The Influence of Leadership and Communication of Srikandi Celebes Agency Leaders on the Level of Life Insurance Sales in Makassar City

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Abstract. *Leadership and communication are the most fundamental aspects in an organization, especially in a marketing team that requires coordination from various parties towards the same goal. This research focuses on the influence of leadership and communication from the leader of Srikandi Celebes Agency on the level of life insurance sales in Makassar City. This research method employs a quantitative approach by collecting data through questionnaires, consisting of 45 statements distributed to agents of Srikandi Celebes Agency in Makassar City. The sample size used in this research is 38 agents, selected using a census technique. Multiple linear regression analysis is utilized to measure the relationship between leadership and communication variables of the leader and the level of life insurance sales. The research results indicate that effective leadership and communication from the leader of Srikandi Celebes Agency significantly influence the level of life insurance sales in Makassar City. The coefficient of determination ($R2$) is 0.977 or 97.7%, indicating a strong relationship between the independent variables, leadership (X1) and communication (X2), and the dependent variable, sales level (Y). This suggests a close relationship between the variables. Based on the collaborative research conducted, there is a significant influence of leadership (X=) and communication (X2) on sales level (Y).*

Keywords: Leadership, Communication, Leader, Sales, Life Insurance

INTRODUCTION

In everyday life, humans cannot be separated from communication. Starting from waking up until going back to sleep, communication has always been the main human activity (Fuchs, 2021). This communication can also be in the form of verbal and non-verbal communication, it can be interpersonal communication or organizational communication. Since birth, humans have carried out communication activities. However, in reality, many people think that communication is an easy matter, because since ancient times people have done it for various purposes (Stanley & Markman, 2020). Communication only looks at the events of how people send messages to other people. So we often find in important meetings people ambitious to monopolize the conversation. In fact, he often interrupts other people's conversations to fulfill his ambition. And it is not certain that what is conveyed is understood by the recipient exactly according to what the sender meant and it is not certain that a positive reaction will be obtained. Likewise, in the world of organizations, communication is the main key to organizational success and progress. But many people don't realize this. Assume the communication carried out is the same as usual (Ratzan et al., 2020).

Even though it is very different, because an organization involves many people with various positions but working together to achieve goals. In each collaboration process there will

be an intense communication process (Marion & Fixon, 2021). As a group, to see how the organization is developing and achieving, providing motivation and rewards for the achievements achieved by the team as a whole. Then there is interpersonal communication in an organization which also plays an important role in the success of an organization. Because face-to-face communication between members allows each participant to see other people's reactions directly, both verbally and non-verbally. In interpersonal communication, we usually discuss more personal matters according to the conditions of each team. Such as a weakness or something that must be improved in the team's activities. (Afsar et al., 2020) In an organization there is a leader who is in control of every process. Leaders who will take full responsibility for the achievements of the organization. So, apart from having to be skilled at communicating, leaders must also be able to demonstrate the leadership attitudes expected by every member of the organization. Like how a boss behaves when there are team members who achieve low targets or have low sales levels.

How do leaders embrace all members of the organization without anyone being ignored or showing favoritism? In service companies such as life insurance, the marketing process forms a large, structured organization. Starting from the education process to production, everyone is involved in great communication and has the same goal, namely the progress and success of the company and led by a reliable leader. Because companies in the insurance services sector are different from other companies (Cindiyasari et al., 2022). Because in the process of sales activities, insurance agents' market without any goods being shown. And only rely on educational words to prospective customers regarding the importance of insurance and proof of payment of claims that have been made. Therefore, in an insurance company, leadership must be strong and communication from the leader to the marketing agent must be good. Be it internal or external communication. Life insurance is a form of financial protection that is very important for society. Life insurance can provide financial security for the family or heirs when a policy holder experiences an unexpected risk, such as an accident or death. Apart from that, life insurance also functions as a long-term investment instrument that can help individuals plan their financial future. This is the main goal of life insurance which must be educated to the public by insurance agents (Kar & Navin, 2021).

In the life insurance industry, agents have a key role in educating, promoting and selling insurance products to potential customers. Insurance companies also provide various benefits. Starting from fixed income or salary or others. Leaders and agents who have a fixed income or salary will carry out every direction from their highest superiors without any objection (Ferezagia, 2021). However, it is a challenge for insurance companies that do not provide fixed income or salaries for their leaders and agents. Agents are the spearhead of insurance companies in achieving sales targets and increasing the number of policies. Becoming a successful life insurance agent is not an easy task (Ngoc et al., 2023). In a competitive business environment, agents must be able to see opportunities with a variety of activities, communicate well to make potential customers understand the benefits and importance of having a life insurance policy, and need leaders who can bring agents to success. (agent guide) One of the insurance companies in Indonesia is PT Asuransi Jiwa IFG (IFG Life).

 It is the only government-owned insurance that focuses on life and health insurance. In the process of selling and educating life insurance literacy to the public, IFG Life collaborates with various sales partners spread across every province and city in Indonesia. Based on the background description above, the problem formulation in this research is as follows: Does the leadership of the Srikandi Celebes Agency leader influence the level of life insurance sales in the city of Makassar? Does the Srikandi Celebes Agency leader's communication influence the level of life insurance sales in the city of Makassar? Do the leadership and communication of the Srikandi Celebes Agency leader together influence the level of life insurance sales in the city of Makassar. The purpose of this research: To determine and analyze the influence of the leadership of the Srikandi Celebes Agency leader on the level of life insurance sales in the city of Makassar. To determine and analyze the influence of the communication of the Srikandi Celebes Agency

leader on the level of life insurance sales in the city of Makassar. To determine and analyze the influence of leadership and communication. leader of Srikandi Celebes Agency together on the level of life insurance sales in the city of Makassar.

METHODS

This research uses a quantitative approach to collect and analyze data numerically and statistically, the research was conducted in the Srikandi Celebes Agency office, Jl. Gen. Sudirman No. 9 Makassar City, the research time was 2 months, November 2023 – January 2024, Population and Sample The Srikandi Celebes Agency team is 39 agents 1 person as leader and 38 other people as members. Researchers use the associative method to see the causal (cause-effect) relationship between the independent variable (the cause of the appearance of the dependent variable) and the dependent variable (which is the result of the existence of the independent variable).

RESULTS AND DISCUSSION

The respondents taken in this research were the entire number of agents owned by Srikandi Celebes Agency, namely 38 agents consisting of 5 business managers and 33 business executives. And the following are the characteristics of all respondents or agents based on age and latest education.

Table 1. Age Range of Celebes Agency Heroine Team

Age	Agent	Presentation%
<20	1	2,63%
25 – 55	27	71,05%
>55	10	26,32%
Amount	38	100%

Source: Agency Team Data (Data processed, 2024)

The table above shows that the majority of respondents are in the age group above 50 years, namely 20 respondents or 52.63%. This data also shows that the agent's age indicates experience and mentality in insurance sales activities.

Table 2. Level of education Heroine Celebes Agency

Education	Agent	Presentation%
Senior High School	9	23,68%
D3	2	5,26%
S1	26	68,42%
S2	1	2,63%
Amaount	38	100,00%

Source: Agency Team Data (Data processed, 2024)

The table above explains that the most dominant respondent's final education was Bachelor's degree, namely 68.42% or 26 agents. This shows that the higher a person's level of education, the greater the knowledge they have, so that this knowledge has an impact on the agent's abilities, such as communicating when selling insurance.

Table 3. Leadership Variable Validity Test Results (X1)

No	Indicator	Inner Statement	R Count	R Table	Information
1	Ability to foster cooperation and good relationship	X2-1	0,852	0.329	Valid
		X2-2	0.864	0.329	
		X2-3	0,913	0.329	
		X2-4	0,971	0.329	
		X2-5	0,927	0.329	

No	Indicator	Inner Statement	R Count	R Table	Information
		X2-6	0,971	0.329	
2	Effective Ability	X2-7	0.794	0.329	Valid
		X2-8	0.493	0.329	
		X2-9	0.864	0.329	
		X2-10	0.971	0.329	
		X2-11	0.864	0.329	
		X2-12	0.971	0.329	
3	Participative Ability	X2-13	0.927	0.329	Valid
		X2-14	0.962	0.329	
		X2-15	0.948	0.329	
		X2-16	0.971	0.329	
		X2-17	0.971	0.329	
4	Internal capabilities Delegate tasks Or Authority	X2-18	0.906	0.329	VAlid
		X2-19	0.971	0.329	
		X2-20	0.859	0.329	
		X2-21	0.848	0.329	
		X2-22	0.971	0.329	

Source: IBM SPSS Output, (Processed Data)

Table 3. shows the value of all statement items from the leadership variable (X1) is greater than r table so that it meets the requirements to be used to collect research data because all statements are valid.

Table 4. Communication Variable Validity Test Results (X2)

No	Indicator	Inner Statement	R Count	R Table	Information
1	Communication understanding	X1-1	0,867	0.329	Valid
		X1-2	0.869	0.329	
		X1-3	0.772	0.329	
		X1-4	0.932	0.329	
		X1-5	0.963	0.329	
2	Change	X1-6	0.878	0.329	Valid
		X1-7	0.887	0.329	
		X1-8	0.846	0.329	
3	Good relationship	X1-9	0.858	0.329	Valid
		X1-10	0.938	0.329	
		X1-11	0.909	0.329	
		X1-12	0.896	0.329	
		X1-13	0.951	0.329	
4	Action	X1-14	0.904	0.329	VAlid
		X1-15	0.940	0.329	
		X1-16	0.930	0.329	
		X1-17	0.951	0.329	

Source: IBM SPSS Output, (Processed Data)

The table above shows that the value of all statement items from the communication variable (X2) is greater than r table so that it meets the requirements to be used to collect research data because all statements are valid.

Table 5. Validity Test Results for Sales Level Variables (Y)

No	Indicator	Inner Statement	R Count	R Table	Information
1	APE (annual Premium	Y-1	0.937	0.329	Valid

	Equivalent)	Y-2	0.936	0.329	
2	Case Polis	Y-3	0.917	0.329	Valid
		Y-4	0.938	0.329	
3	Case Size	Y-5	0.912	0.329	Valid
		Y-6	0.918	0.329	

Source: IBM SPSS Output, (Processed Data)

The table above shows that the value of all statement items from the sales level variable is greater than r table so that it meets the requirements to be used to collect research data because all statements are valid.

Table 6. Reliability Test Results for Leadership Variables (X1), Communication (X2) and Sales Level (Y)

No	Variable Name	Alpha Cronbach	Alpha Compute	Information
1	Communication (X1)	0.600	0.985	Reliable
2	Leadership (X2)	0.600	0.989	Reliable
3	Sales Level (Y)	0.600	0.966	Reliable

Source: IBM SPSS Output, (Processed Data)

The table above shows that all statement indicators from the communication, leadership and sales level variables have valid and reliable status because they have a Cornbach's alpha value above 0.60.

Table 7. Frequency Distribution of Indicator I Ability to Foster Cooperation and Good Relationships

Variable	Indicator	Statement Items	Answer Choices										Total		Average
			STS		TS		BS		S		SS				
			F	%	F	%	F	%	F	%	F	%	F	%	
X_1 Leadership	Ability to build cooperation and good relationships	1. My leader is effective in building cooperation among team members.	0	0	0	0	6	15,79	16	42,11	16	42,11	38	100	4,26
		2. My leader is able to build good relationships with all team members.	0	0	0	0	7	18,42	16	42,11	15	39,47	38	100	4,21
		3. 3. My leader successfully facilitates collaboration among the team.	0	0	0	0	5	13,16	18	47,37	15	39,47	38	100	4,26
		4. My leader is able to resolve conflicts between team members.	0	0	0	0	6	15,79	16	42,11	16	42,11	38	100	4,26

			STS		TS		BS		S		SS		Total		Mean
			F	%	F	%	F	%	F	%	F	%	F	%	
		5. My leader has an effective approach to problem solving within the team .	0	0	0	0	6	15,79	15	39,47	17	44,74	38	100	4,29
		6. My leader can make decisions that support teamwork.	0	0	0	0	6	15,79	16	42,11	16	42,11	38	100	4,26

Data source: SPSS output (processed data, 2024)

Figure 1. Frequency Distribution of Leadership Variables (X1) Indicator I, Statement I

Data source: SPSS output (data processed 2024)

From table 7 and graph 1 above in) and 6 agents (15.79%) chose normal (BS). And there were no respondents who chose to disagree (TS) and strongly disagree (STS).
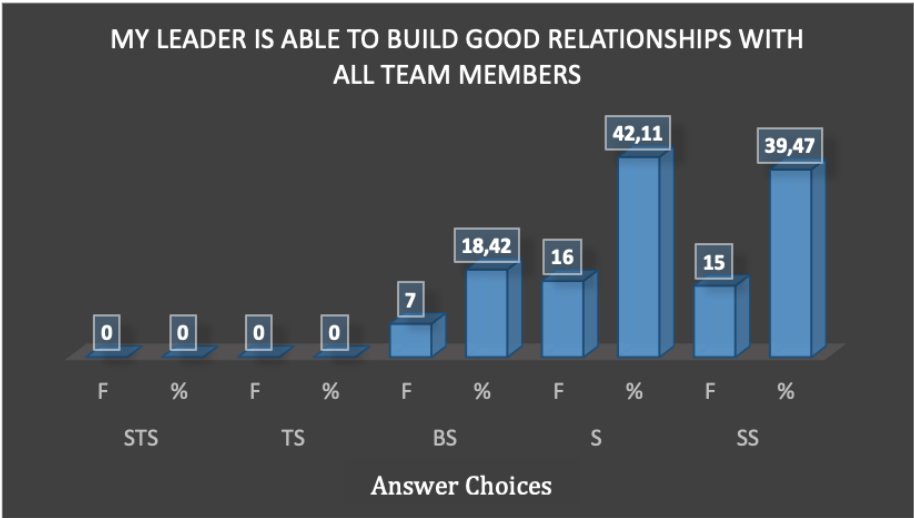
Figure 2. Frequency Distribution of Leadership Variables (X1) Indicator I, Statement 2

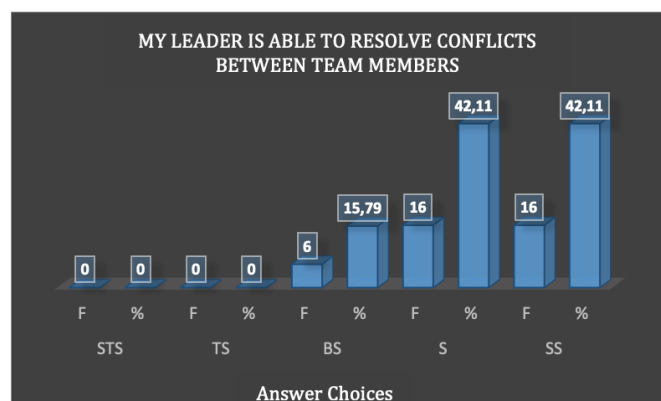*Data source: SPSS output (data processed 2024)*

Figure 3. Frequency Distribution of Leadership Variables (X1) Indicator I, Statement 3

Data source: SPSS output (data processed 2024)

In the table above it can be seen that in X1.3 the statement my leader succeeded in facilitating collaboration between the team, there were 15 agents (39.47%) who chose strongly agree (SS), 18 agents (47.37%) chose agree (S) and 5 agents (13.16%) chose normal (BS). And there were no respondents who chose to disagree (TS) and strongly disagree (STS).

Figure 4. Frequency Distribution of Leadership Variables (X1) Indicator I, Statement 4

Data source: SPSS output (data processed 2024)

In the table above, in 6 agents (15.79%) chose normal (BS). And there were no respondents who chose to disagree (TS) and strongly disagree (STS).
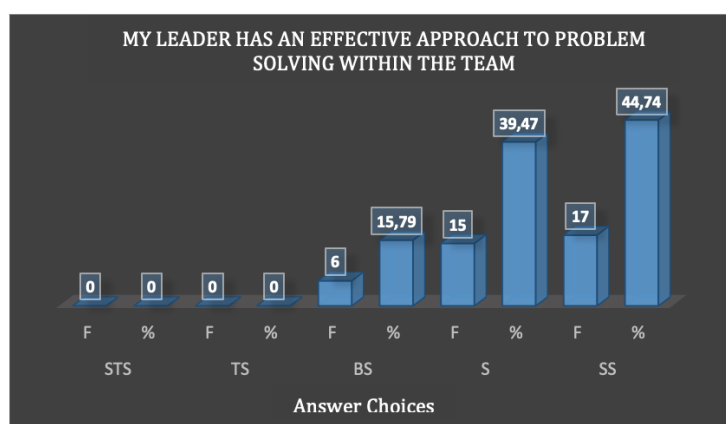

Figure 5. Frequency Distribution of Leadership Variables (X1) Indicator I, Statement 5

Data source: SPSS output (data processed 2024)

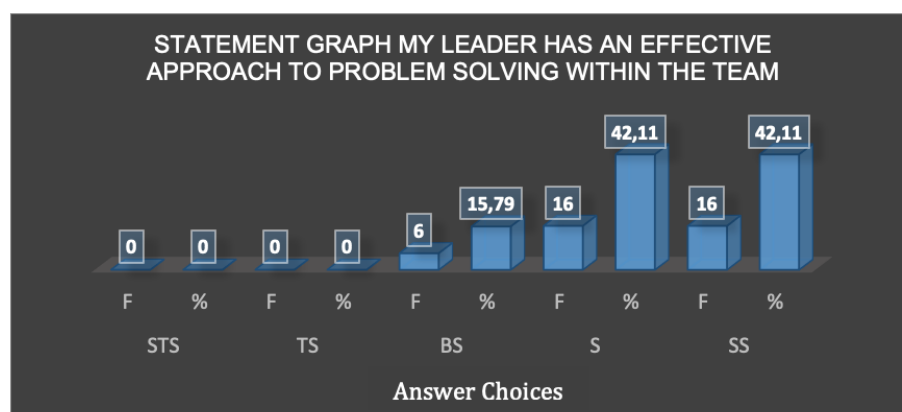In table above regarding statement chose agree (S) and 6 agents (15.79%) chose normal (BS).

Figure 6. Frequency Distribution Leadership Variable (X1) Indicator I, Statement 6

Data source: SPSS output (data processed 2024)

In the table stating that my leader can make decisions that support team collaboration, there are 16 agents (42.11%) who chose strongly agree (SS), 16 agents (42.11%) chose agree (S) and 6 agents (15.79%) %) who chose normal (BS). And there were no respondents who chose to disagree (TS) and strongly disagree (STS).

This research was conducted to see how the leadership and communication of the Srikandi Celebes Agency leader influences the level of insurance sales in the city of Makassar (Muzaffarsyah et al., 2020; Srikandi et al., 2021; Kaban & Edward, 2020). Where the number of respondents in this study was 38 agents in the city of Makassar. Each respondent or agent has had direct contact with the leader of Srikandi Celebes Agency. Seeing the leadership of the leader and how to communicate both personally and as a group with the team, in this case Srikandi Celebes Agency. With good leadership and communication by the leader of Srikandi Celebes Agency, it will influence the level of life insurance sales in the city of Makassar. If these factors are analyzed in depth in data analysis, the research results can be displayed in the following matrix:

From SPSS calculations, the tcount value is 27,273, so to find out the ttable value using = 5% : 2 = 2.5% with degrees of freedom (df) n-k or 38-3=35 (n=sample and k=variable) is obtained ttable result is 2,030. Thus tcount> ttable, (27.273> 2.030) so it is clear that Ho is rejected and Ha is accepted (significant). This shows that leadership has a positive and significant effect on the level of life insurance sales in the city of Makassar. Positively influencing leadership has a significant impact on a team's sales performance. A leader who is able to inspire, motivate and provide clear direction to his team members will have a big positive impact on achieving sales goals. When a leader shows a high level of commitment to the company's vision and strategy, this inspires team members to follow in his footsteps and work hard to achieve the desired results. In addition, the trust built by an influential leader strengthens collaboration and team involvement in creating effective and innovative solutions. Thus, effective leadership not only leads to increased operational efficiency, but also to improved quality of products or services offered, ultimately leading to a meaningful increase in overall team sales.

From SPSS calculations, the tcount value is 26,523, so to find out the ttable value using = 5% : 2 = 2.5% with degrees of freedom (df) n-k or 38-3=35 (n=sample and k=variable) is obtained ttable result is 2,030. Thus tcount > ttable, (26,523 > 2,030) so it is clear that Ho is rejected and Ha is accepted (significant). This shows that communication has a positive and significant effect on the level of life insurance sales in the city of Makassar.

Communication between a leader and his team has a strong and positive influence on the sales performance produced by the team. When a leader is able to communicate the vision, mission and strategy appropriately to his team members, this encourages them to work with high

enthusiasm and dedication. Additionally, transparent and open communication creates an environment where every team member feels heard and valued, which in turn increases the sense of ownership and commitment to achieving shared goals. With a smooth and effective communication flow, collaboration between team members becomes more productive, facilitating the emergence of innovative ideas and creative solutions. All this contributes to increased operational efficiency and improved quality of products or services offered, which ultimately has a positive impact on the team's overall sales.

Based on the SPSS calculation, the calculated F is 372,698, while the critical value of the F table value with degrees of freedom in the numerator 2 and denominator 35 at (0.05) is 3,267. Thus, Fcount (372,698) > Ftable (3,267), so it is clear that Ho is rejected and Ha is accepted. This shows that the regression model for the leadership and communication variables of Srikandi Celebes Agency leaders together has a significant effect on the variable level of life insurance sales in the city of Makassar. A leader who is able to inspire and provide clear direction to his team, while also establishing open and transparent communication, creates a productive and vibrant work environment. Effective communication allows leaders to clearly convey vision, goals and strategies to teams, motivating them to work with high focus and dedication. In addition, open communication allows team members to feel heard and valued, thereby increasing involvement and a sense of ownership towards achieving common goals. With leadership that promotes strong communication, collaboration between team members becomes more effective, allowing the birth of creative ideas and innovative solutions that can improve the quality of the products or services offered. As a result, the collaboration between strong leadership and effective communication directly impacts the team's overall sales increase.

CONCLUSION

The research results show that the leadership of the Srikandi Celebes Agency leader has a positive and significant effect on the level of insurance sales in the city of Makassar. The leadership possessed by the Srikandi Celebes Aagency leader is generally good, this can be seen from the greater number of respondents who gave agree and strongly agree responses to various leadership variables in this research. Based on the results of statistical tests, it can be seen that leadership has a positive and significant effect on sales levels, this means that good leadership will increase agent sales. So, there is an influence between leadership on sales levels so that the hypothesis is accepted.

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