

Can You Still Trust Insurance Workers? Unmasking Unethical Practices in Indonesia's Insurance Industry

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Abstract

The insurance industry plays a pivotal role in fostering economic stability and protecting against uncertainties. However, its reputation is often tainted by unethical practices within its workforce, ranging from manipulative sales tactics to broken promises. This empirical study examines the prevalence and impact of unethical behavior in Indonesia's insurance sector, focusing on agents, human resource managers, and other professionals. Through qualitative analysis, incorporating interviews with 11 customers who reported negative experiences, this research uncovers patterns of misconduct that erode trust and hinder industry growth. Findings reveal deceptive practices such as misleading policy terms and exploitative sales techniques, which undermine consumer confidence and obstruct the sector's alignment with global sustainability goals. The study emphasizes the need for urgent ethical reforms, robust regulatory frameworks, and targeted behavioral training programs to rebuild trust and realign the industry with its critical societal and economic roles.

Keywords: unethical practices, insurance industry, customer trust, ethical reforms, Indonesia, sustainability, sales behavior.

1. Introduction

The Indonesian insurance sector faces unique challenges compared to its counterparts in more developed markets. Rapid economic growth and an expanding middle class have spurred demand for insurance products, yet the industry struggles to keep pace with regulatory oversight and ethical governance (Karunarathna & Rasika, 2021). This imbalance leaves room for exploitative practices, as companies prioritize market penetration over customer satisfaction. The lack of comprehensive ethical training programs further exacerbates the problem, creating a workforce ill-equipped to navigate the moral complexities of insurance sales and customer interactions (Haron, Ismail, & Razak, 2011).

Cultural factors also play a significant role in shaping the ethical landscape of the Indonesian insurance industry. Self-efficacy, as defined by Bandura (1977, 1997), plays a critical role in shaping an individual's ability to overcome challenges and sustain behavior changes. In the context of the insurance industry, self-efficacy influences both customer trust and agent behavior. High power distance and deference to authority often discourage employees from questioning unethical directives, fostering a workplace culture that prioritizes compliance over integrity (Hamudy & Rais, 2014). Furthermore, customers' limited financial literacy and understanding of policy terms make them particularly vulnerable to exploitation. These cultural and economic conditions create a cycle of mistrust that undermines the industry's credibility

and limits its ability to contribute to long-term economic resilience (Van Rietschoten & Van Bommel, 2023).

The consequences of unethical behavior in the insurance sector extend beyond individual customer dissatisfaction. They erode the public's confidence in financial institutions as a whole, discouraging broader participation in formal financial systems (Chen & Mau, 2009). This is particularly concerning in a developing economy like Indonesia, where insurance plays a critical role in promoting financial inclusion and reducing vulnerability to unexpected risks. Without trust, the industry cannot effectively serve its dual purpose of protecting individuals and contributing to national economic stability (Abewardhana & Buddhika, 2022).

A growing body of literature has explored strategies for mitigating unethical practices in insurance, emphasizing the importance of ethical leadership and regulatory oversight (Tseng, 2020; Lai, Wu, & Tseng, 2021). However, these studies often adopt a top-down perspective, focusing on institutional and policy-level interventions. While such measures are essential, they must be complemented by grassroots efforts to understand and address the lived experiences of customers. By centering customer narratives, this research aims to provide a bottom-up perspective that complements existing frameworks and offers actionable insights for ethical reform. By documenting this scholarly work, the perspectives of customers serve as evidence that learning together with peers provides significant benefits, fostering collaborative learning in any setting (Campero et al., 2020; Yusriani et al., 2023).

The broader implications of this study extend to the global sustainability agenda. Ethical lapses in the insurance industry undermine progress toward the United Nations Sustainable Development Goals (SDGs), particularly those related to financial inclusion and decent work (Van Rietschoten & Van Bommel, 2023). Addressing unethical practices is not only a moral imperative but also a practical necessity for aligning the industry with these goals. Through a nuanced exploration of customer experiences, this study seeks to contribute to the development of a more ethical, transparent, and sustainable insurance sector in Indonesia.

2. Literature Review

2.1 Unethical Practices in the Insurance Industry

Unethical practices, such as manipulative sales tactics, misleading promises, and exploitation of customer ignorance, are pervasive in the insurance industry globally (Chen & Mau, 2009; Haron, Ismail, & Razak, 2011). These practices undermine trust and damage the industry's reputation, with long-term consequences for customer satisfaction and loyalty. In Indonesia, weak regulatory oversight and cultural dynamics, such as high power distance, further enable unethical behavior (Karunarathna & Rasika, 2021). Customers often lack the financial literacy necessary to identify deceptive practices, making them especially vulnerable to exploitation. As trust erodes, the industry's ability to contribute to financial inclusion and economic resilience diminishes (Van Rietschoten & Van Bommel, 2023).

2.2 The Impact on Customer Trust

Trust is central to the insurance industry, serving as the foundation for customer relationships and long-term engagement. Studies reveal that unethical practices, such as overpromising returns and aggressive sales strategies, significantly erode customer trust (Diacon & Ennew, 1996; Chen & Mau, 2009). In Indonesia, customers frequently report dissatisfaction due to

unfulfilled promises and inadequate after-sales service. This mistrust has ripple effects, discouraging others from engaging with insurance providers and perpetuating negative perceptions of the industry (Abewardhana & Buddhika, 2022). Rebuilding trust requires a fundamental shift toward transparency, ethical conduct, and customer-centric practices.

2.3 Ethical Leadership and Training

Strong ethical leadership and regular training are critical in reducing unethical behavior. Organizations with clear ethical guidelines and committed leadership are more likely to foster cultures of integrity, discouraging misconduct among employees (Tseng, 2020; Lai, Wu, & Tseng, 2021). These frameworks provide employees with the tools to navigate complex ethical dilemmas, reinforcing accountability and transparency in professional conduct. Despite the importance of these measures, many insurance companies in Indonesia prioritize profit over ethics, neglecting the implementation of comprehensive training programs (Haron, Ismail, & Razak, 2011). Without these interventions, the industry remains vulnerable to recurring ethical lapses, which directly impact customer trust and satisfaction.

This vulnerability is exemplified by the experiences of two respondents in Jakarta, who reported unethical behavior from female insurance workers. These employees were described as manipulative in their communication, using deceptive tactics and insincere interactions from the beginning of their engagement. The respondents felt that these behaviors were deliberately designed to exploit their trust and secure agreements under false pretenses. Such accounts highlight the need for targeted reforms in employee behavior and the cultivation of ethical professionalism across the workforce.

The integration of ethical leadership into organizational policies can significantly reduce such instances of misconduct. By fostering environments where transparency, fairness, and accountability are prioritized, companies can rebuild customer trust and align their operations with ethical standards (Tseng, 2020). Additionally, regular training programs can equip employees with practical strategies to address ethical challenges, ensuring long-term industry credibility and customer satisfaction.

2.4 Regulatory Challenges in Indonesia

Robust regulatory oversight is vital for preventing unethical practices. While developed markets have comprehensive frameworks to ensure accountability, Indonesia's regulatory system lacks enforcement mechanisms, leaving customers exposed to exploitation (Karunarathna & Rasika, 2021). The absence of stringent consumer protection policies exacerbates the issue, as deceptive practices often go unpunished. Strengthening regulations, coupled with mandatory ethical standards, could significantly mitigate these challenges and enhance industry credibility (Van Rietschoten & Van Bommel, 2023).

2.5 Sustainability and Ethical Reform

Unethical practices not only harm customers but also hinder the industry's alignment with global sustainability goals. The United Nations Sustainable Development Goals (SDGs) emphasize financial inclusion and ethical business practices as critical components of sustainable growth. However, the persistence of mistrust and misconduct in Indonesia's insurance sector undermines these objectives (Abewardhana & Buddhika, 2022). Implementing ethical reforms, such as transparent communication and equitable treatment, would enable the

insurance industry to better contribute to sustainability goals. This alignment is essential for ensuring long-term viability and fostering societal trust in the sector.

3. Research Method

3.1 Research Design

This study employs a qualitative research design to explore the prevalence and impact of unethical practices in Indonesia's insurance industry. The approach focuses on in-depth, unstructured interviews to capture participants' lived experiences and perceptions. Qualitative methods are particularly effective for uncovering complex phenomena and understanding subjective experiences (Creswell & Creswell, 2017). This design allows flexibility, enabling participants to discuss their experiences openly and providing a rich dataset for thematic analysis. The exploratory nature of the research helps identify patterns of unethical behavior, such as manipulative sales tactics and false promises, and assesses how these practices affect customer trust and satisfaction (Chen & Mau, 2009).

3.2 Study Setting and Participants

The research was conducted in Jakarta and surrounding regions, areas where insurance activities are most concentrated. Participants were selected through purposive sampling, a method that ensures the inclusion of individuals who have directly experienced the phenomenon under investigation (Guest, Bunce, & Johnson, 2006). The inclusion criteria were: (1) Adults aged 25–55 who had direct experience with insurance workers, particularly involving unethical practices; (2) Customers who reported dissatisfaction or distrust due to manipulative or deceptive behaviors; (3) Willingness to participate in detailed interviews and share their experiences candidly. A total of 11 participants were recruited, representing diverse professional and educational backgrounds. This diversity provided a broad perspective on how unethical practices are perceived and experienced in the Indonesian insurance sector (Haron, Ismail, & Razak, 2011).

3.3 Data Collection

3.3.1 In-Depth, Unstructured Interviews

To gather comprehensive narratives, unstructured interviews were conducted with each participant. Unstructured interviews allow for flexibility, enabling participants to articulate their experiences freely while maintaining a focus on the research objectives (Creswell & Creswell, 2017). Example questions included:

Personal Interactions with Insurance Workers:

"Can you describe your recent experiences with insurance agents or representatives?"

"Did you encounter any behaviors that you felt were unethical or manipulative?"

Perceptions of Trust and Transparency:

"How did these interactions impact your trust in the insurance company or its workers?"

"Were you given clear and accurate information about the policy terms?"

Emotional and Practical Consequences:

"How did these experiences affect your perception of the insurance industry as a whole?"

"Did these interactions influence your decision to continue or discontinue using insurance services?"

Reflections on Ethical Practices:

"What do you think could be improved to prevent such unethical behaviors?"

"Do you believe that ethical training or better regulations could address these issues?"

Each interview lasted between 45 and 90 minutes, depending on the depth of the participant's responses. Interviews were conducted in either Indonesian or English, based on the participant's preference, and were audio-recorded with consent. Transcriptions were made verbatim to ensure accuracy for analysis (Guest, Bunce, & Johnson, 2006).

3.4 Data Analysis

Thematic analysis was employed to analyze the qualitative data, following Braun and Clarke's (2006) six-step framework:

- 1) Familiarization: Reading and re-reading transcripts to immerse in the data.
- 2) Coding: Generating initial codes to identify key aspects of participants' experiences.
- 3) Theme Development: Grouping codes into broader themes such as "Manipulative Sales Tactics," "Erosion of Trust," and "Perceived Lack of Accountability."
- 4) Reviewing Themes: Refining themes to ensure alignment with the research questions.
- 5) Defining Themes: Creating detailed descriptions of each theme with illustrative quotes.
- 6) Reporting: Synthesizing themes into a coherent narrative, linking findings to existing literature (Braun & Clarke, 2006).

This method ensured a rigorous and systematic exploration of participants' experiences, highlighting both individual narratives and broader industry patterns.

3.5 Ethical Considerations

The study adhered to strict ethical guidelines to ensure participant safety and data integrity:

- Informed Consent: Participants were briefed on the study's objectives, procedures, and their rights, and written consent was obtained (Creswell & Creswell, 2017).
- Confidentiality: All personal identifiers were anonymized to protect participants' privacy.
- Voluntary Participation: Participants were informed of their right to withdraw at any time without repercussions.

Ethical Approval: The research received approval from the Institutional Review Board (IRB) ensuring compliance with ethical standards such as the Belmont Report (Nagai et al., 2022).

3.6 Validity and Reliability

To enhance the validity and reliability of findings, the study incorporated:

- Triangulation: Comparing interview data with insights from existing literature to corroborate findings (Chen & Mau, 2009).
- Member Checks: Participants were provided summaries of their interviews to verify accuracy.
- Peer Debriefing: Discussions with academic peers ensured that the themes and

conclusions were reflective of the data (Guest, Bunce, & Johnson, 2006)..

4. Findings and Discussions

4.1 Findings

a. Respondents' Profile

Table 1: Respondents' Profile

<i>Respondent ID</i>	<i>Age</i>	<i>Gender</i>	<i>Occupation</i>	<i>Region</i>	<i>Reported Issues</i>
R1	34	Female	Teacher	Jakarta	Manipulative sales tactics, unfulfilled promises.
R2	45	Male	Entrepreneur	Bogor	Hidden fees, inadequate after-sales support.
R3	38	Male	Government Employee	Depok	Misleading policy terms, lack of clarity on insurance benefits.
R4	30	Female	Freelancer	Tangerang	Emotional manipulation during sales, exploitative behavior.
R5	50	Female	Community Leader	Bekasi	Veiled advertising in community events, lack of accountability from agents.
R6	28	Female	Private Employee	Sector Jakarta	Exploitation of ignorance, unprofessional dress and demeanor.
R7	42	Male	Lecturer	Depok	Poor communication post-sale, no assistance with claims.
R8	37	Male	Business Consultant	Bogor	Agents targeting educational institutions for covert advertisements.
R9	38	Female	NGO Worker	Jakarta	Aggressive sales tactics, inappropriate cultural behavior.
R10	49	Male	Senior Lecturer	Tangerang	Misrepresentation of policy benefits, failure to follow up.
R11	29	Female	Student	Bekasi	Unethical interactions, pressure to sign policies without full understanding.

b. The Description of The Results

Theme 1: Manipulative Sales Tactics

Many participants described manipulative behaviors by insurance agents, including

exaggerating policy benefits and downplaying risks. Several respondents highlighted experiences where agents deliberately used emotional appeals or pressure tactics to secure policy agreements. Participant 3 shared:

“The agent insisted that this was the best plan for my family, but they didn’t explain the hidden fees or restrictions. It felt like they just wanted to meet their sales target.”

This aligns with prior research indicating that high-pressure sales environments often encourage unethical behaviors among insurance agents (Chen & Mau, 2009; Haron, Ismail, & Razak, 2011).

Theme 2: Erosion of Trust

The study revealed that deceptive practices significantly erode customer trust. Participants expressed frustration over unfulfilled promises and inadequate post-sale support. As Participant 7 stated:

“After the sale was finalized, the agent was impossible to contact. When I needed assistance with a claim, no one helped me.”

This erosion of trust creates a negative perception of the entire industry, discouraging customers from engaging with insurance providers in the future (Van Rietschoten & Van Bommel, 2023).

Theme 3: Exploitation of Customer Ignorance

Respondents noted that insurance agents often exploited their lack of financial literacy or understanding of complex policy terms. Participant 6 explained:

“I didn’t fully understand the policy, but the agent kept saying it was straightforward. Later, I realized it wasn’t what I expected at all.”

Such behaviors highlight the need for better regulatory frameworks to protect vulnerable customers, particularly in developing economies where financial literacy is low (Karunarathna & Rasika, 2021).

Theme 4: Misuse of Social and Educational Institutions

Some respondents shared experiences where insurance sales agents targeted community leaders and educational institutions to gain access to a broader audience. Participant 8 recounted:

“An agent approached our community leader and offered to conduct a seminar at our school. It seemed educational at first, but it was clearly a veiled advertisement for insurance policies. They used the opportunity for free marketing and left without any accountability.”

This approach represents a conflict of interest and undermines the professional integrity expected of insurance agents. It also reflects unethical cost-cutting strategies that prioritize low-cost advertising over genuine community engagement.

Theme 5: Unprofessional Appearance and Behavior

Participants also reported concerns about the unprofessional demeanor of some insurance agents, including inappropriate dress and speech. Participant 9 shared:

“The agent’s attire was not respectful according to our cultural norms. It made me question whether I could trust someone who didn’t reflect professionalism in their presentation.”

These observations underscore the importance of cultural sensitivity and professionalism in building trust with clients, particularly in a diverse society like Indonesia.

4.2 Discussions

- The Role of Ethical Leadership and Training

The findings highlight the absence of strong ethical leadership and regular training programs as key contributors to unethical behavior. Ethical leadership not only sets a standard for professionalism but also fosters an environment where accountability and integrity are prioritized (Tseng, 2020). However, many insurance companies in Indonesia neglect such investments, instead prioritizing short-term sales targets over ethical conduct (Haron, Ismail, & Razak, 2011).

Targeted training programs must address not only technical skills but also ethical dilemmas, cultural sensitivity, and professional behavior. By equipping agents with the tools to act responsibly, companies can reduce instances of misconduct and enhance trust (Chen & Mau, 2009).

- Impact on Trust and Industry Sustainability

Unethical behaviors, such as exploiting community settings for covert advertisements and failing to uphold cultural norms, further erode public trust in the insurance industry. These actions contradict the principles of professional conduct and reinforce negative perceptions of the sector. Trust, as noted by Van Rietschoten and Van Bommel (2023), is essential for the long-term viability of financial services.

Rebuilding trust requires a shift toward transparent practices that prioritize genuine community engagement and respect for cultural traditions. Companies must discourage unethical marketing practices that exploit social institutions and focus on building authentic relationships with clients.

- Regulatory and Policy Implications

Stronger regulations are essential to address the misuse of educational and community platforms for covert advertising. Policies should clearly define acceptable marketing practices and impose penalties for violations. Moreover, regulatory bodies must enforce cultural standards in professional settings, ensuring that agents reflect the values and expectations of the communities they serve (Karunarathna & Rasika, 2021).

- Aligning with Cultural and Sustainability Goals

The insurance industry must align its practices with cultural norms and global sustainability goals. Professionalism, respect for local traditions, and transparent engagement are critical for fostering trust and promoting financial inclusion (Abewardhana & Buddhika, 2022). Addressing these issues will not only improve customer satisfaction but also enhance the industry's contribution to sustainable development.

The findings align with Bandura's (1997) Social Cognitive Theory, which emphasizes the role of self-efficacy in enabling individuals to navigate challenges and achieve their goals, even in adverse environments.

Limitations and Future Research. This study, while insightful, is limited by its small sample size of 11 respondents, potentially restricting the diversity of perspectives. It focuses solely on customer experiences, excluding the viewpoints of insurance agents or organizational leaders.

Furthermore, its Indonesian context may limit the generalizability of findings. Self-reported data also introduce the risk of bias, highlighting the need for mixed-method approaches in future studies.

Future studies could: (1) Assess the effectiveness of ethical training programs for agents; (2) Explore the role of technology in fostering transparency and reducing manipulation; (3) Investigate cultural influences on ethical behavior across diverse contexts; (4) Analyze the impact of regulatory reforms on industry practices; (5) Focus on vulnerable groups disproportionately affected by unethical practices.

5. Conclusion

This study highlights the pervasive unethical practices within Indonesia's insurance industry, including manipulative sales tactics, exploitation of customer ignorance, misuse of social institutions for covert advertising, and unprofessional behavior. These practices significantly erode customer trust, hinder industry growth, and obstruct alignment with global sustainability goals. The findings emphasize the urgent need for ethical reforms, including stronger regulatory oversight, comprehensive training programs for agents, and cultural sensitivity initiatives. Trust is the foundation of the insurance industry; rebuilding it requires transparency, accountability, and genuine customer engagement. By addressing these challenges, the insurance sector in Indonesia can realign with its critical societal role of fostering financial security and inclusion. Moving forward, a concerted effort by industry leaders, policymakers, and academics is essential to create a more ethical, customer-centric, and sustainable industry.

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