IDR 3.2 trillion in 2023, reflecting a growth of 38% compared to 2022.

Kulsum (2024) states that the essence of brainstorming activities in the Prudential Life Sharia Business Unit is to gather ideas and then discuss them. During brainstorming sessions, adequate

¹⁷ Prudential Syariah, "Prudential Indonesia dan Prudential Syariah Pertahankan Kepemimpinan di Industri Asuransi Jiwa Guna Wujudkan Perlindungan Berkelanjutan Kini dan Nanti," Produk Asuransi Jiwa Syariah di Indonesia dari Prudential Syariah (2024).

time should be provided for HR staff to present all their ideas. Special session preparations can be utilized by the Prudential Life Sharia Business Unit team to discuss several ideas that have been collected. Although the initial concept is to spontaneously gather ideas from the HR team, to save time, staff are usually assigned to outline their ideas before the brainstorming session begins.

Dandy (2024) notes that brainstorming is often conducted to maintain and inform PT Prudential Sharia Life Assurance (Prudential Sharia) regarding various types of strategic partnerships, such as with PT Bank Syariah Indonesia Tbk. (BSI) Through this partnership, Prudential Sharia further strengthens its position as a leader in the Islamic insurance industry in Indonesia. Iskandar Ezzahuddin, the President Director of Prudential Sharia, states that the company's mission is to reach more Indonesian families with Sharia-based protection. This partnership provides access to a distribution network through branches spread across Indonesia. We believe this is a significant opportunity for the development of Islamic insurance as a key pillar in the Islamic economy. The collaboration between Prudential Sharia and BSI, as leaders in the financial industry, will not only facilitate Indonesian families in obtaining Sharia-based protection but also strengthen the company's contribution to the growth of the Islamic economy. The company aims to be part of an ecosystem that supports community welfare through protection that can provide financial resilience for Indonesian families. Pimpinan Unit Usaha Syariah Prudential Life dalam jangka waktu tertentu selalu melibatkan *stakeholder* dalam proses brainstorming yang dapat menciptakan rasa memiliki dan kepercayaan. Dengan melibatkan stakeholder dalam proses brainstorming, Tim Unit Usaha Syariah Prudential Life dapat memahami harapan dan kebutuhan para staf dan stakeholdernya, yang pada gilirannya meningkatkan kepercayaan. Upaya ini dilakukan agar dapat terus mempertahankan total kontribusi bruto dari Prudential Syariah di tahun 2023 yang telah mencapai lebih dari Rp3,2 Triliun, kemudian mengalami pertumbuhan sebesar 38% dibandingkan dengan tahun 2022.¹⁸

Prudential Sharia continues to uphold the trust of its policyholders by disbursing claims and benefits amounting to IDR 2.2 trillion, or about IDR 6 billion per day, throughout 2023. This further solidifies Prudential Sharia's position as a trusted and preferred Islamic life insurance company for Indonesian families, as indicated by the 2023 Brand Health Tracker.

c. Service Quality

Innovative ideas generated from brainstorming can enhance the quality of products and services, which is a crucial factor in building trust.¹⁹ During the brainstorming sessions, Yenie

¹⁸ Dandi, Wawancara dengan Staf Pemasaran Prudential Life, Jakarta Selatan, 5 Agustus 2024.

¹⁹ Nasution, S., *Etika Bisnis dalam Perspektif Islam: Implikasi terhadap Praktik Perusahaan* (Yogyakarta: UGM

Rahardja, the Chief Risk & Compliance Officer, always directs the HR staff to avoid criticizing one another. Criticism is feared to create barriers and make other HR team members hesitant to share their ideas. Kulsum (2024) states that all incoming ideas have more references. All HR teams are encouraged to think creatively and express their ideas, then record and summarize them. Leadership advises the HR team not to lose any ideas that have been shared.

Therefore, every idea must be documented neatly and structurally. This is necessary to facilitate the conclusion process at the end of the session. This way, the HR team of Prudential Life's Sharia Business Unit can develop actions for implementing solutions to address specific issues. Prudential Sharia is committed to providing protection solutions for all Indonesian citizens, upholding universal and inclusive values, in line with the principle of 'Sharia for All.' Supported by our core values of "delighting customers," continuous product and service innovation, and ongoing digitalization, Prudential Sharia is committed to strengthening its position to become one of the leading contributors to the Islamic economy in Indonesia and to making Indonesian society healthier and more prosperous.²⁰

One form of service that often utilizes brainstorming is the financial literacy program, which is also one of the main initiatives of both companies to enhance insurance literacy and penetration in Indonesia. Throughout 2023, both companies have reached over 16 million people, targeting women, teenagers, and children, to improve basic knowledge of financial management and the importance of protection for themselves and their families. Support for Indonesian children aged 7-12 to become more financially literate from an early age is provided through the interactive e-learning education program Cha-Ching Money Adventures, delivered in the form of interactive games, reaching over 230,000 students.

4. CONCLUSION

The brainstorming technique holds great potential in strengthening Islamic-based human resources at Prudential Life. By facilitating the participation of all team members and stakeholders, the company can create a more innovative and responsive environment to market needs. The implementation of ideas from the brainstorming process can enhance service quality, transparency, and ultimately, stakeholder trust. Thus, the method of brainstorming in strengthening Human Resources (HR) in the Prudential Life Sharia Insurance Unit is as follows: The brainstorming program has proven effective in boosting creativity and innovation among employees. Through brainstorming sessions, participants can share ideas and perspectives, which in turn strengthens team collaboration.

Press, 2019).

²⁰ Kulsum, Wawancara dengan Konsultan Asueansi Prudential Life, Jakarta Selatan, 05 Agustus, 2024

This initiative not only helps find solutions to the challenges faced but also increases employees' sense of engagement and ownership of their work.

Furthermore, this program supports the development of HR competencies, as it provides opportunities for employees to learn from each other and sharpen their critical thinking skills. With an open and supportive environment, employees feel more comfortable contributing, leading to an overall improvement in unit performance. Overall, the implementation of the brainstorming program in the Prudential Life Sharia Insurance Unit is a strategic step in strengthening HR, expected to drive continuous innovation and enhance the company's competitiveness in the market.

5. REFERENCES

- Ali, A. (2018). Inovasi dan keterlibatan stakeholder dalam bisnis syariah. *Jurnal Manajemen Syariah*, 5(2), 99-113.
- Asosiasi Asuransi Jiwa Indonesia (Aaji). (2023). Laporan keuangan Aaji.
- Blanchard, K. H., Ballard, J., & Finch, F. E. (2004). *Customer mania! It's never too late to build a customer-focused company*. Free Press.
- Dandi. Wawancara dengan Staf Pemasaran Prudential Life, Jakarta Selatan, 5 Agustus 2024.
- Dewan Syariah Nasional Majelis Ulama Indonesia (DSN MUI). (n.d.). Fatwa DSN MUI. Jakarta: DSN MUI.
- Emedia. (2024). Rieke Diah Pitaloka desak tindakan tegas kasus PT Taspen. *Emedia DPR*. <https://emedia.dpr.go.id>
- Hasibuan, M. S. P. (2000). *Manajemen sumber daya manusia*. Jakarta: Bumi Aksara.
- Huda, M. K. (2020). *Hukum asuransi jiwa: Masalah-masalah aktual di era disrupsi 4.0*. Scopindo Media Pustaka.
- Kulsum, Wawancara dengan Konsultan Asuransi Prudential Life, Jakarta Selatan, 5 Agustus 2024.
- Kuntoro, D. (2020). *Strategi pengembangan SDM dalam organisasi syariah*. Jakarta: Prenadamedia Group.
- Meilanova, D. R. (2022, September 15). Prudential Syariah telah beroperasi penuh, ini target perusahaan. *Bisnis.com*. <https://finansial.bisnis.com/read/20220915/215/1577898/prudential-syariah-telah-beroperasi-penuh-ini-target-perusahaan>
- Muliawati, M. (2014). Value Relevance dari Intangible Assets Bagi User di Capital Market (suatu Tinjauan Literatur). *Bina Ekonomi*, 18(2), 27781.
- Nasution, S. (2019). *Etika bisnis dalam perspektif Islam: Implikasi terhadap praktik perusahaan*. Yogyakarta: UGM Press.

- Prudential Syariah. (2024). Prudential Indonesia dan Prudential Syariah pertahankan kepemimpinan di industri asuransi jiwa guna wujudkan perlindungan berkelanjutan kini dan nanti. Produk Asuransi Jiwa Syariah di Indonesia dari Prudential Syariah.
- Rokhman, W. (2010). The effect of Islamic work ethics on work outcomes. *Electronic Journal of Business Ethics and Organization Studies*, 15(1), 21–27.
- Suhardi. (2021). *Asuransi jiwa: Konvensional dan syariah*. Gava Media.
- Suprijanto. (2009). Pendidikan orang dewasa. Jakarta: PT Bumi Aksara.
- Trianto. (2009). Mendesain model pembelajaran inovatif-progresif. Jakarta: Kencana.