

Effect of Marketing Communication and Integrity on Agent Marketing Performance and Relational Marketing as the Intervening Variable at PT. Sequislife Life Insurance, MMTC, Medan

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Abstract: PT. Sequislife Life Insurance is one of the insurance companies in Indonesia that already has many branch offices in various cities and has many agents. One of them is in the MMTC, Medan along with its development, there is a decrease in agent performance caused by a lack of agent ability to establish relational relationships with customers and lack of marketing communication skills possessed by agents and there are still agents who lack integrity in working. The purpose of this study was to determine and analyze the effect of marketing communication and integrity on marketing performance with relational marketing as an intervening variable. This type of research is quantitative associative. The population of this study was 130 agents and sampling using the purposive sampling of 98 agents — data analysis using path analysis. Research results show that marketing communication and integrity have a significant effect on agent performance and relational marketing can mediate the relationship between marketing communication and integrity to the performance of agents at PT. Sequislife Life Insurance, MMTC, Medan.

Keywords: Marketing Communication, Integrity, Relational Marketing, Agent Marketing Performance.

1. INTRODUCTION:

Currently, in the data of the Financial Services Authority, institutions that are given the responsibility of managing all matters relating to finance, including insurance, many companies continue to grow. Marketing with a relational system is described as a long-term bond between two parties. The bond can be a bond between the company and the customer. In the industry in the service sector, this relational marketing approach is suitable for use in its marketing strategy; this is by the nature of the service itself. Marketing with its relational system can be done in various forms, one of which is a form that uses four methods that include agreement variables, empathy, reciprocity, and trust. An agreement is an effort made by a company to create a commitment between customers and companies and businesses to build close relationships with customers.

Alrubaiee (2010) states that relational marketing has a positive effect on loyalty. It shows that the ability of employees to establish good relational relationships can achieve the stated goals can be implemented well whereas Aziz (2015) states that relational marketing has a positive and insignificant effect on customer loyalty. It indicates that relational marketing is a construct that influences the relationship between marketers and customers but does not lead to things that have a powerful influence on customer loyalty in establishing long-term relationships. PT. Sequislife Life Insurance is one of the insurance companies in Indonesia which was established in Jakarta in 1984. At first, Sequislife was still incorporated into one company body under the name PT Universal Life Indo. Then in 1992 PT. Universal Life Indo conducted a joint venture with New York Life (NYL) International Incorporation, then changed the name of the company to Sewu New York Life. Then, in 2003, all shares of New York Life were acquired and followed by a change in the company's name to Sequislife with the tagline "For A Better Tomorrow." During its journey, Sequislife has shown a strong commitment to establishing international standardization in the field of Life Insurance for each of its customers. The total assets of Sequislife are as follows:

Table 1. Sequislife Services Insurance Financial Report

No.	Year	Asset	Capital	RBC	Profit
1	2015	Rp. 11.149.564	Rp.542.661	1057%	Rp. 525.894
2	2016	Rp. 16.520.666	Rp.551.815	715%	Rp. 852. 179
3	2017	Rp. 16.732.840	Rp.694460	784%	Rp. 1.347.511

In 2005, Sequislife acquired all shares of a multinational company, Met Life Indonesia, to accommodate the company's growing growth every year. In 2014, it conducted a Strategic Partnership with PT. Nippon Life, the largest insurance company in Japan and placed Sequislife as one of the major brands in the insurance industry that always

stands to serve customers. Along with its development with increasing competition between insurance companies, PT. Sequislife Life Insurance experienced a decrease in total collected premium income.

Table 2. Total achievement of Sequislife CPI in 2017

Month	Collected Premium Income
Jan-17	189.624.000 CPI
Feb-17	583.857.804 CPI
Mar-17	591.844.004 CPI
Apr-17	628.824.000 CPI
Mei-17	677.647.910 CPI
Jun-17	1.087.832.040 CPI
Jul-17	676.342.604 CPI
Agu-17	892.389.028 CPI
Sep-17	870.408.044 CPI
Okt-17	676.212.604 CPI
Nov-17	401.734.001 CPI
Des-17	501.834.001 CPI

Table 2 shows the results of achieving PT. Sequislife Life Insurance which is calculated from January to December 2017. There is an increase in Collected Premium Income from January to June and has decreased from July to December. The increase and decrease experienced by PT Asuransi Jiwa Sequislife prove that the performance of employees has not been maximized with the results of the above data. It can be indicated that the level of performance of marketers is still low so that the target of Sequislife Life Insurance is still not achieved. The types of Sequislife products that are of great interest to prospective customers can be seen in the following table.

Table 3. Total achievement of Sequislife CPI in 2017

No.	Traditional Product	Unit Link
1	Cash Plan 75	SequislinQ Investor Plus
2	Life Plan 100	SequislinQ New Investor
3	Millenium Gold Plus	SequislinQ Protector Plus 75 (Sp)
4	Retirement Life Plan	SequislinQ Smart Investor
5	Super Fund Plan	SequislinQ Protector
6	New Scholar Plan	SequislinQ Protector Plus (100 (Sp)
7	Q Smart Life	SequislinQ Protector Plus 85(Sp)
8	Sequis Q new Education	-

Table 3 shows the types of insurance products from Sequislife, such as traditional products and unit links. Traditional life insurance provides protection, which is in the form of providing benefits at the end of the contract/death and periodic benefits that can be used for needs in retirement or children's education. While unit link life insurance is a combination of life and investment insurance protection. Of the two types of products, many complaints that occur when customers choose unit link products are due to the lack of communication capabilities of insurance agents in marketing their products. Agencies only explain the return but do not explain the unit link work system in the long term where the unit link itself is closely related to the capital market when the capital market falls then the unit link will also decrease. The following table is the results of interviews with insurance agents.

Table 4. Results of initial observations

No.	Product knowledge	Understand	Non-understand
1	Knowledge of the benefits of the product	12 agent	18 agent
2	Knowledge of claims	13 agent	17 agent
3	Knowledge of each type of product	9 agent	21 agent

Table 4 explains that 30 insurance agents found at PT. Sequislife Life Insurance has several agents who understand the benefits of the product, knowledge about claims and Sequislife product types while the rest of the agents still do not understand Sequislife's product knowledge. All agents should have competence, but in reality, they do not. It is because most of the agents make marketing work as a side job where agents are not so serious in their work that control of the product is still lacking. It results in complaints from customers. The agents who have worked for a certain period who already know about protection against unit links but do not provide precise data, so that prospective customers think that unit link products are savings that earn interest in a certain period. The lack of understanding of prospective customers is also due to the lack of integrity possessed by the agent. Agents only focus on the sales target of insurance products without thinking about how to build trust in customers with integrity that is owned even though insurance is an intangible product that must be explained about the functions, uses, and benefits with honesty. So that with integrity there will not be frequent complaints about the discontent and concern in customers when buying insurance products and fear of their assets will not benefit when investing in insurance. The lack of integrity possessed by agents makes customers' trust decrease and makes customers upset and unwilling to pay premiums on time, and some customers leave without becoming Sequislife customers.

Table 5. Amount of Extend Policy, New Policy and Exit Policy

Types of Insurance	Old Policy (Extend)	New Policy	Exit Policy
Traditional Sequislife unit	8,559 Customers	3,317 Customers	3,799 Customers
Sequislife unit <i>link</i>	6,978 Customers	1,968 Customers	1,868 Customers
Total	15,537 Customers	5,285 Customers	5,667 Customers

Table 5 indicates that there are customers who leave by not paying premiums or an obligation of policyholders and there are old customers who do not extend due to a lack of commitment from customers to become Sequislife customers, so this certainly has an impact on marketing performance itself. Marketers/agents are also less able to deal with customer problems, such as being quick to respond to any complaints even though this strategy is the basis for customers to cooperate such as paying premiums on time and forming customer trust.

2. THEORIES:

2.1 Marketing Communication

Marketing communication is a term used to describe information about products from marketers to consumers. Marketers use advertising, direct marketing, publicity, sales promotions, and direct sales, to provide information that they expect to influence consumer purchasing decisions. Instead, consumers use it in the purchasing process to gather information about the characteristics and benefits of the product. Marketing communication consists of two elements, namely communication and marketing. Communication itself has a broad understanding, both as a science and as a process. Communication is a process where someone/communicator conveys something usually in the form of symbols in the form of words to change the behavior of others/communicants [1].

Communication is the achievement of very similar (parallel) meanings in the person initiating a message and those receiving it [2]. Meanwhile, communication is a process of creating or giving rise to similarities of thought between those who give signs and those who receive marks [3]. Shimp's definition emphasizes the communication process which aims at creating an equation of opinion or opinion on the interactions that occur. While the second element, such as marketing, in addition to what has been proposed. Kotler says as a process of planning and implementing the design, pricing, promotion, and distribution of ideas of goods or services to create exchanges that meet individual and organizational goals [4]. Marketing is the overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that can satisfy the needs of existing buyers and potential buyers [5]–[8]. Marketing communication is a tool used by companies to inform, persuade, and remind consumers both directly and indirectly about the products and brands they sell. Today many companies are beginning to realize the need to integrate various marketing communication activities that have been carried out separately [9].

Marketing communication is a collection of all elements in the marketing mix of an organization facilitating the occurrence of exchanges through the formation of meaning together with consumers and clients of an organization [3]. This marketing communication refers to all forms of communication that the organization uses to tell something and influence buying behavior from existing customers and potential customers. Marketing communications must be designed to notify customers about the benefits and value of the product or service offered.

2.2 Integrity

Integrity comes from Latin, Integer, which means complete or intact [10]. Thus, integrity can be interpreted as a complete and complete business based on honesty, quality, and consistency of one's character: understanding Integrity

in general, such as consistency and resilience that cannot be shaken in upholding good values and beliefs [11]. Regarding ethics, integrity is honesty or the truth of each person's actions. A person can be declared to have integrity if the action he has taken is by the values, principles, and beliefs held. Integrity is "The whole values of honesty, balance, giving back, dedication, credibility and various matters of dedication to human values in life" [12]. Integrity is honest, consistent, committed, courageous, and trustworthy. Integrity as an element of character that underlies professional recognition. Integrity requires a member to be honest and forthright without having to sacrifice the secret of the recipient of the service so that the report presented can explain the truth of the facts. Integrity is the ability of people to realize what has been said or promised by others [13].

Understanding Integrity, in general, is consistency or firmness that cannot be swayed in representing beliefs and principles. Integrity is also a concept that shows consistency or firmness of action with values and principles. If the ethics of integrity can be interpreted as the truth and honesty of actions taken by someone, in the world of work the notion of integrity can be interpreted as being consistent in acting in accordance with the code of ethics and workplace policies and having an understanding and desire to adjust to the ethics and policies of the workplace and can act consistently to implement them. Integrity is one element in the character that underlies the emergence of recognition of professional attitudes. With the existence of integrity can be a quality that underlies the emergence of the trust of others and becomes a benchmark for other members in testing the making of a decision at work [14].

Integrity requires that someone in his profession to always be honest, frank and consistent. For example, a leader must prioritize service to the community so that people become believers, so they should not prioritize personal benefits. People who have good integrity, of course, he will be honest with himself and others. If it is dishonest to itself, it will be to others. People who have integrity, of course, he will be loyal to the purpose of his life, and what has been determined as the purpose of his life, he will try to live his life consistently even though there are problems to achieve his goals, he will continue to work to solve the problem that is the obstacle. Of course, someone who has integrity will be responsible to himself, and it is not easy to blame others when problems and failures arise because he is aware that the purpose of life must be fought for. He will always try to keep his promises because to get the trust of others in life is needed [15].

2.3 Relational marketing

Relational marketing is the introduction of each customer more closely by creating two-way communication by managing a mutually beneficial relationship between the customer and the company [16]. It is the process of creating, maintaining and enhancing strong, high-value relationships with customers and other interested parties. The definition of relational marketing develops from the basis of marketing thinking that is initially transactional to transactions aimed at creating and building long-term relationships between customers, suppliers, and marketers based on trust and commitment [17]. Relationship marketing is the process of creating and enhancing strong, value-laden relationships with customers and other stakeholders. Relational marketing as all measures of analyzing, planning, realizing and controlling measures that initiate, stabilize, enhance and activate business relationships with stakeholders of the company, especially customers, for the purpose of creating each other's respective values [18].

Relational marketing shows that the relationship between a company and selected customers builds on long-term, mutually beneficial relationships. Relationship marketing is the process of attracting, maintaining and enhancing relationships with key people. Based on the definition above, relational marketing can be said to have meaning, as a process of attracting, maintaining and improving relationships with key people or who influence the company. Relational marketing is a relationship that is not harmful; even relational marketing is a relationship that is interdependent, the existence of trust, cooperation, and partnership. Correct relational marketing requires a fundamental change of attitude, looking at customers as partners and capital must be arranged in such a way as to generate long-term benefits for the business entity. Sales are not the end of the marketing process, on the contrary, is the beginning of the relationship with the customer. The focus is on relationships not on individual sales. Relational marketing as a strategic orientation, which focuses on maintaining and developing existing customers, rather than attracting new customers.

2.4 Marketing Performance

Company performance is a construct or factor commonly used to measure the impact of a company's strategy. The company's strategy is always directed to produce performance both marketing performance and financial performance. Marketing performance is a concept to measure the market performance of a product. Every company has an interest in knowing the market achievements of its products, as a reflection of the success of its company in the world of business competition [19]. The dimensions for measuring marketing performance are sales growth, customer growth, and profit rates. Sales growth will depend on the number of customers who have known a constant average consumption level. Empirical evidence states that for marketing management the customer growth rate is more important than the number of customers. Marketing performance is defined as an effort to measure performance levels including sales volume, number of customers, profits and sales growth. Marketing performance is also said to be the ability of organizations to transform themselves in facing challenges from the environment with a long-term perspective [20].

Marketing performance can always be seen as a result of carrying out a specific strategic role, which for a salesperson, is produced as a result of the aggressiveness of salespeople approaching and serving their customers well. Performance can take various forms of indicators including sales volume, sales growth rate, and customer growth. The performance measurements based on sales volume, increased sales and customer growth. The performance of marketers is an element of measuring the performance of marketing personnel. Smart attitude as a tangible form of the adaptability of salespeople which creates maximum performance. The sales activities would be more effective if the sales force has the competence and experience in their field, so the desire to achieve company goals will be more easily achieved. In this case, the competency that the sales force must possess is its competence in understanding customer needs. The performance of salespeople continues to be improved and developed to meet consumer desires so that by developing the performance of salespeople, companies have more opportunities to retain customers [21].

3. METHODOLOGY:

Path analysis is a development of regression analysis, so regression analysis can be said to be a special form of path analysis (regression is the special case of path analysis). Path analysis is used to describe and test the relationship model between variables in the form of cause and effect (not an interactive/reciprocal relationship). Thus in the relationship model between these variables, there are independent variables, which in this case are called exogenous variables (exogenous), and the dependent variable is called the endogenous variable (endogenous). Path analysis is also used to determine the direct and indirect effects of observed variables. The path diagram illustrates the relationship pattern between variables in this study is to test and find out how much influence marketing communication and integrity have on the marketing performance of agents with relational marketing as an intervening variable is shown in the following equation.

$$Z = \rho_1 X_1 + \rho_2 X_2 + e_1$$

$$Y = \rho_3 X_1 + \rho_4 X_2 + \rho_5 Z + e_2$$

To see whether relational marketing is the variable that mediates between marketing communication and integrity on agent marketing performance by using standardized beta coefficients with several provisions. Hypotheses for mediation testing include:

- a. The effect of marketing communication on agent marketing performance with relational marketing as an intervening variable. $\rho_3 > \rho_1 \times \rho_2$, meaning that relational marketing is not a variable that mediates between marketing communication and agent marketing performance. $\rho_3 < \rho_1 \times \rho_2$, meaning that relational marketing is the variable that mediates between marketing communication to agent marketing performance. Mediation testing with the decision influence criteria (KPK) is:

Accept H_0 (reject H_a), if $\rho_3 > \rho_1 \times \rho_2$
 Reject H_0 (accept H_a), if $\rho_3 < \rho_1 \times \rho_2$

- b. The influence of integrity on agent marketing performance with relational marketing as an intervening variable $\rho_3 > \rho_1 \times \rho_2$, means that relational marketing is not a variable that mediates integrity against agent marketing performance $\rho_3 < \rho_1 \times \rho_2$, meaning that relational marketing is a mediating variable between integrity and marketing performance agent. Mediation testing with the decision influence criteria (KPK) is:

Accept H_0 (reject H_a), if $\rho_3 > \rho_1 \times \rho_2$
 Reject H_0 (accept H_a), if $\rho_3 < \rho_1 \times \rho_2$

4. RESULT AND DISCUSSION:

4.1 Path Analysis I

4.1.1 Determination Coefficient Analysis (Sub 1)

The coefficient of determination (R^2) is a value (proportion) that measures how much the ability of the independent variables used in the regression equation, in explaining variations in non-independent variables.

Table 6. Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,622 ^a	,386	,374	4,03614

Table 6 explains that the coefficient of determination is in the Adjusted R-Square column. It is known that the coefficient of determination is 38.6%. This value means that all independent variables, such as marketing and integrity communication simultaneously affect the relational marketing variable by 38.6%, other factors influence the remaining 61.4%.

4.1.2 Test of Significance Simultaneous Effect of F-Test (Sub 1)

This test aims to examine the effect of independent variables together or simultaneously on the dependent variable.

Table 7. F-Test Sub 1

Model	df	F	Sig.
Regression	2	29,922	,000 ^b
1 Residual	95		
Total	97		

Table 7 explains the Sig. is 0,000, and the calculated F value is 29,922 because of Sig. 0,000 < 0.05 and F count value 29,922 > F table 2,31, it can be concluded that the simultaneous effect of all independent variables, namely marketing communication and statistically significant integrity on relational marketing.

4.1.3 Multiple Linear Regression Analysis and Significance Test for the Effect of Partial T-Test (Sub 1)

Table 8. Regression coefficient value, as well as the statistical value t for the partial influence test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	-6,332	3,283		-1,929	,057
1 Marketing communication	,465	,128	,329	3,648	,000
Integrity	,376	,085	,399	4,431	,000

a. Dependent Variable: Relational marketing

Based on Table 8, the following multiple linear regression equations are obtained.

$$Z = 0,329 X_1 + 0,399 X_2$$

Based on the results in Table 8 it is known:

1. The value of Coefficients from marketing communications is 329 which is positive. It means that marketing communication has a positive effect on relational marketing. It is known that the value of t arithmetic is 3.648 > t-table 1.66 and Sig 0,000 < 0.05, then marketing communication has a significant effect on relational marketing.
2. The value of the Coefficients of integrity is 399, which is positive. It means that integrity has a positive effect on relational marketing. It is known that the value of t count is 4.431 > t-table 1.66 and Sig 0,000 < 0.05, then integrity has a significant effect on the agent's marketing performance.

4.2 Path Analysis 2

4.2.1 Determination Coefficient Analysis (Sub 2)

The coefficient of determination (R^2) is a value (proportion) that measures how much the ability of the independent variables used in the regression equation, in explaining variations in non-independent variables.

Table 9. Regression predictive ability

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,870 ^a	,758	,750	1,42098	1,252

Table 9 provides information about regression prediction capabilities in explaining the agent's marketing performance. The adjusted R-square value in the research model indicates that the independent variable of marketing communication (X1), integrity (X2), relational marketing (Z), can explain 75.0% of the data variance on the agent's marketing performance dependent variable (Y). The rest as much as 25.0% of the data variance on agent marketing performance is explained by other variables not examined in this model.

4.2.2 Test of Significance of the Simultaneous Effect of F-Test (Sub 2)

This test aims to examine the effect of independent variables together or simultaneously on the dependent variable.

Table 10. F-Test Sub 2

	Model	F	Sig.
1	Regression	97,943	,000 ^b
	Residual		
	Total		

Based on Table 10, the value of Sig. is 0,000 and the calculated F value is 97,943 because of Sig. 0,000 < 0.05 and the value of F count 97,943 > F table 2,31, it can be concluded that the simultaneous effect of all independent variables, namely marketing communication, integrity and relational marketing is statistically significant on the agent's marketing performance.

4.2.3 Multiple Linear Regression Analysis and Significance Test for the Effect of Partial T-Test (Sub 2)

Table 11. Regression coefficient value, as well as the statistical value t for the partial influence test

	Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig
		B	Beta	beta		
1	(Constant)	-4,979	1,178		-4,226	,000
	marketing communication	,185	,048	,235	3,867	,000
	integrity	,305	,033	,582	9,310	,000
	relational marketing	,122	,036	,218	3,365	,001

Based on Table 11, the following multiple linear regression equations are obtained:

$$Y = 0,235 X_1 + 0,582 X_2 + 0,218 Z$$

Based on the results in Table 11, it is known:

1. The coefficient of marketing communication is 1.85 which is valuable. It means that marketing communication has a positive effect on performance. It is known that the value of t count 3.867 > t-table 1.66 and Sig 0.000 < 0.05, then marketing communication has a significant effect on the agent's marketing performance.
2. The coefficient of integrity is 3.05 which is positive. It means that integrity has a positive effect on performance. It is known that the value of t count 9.310 > t table 1.66 and Sig 0.000 < 0.05, then integrity has a significant effect on the agent's marketing performance.
3. The coefficient value of relational marketing is 1.22, which is positive. It means that relational marketing has a positive effect on performance. It is known that the value of t arithmetic is 3.365 > t-table 1.66 and Sig 0.001 < 0.05, then relational marketing has a significant effect on the agent's marketing performance.

4.3 Mediation Test (Intervening)

- a. Direct Effect

To calculate the direct effect or DE, the following formula is used:

- Effect of marketing communication variables on relational marketing

- $X_1 \rightarrow Z = 0.329$
- Effect of the variable integrity on relational marketing
- $X_2 \rightarrow Z = 0.399$
- Effect of marketing communication variables on agent marketing performance
- $X_1 \rightarrow Y = 0.235$
- The influence of the variable integrity on the agent's marketing performance
- $X_2 \rightarrow Y = 0.582$
- Effect of relational marketing variables on agent marketing performance
- $Z \rightarrow Y = 0.218$

b. Indirect Effect

To calculate the indirect effect used the formula as follows:

- Effect of marketing communication variables on agent marketing performance through relational marketing
- $X_1 \rightarrow Z \rightarrow Y = (0.329 \times 0.218) = 0.071722$
- The influence of integrity variables on agent marketing performance through relational marketing
- $X_2 \rightarrow Z \rightarrow Y = (0.399 \times 0.218) = 0.086982$

c. Total Effect

- Effect of marketing communication variables on relational marketing
- $X_1 \rightarrow Z = 0.329$
- Effect of the variable integrity on relational marketing
- $X_2 \rightarrow Z = 0.399$
- Effect of relational marketing variables on agent marketing performance
- $Z \rightarrow Y = 0.218$
- Effect of marketing communication variables on agent marketing performance
- $X_1 \rightarrow Y = 0.235$
- The influence of the variable integrity on the agent's marketing performance
- $X_2 \rightarrow Y = 0.582$
- Effect of marketing communication variables on agent marketing performance through relational marketing
- $X_1 \rightarrow Z \rightarrow Y = (0.329 \times 0.218) = 0.071722$
- Effect of the variable integrity on the performance of agent marketing through relational marketing
- $X_2 \rightarrow Z \rightarrow Y = (0.399 \times 0.218) = 0.086982$
- $Z = 0.329 X_1 + 0.399 X_2$
- $Y = 0.235 X_1 + 0.582 X_2 + 0.218 Z$

Based on the previous discussion it is known:

1. It is known that marketing communication has a significant effect on relational marketing and also relational marketing has a significant effect on agent marketing performance, so relational marketing is significant in mediating the relationship between marketing communication and agent marketing performance.
2. It is known that integrity has a significant effect on relational marketing and also relational marketing has a significant effect on agent marketing performance, so relational marketing is significant in mediating the relationship between integrity and agent marketing performance.

4.4 Summary of Hypothesis Test Results

The following table will show a summary of research results that have been processed using SPSS software.

Table 12. Summary of research results

No.	Hypothesis	Path Coefficient	t-count > 2.011	Sig < 0.05	Hasil
1	(H1) Marketing communication has a significant effect on relational marketing	0.329	3.648	.000	Accepted
2	(H2) Integrity has a significant effect on relational marketing	0.399	4.431	.000	Accepted

3	(H3) Relational marketing has a significant effect on agent marketing performance	0.218	0.218	.001	Accepted
4	(H4) Marketing communication has a significant effect on agent marketing performance through relational marketing	0.235	-	Sig	Accepted
5	(H5) Integrity has a significant effect on agent marketing performance through relational marketing	0.582	-	Sig	Accepted

Based on the results of the t-test, it is known that marketing communication has a significant effect on relational marketing. On average the respondents answered agreeing with all statements given and included in the category of affordability, this indicates that in general all aspects of marketing communication capabilities have been owned and mastered by agents. The marketing communications owned by Sequislife agents have a long-term effect if faced with relationships with customers. It is primarily for customers who have more than one policy. Customers will be comfortable and trust the agent if the agent has excellent communication skills. There are still agents who answer this disagreement is caused by new agents who have not yet had the skills to speak and do not yet have an understanding of the entire Sequislife product, so far there are still customer complaints due to the lack of understanding given by the agent. Integrity is a concept that shows consistency or firmness of action with values and principles. In this case, the integrity of an insurance agent is considered very important because with high integrity it will lead to the trust of a customer to the agent and also impact on the trust of the customer in the insurance company so that integrity will be able to establish relationships with customers. In the world of work, the definition of integrity can be interpreted as consistency in acting by the code of ethics and having an understanding and desire to adjust to the ethics and policies of the workplace and can act consistently to implement it. It indicates that if integrity is enhanced, it will be able to establish better relationships with customers where integrity itself becomes one of the elements in character underlying the emergence of recognition of professional attitudes. The integrity possessed by agents can make other people more trustworthy to establish relationships with agents of the company.

Relational marketing is the agent's ability to recognize each customer more closely so that an excellent cooperative relationship is established. Customers with a high level of trust will be better able to carry out their responsibilities as policyholders; this is due to the existence of a relationship between members of the company and customers that will improve the performance of the agent. The results of this study indicate that relational marketing has a significant effect on agent performance which means that if relational marketing is increased, it will improve the agent's marketing performance. Relational marketing has a positive and significant effect on loyalty. The existence of relational marketing capabilities will affect marketing performance and be able to improve business performance.

The ability of agents to communicate has an essential role in improving performance. Agents who answer agree with each statement on the marketing communication variable are agents who have carried out marketing activities by trying to disseminate information, influence, and or remind the target market of marketing and conducting communication activities. It aims to convey the message to consumers by using various media, with the hope that communication can produce three stages of change, namely changes in knowledge, changes in attitude and changes in desired actions. It certainly dramatically affects the marketing performance of agents where agents will be better able to sell products so that if the agent's marketing communication skills are increased then, it will improve the performance of agent marketing through relational marketing support. If marketing communication is improved, it will improve performance; this is a method used by insurance agents in establishing good relationships with customers both in approaching and establishing cooperative relationships with policyholders. Marketing communication plays an essential role in improving performance

The role of integrity in improving performance is significant to be applied in an organization or company so that everyone in it can trust each other and ultimately be faster to achieve common goals. If the integrity values are not implemented, the team collaboration will be more difficult due to the lack of trust through relational marketing carried out by insurance agents. Improvement of integrity possessed by agents will improve performance with the existence of an excellent relational relationship that is by building trust. Integrity has an essential role in improving performance. Integrity requires a member to be honest without having to harm other parties both the company and the customer. Public service and trust must not be defeated by personal gain. Integrity can accept unintentional errors and honest dissent, but do not accept fraud.

5. CONCLUSION:

Marketing communication has a significant effect on relational marketing at PT. Sequislife Life Insurance. Integrity has a significant effect on relational marketing at PT. Sequislife Life Insurance. Relational marketing has a significant

effect on the marketing performance of agents at PT Sequislife Life Insurance. Marketing communication has a significant effect on agent marketing performance through relational marketing at PT. Sequislife Life Insurance. Integrity has a significant effect on agent marketing performance through relational marketing at PT. Sequislife Life Insurance.

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