

SOUNDS OF CHANGE: HOW PODCASTING EMPOWERS MANAGERS IN INSURANCE TRANSFORMATION

Yulinda Basir

LSPR Institute of Communication & Business, Jakarta Indonesia

ulink.basir@gmail.com

ABSTRACT

Article history

Received : February 25, 2024

Revised : September 27, 2024

Accepted : September 29, 2024

Keywords

Podcast
Internal Communication
Insurance Industry
Transformation
Technology

To navigate the challenging landscape of COVID-19 disruptions and new regulatory demands, life insurers in Indonesia are undertaking strategic initiatives to regain market dominance. A critical aspect of this strategy is the innovation of internal communication methods to foster employee support during organizational changes. This paper presents a qualitative study that explores middle managers' perceptions and experiences in the insurance industry regarding the use of podcast episodes as an internal communication medium. This study employed in-depth interviews to gain insights into managers' attitudes towards podcasting for internal communication. The findings revealed that Managers perceived podcast episodes as a convenient and engaging tool for information consumption. Furthermore, they believe that podcasts episodes can foster relationships between employees and managers, and provide an effective platform for sharing company news and best practices in an informative and engaging manner. This study underscores the potential of podcast episodes as valuable tools for internal communication in the insurance industry, particularly during the periods of transformation. The results suggest that podcasting can enrich the communication strategies employed during organizational change, thereby aiding the successful realization of transformation objectives. Future research suggestions include exploring the types of content most effectively delivered via podcasts episodes, assessing the long-term impacts of podcast episodes engagement, and investigating the potential challenges and best practices related to implementing podcast episodes for internal communication. These research directions can further our understanding of the potential and effectiveness of podcasting as an internal communication tool for the insurance industry.

This is an open access article under the [CC-BY-SA](https://creativecommons.org/licenses/by-sa/4.0/) license.



1. Introduction

The COVID-19 pandemic has had a profound and extensive impact on businesses globally, with persistent adverse effects on sales and operations. According to a comprehensive World Bank study encompassing over 100,000 businesses in 51 countries, 79% and 13% of businesses experienced operational and short-term financial constraints, respectively (Apedo-Amah et al., 2020). As organizations endeavor to navigate the complexities of post-pandemic recovery, transformation has emerged as a critical strategic framework. In the insurance industry, transformation refers to fundamental changes in the organizational structure, processes, and systems in which insurance companies adapt to evolving market conditions, technological advancements, and customer expectations ((Labusch & Winter, 2012). This transformation encompasses various aspects of the insurance sector, and for this specific insurance company, there are five pillars for its transformation: agency acceleration, product and customer experience, strengthening, persistency improvement, operational excellence, and personnel engagement. Consequently, these aspects have become the company's pillar of transformation.

As a transformative force in business, podcast episodes have become an influential medium for fostering learning, boosting engagement, and promoting innovation across diverse sectors. Studies have shown that organizations are increasingly leveraging podcast episodes to facilitate change and boost performance in multiple ways. Business podcast episodes have become a valuable resource for managers seeking to stay informed about current trends and gather new insights to maximize organizational performance (Waddingham et al., 2020a). These digital episodic series cover a wide range of business topics in an easily consumable audio format, providing unique perspectives on salient issues and teaching valuable techniques to address common business challenges. The flexibility and accessibility of podcasts make them particularly appealing to busy professionals, who struggle to find time for traditional reading and learning methods. As the medium continues to evolve, it presents opportunities for companies to engage with audiences in novel ways, potentially reshaping industry landscapes and fostering new forms of business communication and education (Harharah et al., 2024). In this context, an insurance company in Indonesia utilized podcast episodes to disseminate information about the transformation pillars to their managers. This study investigated a podcast series developed by an executive committee to enhance managers' comprehension of the transformation pillars and their associated challenges.

Podcast episodes are innovative and dynamic communication channels that convey key insights and messages to managers across organizational tiers. Recognizing that manager buy-in is a critical catalyst for organizational change, this study investigates the challenges that prompt the creation of such communication initiatives. The challenges addressed include the following: [1] Employee Engagement in the Hybrid Working Environment: The shift towards hybrid work models in response to the pandemic presents unique challenges for maintaining employee engagement and cultivating a united organizational culture. The dichotomy between remote and in-office work dynamics can lead to communication gaps, feelings of isolation, and difficulties building team unity. Addressing these issues through a podcast episode arm manager with the necessary tools and strategies to ensure consistent employee engagement and productivity within the new work paradigm. [2] Disruption in the life insurance Industry Post-COVID: Like many sectors, the life insurance industry experienced significant disruptions during the pandemic. Evolving customer expectations, changes in risk assessment, and new market dynamics have necessitated the reevaluation of strategic approaches within insurance

companies. By addressing this issue through podcast episodes, managers can obtain a comprehensive understanding of the sector's changing landscape, enabling them to tailor their decision-making processes to sustain growth and relevance in the post-pandemic era. [3] *Rebuilding Market Leadership within a Limited Timeframe*: The diversion of attention and resources caused by the pandemic may have led to the loss of market leadership for some companies. In this competitive landscape, regaining market leadership within a limited time frame presents a formidable challenge. Podcast episodes provide managers with actionable insights and data-driven strategies, aiding effective decision-making and enhancing an organization's agility and competitiveness.

Podcast episodes curated by the executive committee are an invaluable resource for managers to understand and align themselves with the core objectives of the transformation. By addressing the challenges associated with hybrid work adoption, life insurance industry disruption, tighter regulations on unit-link products, and the pressing need to regain market leadership, these podcast episodes impart the necessary knowledge and skills to managers for effective transformative changes within their organizations. As organizations continue to adapt to the post-pandemic landscape, the insights from this research can foster a culture of adaptability, innovation, and sustained growth.

Despite the insurance industry's significant role in supporting national development, the insurance penetration rate in Indonesia remains low and is declining (Darwin & Gularso, 2024). This low penetration is attributed to factors such as low financial literacy, low perceived benefit of insurance, and demographic factors, particularly among Generation Z (Darwin & Gularso, 2024). Low insurance literacy has been identified as the cause of weak insurance penetration growth in Indonesia (Siregar & Serpina, 2024). This problem extends to university students, who are considered a potential market for the development and deepening of the insurance sector (Siregar & Serpina, 2024). In the life insurance sector, the penetration has remained low over the past decade (Tobing et al., 2022). This low penetration persists, despite efforts to implement consumer protection measures and build trust in the financial sector (Tobing et al., 2022). The COVID-19 pandemic has further contributed to a decline in insurance purchases in Indonesia, prompting insurance companies to popularize low-cost microinsurance products to encourage their uptake (Matahari & Kusumastuti, 2022). Notably, the penetration of Islamic insurance in Indonesia is not proportional to the country's large Muslim population, indicating the need for innovation in this sector to increase penetration (Azzochrah et al., 2021). These multiple sources confirm the overall low insurance penetration and literacy in Indonesia, highlighting the need for improved education, awareness, and product and service innovations in the insurance sector.

The Indonesian insurance industry faces significant challenges in 2022, exacerbated by the ongoing effects of the COVID-19 pandemic. We can draw insights from the broader trends and impacts observed in the insurance sector during this pandemic.

A previous study examined the Net Premium Income received by life insurance companies in Indonesia before and during the COVID-19 pandemic. The analysis was based on data collected from March 2019 to February 2020 and March 2020 to February 2021. The net premium income, measured in Indonesian Rupiah (IDR), of life insurance companies registered with the Financial Services Authority is as follows (Parizi & Riani, 2024):

Table 1. Net Premium Income received by life insurance companies in Indonesia

Month	2019	2020
March	41.665.501	38.064.212
April	55.319.886	48136.776
May	69.446.261,8	59.747.995

The COVID-19 pandemic has had a notable impact on insurance companies' efficiency and performance in Indonesia. A study comparing the efficiency of these companies before and during the pandemic (2018-2021) revealed fluctuations in their efficiency scores, with a decline observed in 2020 (Parizi & Riani, 2024). This suggests that the pandemic affected the insurance business. Interestingly, the challenges faced by the Indonesian insurance industry were not uniform across all sectors. The life insurance industry, for instance, experienced negative growth in 2020, with increased claim payments for life insurance products up to September 2020 compared with the previous year (Ulyah et al., 2022).

The Financial Services Authority (OJK) in Indonesia has implemented various measures to enhance consumer protection and improve transparency in the financial services sector, including insurance, addressing public concerns, and mistrust. OJK's role of OJK in regulating and supervising the financial services sector is to ensure that activities are conducted in an orderly, fair, transparent, and accountable manner (Adisaputra, 2023). Authorities have introduced regulations to protect consumers and increase transparency, particularly in response to the growing financial services industry and the need for customer protection (Matahari & Kusumastuti, 2022). These regulations are designed to maintain the stability of the Indonesian financial system and to protect the interests of consumers and the public (Lestari, 2012). While the effectiveness of these regulations may vary across different aspects of financial performance, they represent a crucial step towards addressing widespread public mistrust and enhancing the overall integrity of the financial services industry in Indonesia.

During these challenging times, businesses were compelled to adopt a strategic mind-set for recovery and growth. This strategy formulation necessitated consideration of potential cultural identity shifts, the impact of the pandemic on team unity, evaluation of available resources, and readiness for remote work capabilities. The success of these recovery plans hinges on preparedness at the individual, team, organizational, and national levels. Consequently, businesses found themselves confronting novel difficulties, underscored by the need to reassess decision-making processes and readjust to the "new normal" (Pedersen & Ritter, 2020).

Internally, the transition to hybrid work models instigated by the pandemic has introduced unique challenges for insurance companies, particularly in maintaining employee engagement and productivity. This shift necessitated strategic planning and, despite providing flexibility, had the potential to undermine connectivity in remote work settings (Haas, 2023).

The emergence of an online environment has revolutionized organizational communication and management, introducing new avenues for social interaction and streamlining internal processes (Briciu & Briciu, 2020). In this intricate landscape, effective internal communication became crucial during times of significant organizational shifts. Companies, including the focal companies in this study, rapidly adapted to the post-pandemic world, requiring substantial transformation to ensure resilience and growth. Consequently,

technology-driven platforms, such as intranet-based podcast series, have been implemented to disseminate vital information, facilitate change, and secure managerial endorsement.

Previous studies on social media have highlighted the importance of utilizing an online environment, particularly social media platforms, for organizational communication and management (Briciu & Briciu, 2020). The use of information and communication technology (ICT) tools significantly contributes to the quality and importance of internal communication within organizations. Specifically, one study found that Intranet is the most important determinant of internal communication quality (Kišić 2020). The intranet provides a centralized platform for storing, sharing, and accessing information to solve these challenges (Implementation of the Intranet from a Knowledge Management Perspective $\frac{3}{4}$ A Case Study, n.d.). This study emphasizes the value of features such as clear information architecture, search functions, and timely updates to improve knowledge management and communication. Podcast is a digital series of episodes that offers a wide range of business-related topics presented in an easily accessible audio format, making it a convenient and engaging way to disseminate information and connect with audiences. This definition emphasizes that podcasts are audio content available for downloading or streaming. Typically, these consist of multiple episodes that focus on specific topics. The flexibility, accessibility, and democratization of podcasting has contributed to its growth and popularity as a unique medium (Rime et al. 2022).

Podcasts offer advantages, such as accessibility, the ability to listen while engaging in other activities, and growing interest among the general public. This study provides recommendations for branding, marketing, and tracking of download metrics. Podcasting can be a valuable tool for online learning and science communication, particularly during the COVID-19 pandemic (Strickland et al., 2021). One study identified six types of tension in podcasting as an effective channel of communication: personalization/automation, independent/mainstream production, immersion/interactivity, file formats, immersivity, and interactivity. These tensions are essential to understanding podcasting and guiding innovation. This study highlights the need to maintain the essence of podcasting, while adapting to technological and audience-related changes (Rime et al. 2022).

According to one study, business podcast episodes are a valuable tool for enhancing organizational performance. They provide managers with convenient and accessible access to valuable insights, industry trends and expert perspectives. By listening to podcast episodes, managers can stay informed, expand their knowledge, and gather new ideas to improve their decision-making and problem-solving skills. Podcasts also offer the opportunity to create a learning network and engage in discussions with coworkers, thus fostering collaboration from multiple perspectives. However, it is important for managers to be critical listeners and overcome the limitations of podcast episodes, such as the influence of narration and the need to absorb dense content. Overall, this study highlights the benefits of incorporating podcast episodes into organizational learning and development strategies (Waddingham et al., 2020b).

Social media platforms and podcast episodes can be effectively utilized to enhance internal communication and collaboration within organizations. Tools such as Slack, Microsoft Teams, and Yammer enable employees to communicate, share information, and collaborate on projects in real time, whereas podcasts can be used to disseminate important messages and updates to the entire organization, fostering a more connected and informed workforce (Normore et al., 2016).

Organizational communication refers to the process of exchanging information, ideas, and messages within an organization to achieve goals and objectives. It involves the flow of information between different levels of the organization, including top management, middle management, and employees, as well as communication with external stakeholders such as customers, suppliers, and the public. Effective organizational communication is crucial for promoting collaboration, coordination, and decision-making within an organization. It helps to establish a shared understanding of goals, facilitates teamwork, and ensures that information is disseminated accurately and in a timely manner (Ophilia & Hidayat, 2021).

This study examines the perspectives of managers in a leading Indonesian insurance company, focusing on their experiences with an intranet podcast series used as a digital information source during significant organizational change. The company, currently undergoing transformation to maintain market dominance in investment-linked products, devised this executive committee-curated podcast series to equip managers with a comprehensive understanding of the transformation pillars, thus enabling them to drive change within their respective teams and departments.

Adopting a qualitative approach, this study incorporates in-depth interviews with managers to gain insights into their experiences, potential challenges, and opportunities to enhance communication and execution of the transformation initiative. The central research problem is: "How do managers perceive and interact with the intranet podcast series in the context of the ongoing transformation initiative?"

The goal of this study is to explore managers' unique perspectives and experiences, and assess the efficacy and impact of the podcast series as a communication tool for conveying transformation-related information. Additionally, this study seeks to identify potential barriers faced by managers in understanding and conveying transformation pillars to their teams, with the aim of refining and bolstering the company's internal communication strategies and contributing to the success of the transformation initiative.

Ultimately, this study underscores the pivotal role of technology-driven internal communication, specifically podcasting, in facilitating managers' understanding and alignment during substantial organizational changes. By exploring the perceptions and experiences of prominent Indonesian insurance companies undergoing transformation, this study provides valuable insights into effective communication strategies for challenging transformations. This study fills this gap by examining the relatively unexplored potential of podcasting as an internal communication tool during organizational change, offering novel insights that can enhance organizational communication strategies and lay the groundwork for future research and applications in this niche area.

2. Method

Internal communication is essential for organizations, especially during changes. Companies use various communication media such as podcast episodes, which have recently been adopted by life insurance companies. The podcast executive committee outlined five pillars as strategies for organizational change. The goal of podcast episodes is to enable managers to comprehend changes and communicate them to their teams. I used a qualitative method that included the following steps: [1] 36 managers with various functions were selected from a pool of 142 managers. Selection was based on prior engagement with the podcast, with a minimum of four of the five series being listened to. [2] One-on-one interviews

were held with each manager from July to 3-10, 2023, to investigate their views and experiences with the company's podcast episodes as a communication tool during transformation. [3] Twelve interview questions were designed to gain a thorough understanding of managers' podcast experiences. They examined engagement, podcast effectiveness as a communication tool, and the influence of podcasts on their understanding of transformation initiatives. [4] Audio recordings and notes were recorded to capture the responses accurately. [5] The interviews were supplemented by passive observation to note participants' nonverbal reactions to the podcast. [6] Member checking was used to guarantee data accuracy. The participants were allowed to review and validate the researchers' interpretations of their responses. [7] Ethical Guidelines: Research respected participants' rights and privacy. [8] The findings are presented clearly and logically in the journal with direct quotes and detailed descriptions to support the insights.

Qualitative methods, in-depth interviews, and passive data analysis were used to understand managers' views and experiences of podcast episodes as an internal communication tool during organizational transformation. A step-by-step approach to the research methodology ensured reliable results and conclusions.

3. Results and Discussion

Interview questions were crafted to explore managers' views and experiences with intranet podcast episodes as an information source during transformation. This study sought to understand the effectiveness of podcast series and their impact on conveying transformation-related information.

Podcasts within this organization, particularly during transformation initiatives, are produced by internal communication teams. This team collaborated closely with the executive committee and project managers responsible for the relevant transformation pillars. The content of these podcasts primarily focuses on elucidating the rationale and objectives of various initiatives and providing employees with a comprehensive understanding of organizational changes in progress. Each episode concludes with a call for action, encouraging employees to engage further with content. Upon completion, the podcast episodes were published in the company's internal portal. To ensure maximum dissemination and engagement, a notification containing a link to the podcast is distributed to all employees. To enhance interactivity, employees are encouraged to participate in a quiz at the conclusion of each episode, thereby increasing their engagement and participation in the podcast experience.

Table 2. Podcasts launched by the Company

Transformation Pillar	Subject Matter Expert (SME)	Podcast Title
Agency Acceleration	Agency Director and 4 Workstream Lead	Transformation for Agency Acceleration
Product & Customer Experience Strengthening	Customer & Marketing Director, workstream lead	Leading Through Change

Persistency Improvement	Customer & Marketing Director, workstream lead	Let's invite, Involve, and Implement
Operational Excellence	Operations Director and the member of the project	Transformation in Operational Excellence
People Engagement	President Director, HR Director and a Senior Management	The Role of employee in transformation journey

Source: official company website – intranet

It also aims to identify any difficulties faced by managers when conveying the transformation pillars to their teams and stakeholders. 36 managers will refine and improved internal communication strategies, aiding the success of the transformation initiative.

3.1 How Managers Assess Current Communication Methods During Organizational Transformation

Respond for question 1. How do managers assess the current communication methods used to connect with employees during organizational transformation? All the managers reported that the current methods were generally effective and comprehensive. The organization employs various communication channels and media to ensure effective dissemination of transformation-related information. These include formal methods such as Town Halls, emails, and top management presentations, which coexist with casual methods such as Podcasts and Management challenge events. Digital platforms such as Microsoft Teams, WhatsApp groups, and social media platforms are used alongside internal portals and publications, including websites and newsletters. The managers found that these communication methods were useful for conveying the company's vision, mission, and goals during transformation. Podcasts are particularly advantageous owing to their accessibility and ability to engage in information. Suggestions for improvement include increasing face-to-face communication in order to make it more interactive. Managers believe that transformation communication can be enhanced by involving their employees. One manager noted that “current strategies are generally successful, but there is room for improvement.

For example, only 70% of messages were conveyed during the transformation period. It could be beneficial to involve employees more in communication, for example, by creating avenues for two-way dialogue that each individual can attend.”

3.2. Challenges in engaging and gaining employee support

Insight from question2: Challenges in engaging and gaining employee support during transformation: Managers identified the key challenges and limitations of current communication channels for engaging and gaining employee support during transformation. [1] Employee unawareness can impede engagement and support during transformation if employees do not have enough time or awareness to comprehend the information. [2] Network/VPN issues can impede the access and viewing of podcasts, thereby hindering communication effectiveness. [3] Poor Two-Way Communication: Channels enable two-way communication, such as podcasts or discussions, but not all employees participate. Some

individuals may not be able to use the communication tools provided. [4] Information Overload: The organization may send too much information via multiple sources, causing employees to be overwhelmed. This makes it difficult for them to sort and prioritize the messages. A manager expressed concerns about the current digital and interconnected environment, which is full of information from various sources, leading to an information overload. It is difficult for employees to filter and prioritize messages. Thus, clearer communication may help to avoid missing key information.” [5] Busy work schedules can limit employees’ time for two-way communication and offline events, hindering their involvement in and comprehension of transformation. [6] Resistance to change: Some employees may struggle to back transformation initiatives, even if they understand them. [7] Disinterest: Some employees are uninterested in reading or engaging in communication media, which makes it difficult to reach and engage with them. [8] Need for Better Communication: The challenge is to communicate clearly and simply so that all employees understand the messages.

3.3 Difficulty in communication key information to the team

Response to Question 3: Difficulty communicating key information, such as news, updates, and best practices, to the team. Some Managers face difficulty in communicating with their teams, whereas others do not. Challenges and examples include the following. [1] The team leader had difficulty conveying the transformation update because only higher-level management had information. Some team members were unconvinced because they lacked access to the specific policies. [2] Time and workload can make it difficult to update everyone simultaneously. [3] Poor Two-Way Communication: Employees sometimes fail to engage in two-way communication, for example, not responding quickly to updates or not being open to feedback. [4] Pandemic Challenges: Communication issues arose initially, but strategies such as weekly mural discussions have improved engagement. [5] When making changes, frequent communication is essential to ensure that the team members correctly understand and apply updates. [6] Managers have highlighted the need for improved communication and engagement to ensure that all employees are informed and involved. [7] According to the manager, managing communication between WFO and WFH is difficult. "Balancing communication between WFO and WFH can be a challenge," they said. [8] Information Dissemination: Employees may use informal channels, such as chatting or lunching, to clarify information.

Effective communication requires transparent and consistent information flow, two-way engagement, and various channels to meet employees’ needs. Managers must address team-specific issues to ensure the effective communication of company news, updates, and best practices.

3.4 Advantages and disadvantages of using podcast episodes

Feedback for Question 4: Managers’ knowledge of podcasts for internal communication and their initial views on the advantages and disadvantages of using podcasts in communication strategies. Many people are aware that podcast episodes are an internal form of communication. They see the advantages and disadvantages of using them in communication strategies. Some initial thoughts include the following. Potential Benefits of Podcasts: [1] Convenient and Accessible: Podcasts are accessible anytime and anywhere, allowing employees to access information while moving. [2] Managers praise podcasts for

their relaxed, casual delivery of information, making them easier to comprehend and remember. Podcasts blend education and entertainment to improve comprehension and retention. As one Manager said, “It’s like learning without feeling taught, which really changes the learning experience.” [3] Podcasts can provide employees with more detailed information, such as product updates, frequently skipped questions, or feedback. [4] Video podcasts allow employees to hear from leaders via email or writing. [5] Wider Reach: Podcasts can be shared digitally and accessed on multiple devices, potentially reaching more people.

Potential Drawbacks of podcast episodes: [1] Employees may struggle to find extra time to watch podcast episodes outside work, especially if they have a heavy workload. [2] Limited Interaction: Podcasts involve one-way communication, limited feedback, and two-way dialogue. [3] Network issues can disrupt listening and cause employees to pause podcast episodes. [4] Podcasts may not enable employees to interact with content, thus limiting their ability to ask questions or obtain clarifications. [5] Podcasts can be a great communication tool, but organizations should provide ways for employees to interact and ask questions. Making podcasts accessible and downloadable helps employees listen at convenience, even with network or time constraints.

3.5 Manager’s perspective on using podcast episodes to boost employee engagement

Insight from question 5: Managers’ perspectives on using technology, such as podcasts, to boost employee engagement and facilitate transformation: Managers view technology such as podcasts positively for employee engagement and transformation. Key points include the following: [1] Podcasts are effective communication tools in the digital age. They provide relaxed, engaging content that makes it easier for employees to comprehend and remember. [2] Podcasts are accessible and flexible, enabling employees to listen while commuting or leisure, thereby increasing their convenience. [3] Podcasts share products, experiences, and company information, helping employees to learn and stay informed. [4] Managers should suggest question-and-answer sessions during podcast episodes to foster employee involvement and two-way communication. [5] Technology use, such as podcast episodes, helps organizations to stay current and reach employees in the digital era. [6] Cost-effective and Efficient: Podcasts are an effective way to communicate, especially to deliver clear information and build trust with employees. [7] Practical and Creative: Podcasts are an entertaining way to share information and encourage employees to interact with content. [8] Technology, such as podcast episodes, can strengthen employee-leader relationships and improve communication and understanding.

Technology, especially podcast episodes, is a successful communication tool that can help initiatives and boost employee engagement. Managers also recognize the need to combine podcast episodes with other communication methods to guarantee comprehensive employee communication.

3.6 How podcast episodes can help build better manager-employee relationship

Response to question 6: How can podcasts help build better manager-employee relationships? Podcasts can help strengthen employee-manager relationships in various ways, according to their responses. [1] Podcasts offer managers a direct way to communicate with employees, reduce the risk of misinformation, and enable them to obtain accurate information from their sources. [2] Podcasts can conduct interviews with company leaders

and offer insider tips and advice. This allows employees to learn from their experiences and build trust in and loyalty to the organization. [3] Podcasts create a relaxed communication environment that facilitates discussions beyond work topics. This encourages employee engagement and personal connection with managers. [4] Listening to podcast episodes helps employees comprehend company goals, objectives, and strategies, thus aligning their actions with the organization's vision. [5] Podcasts allow employees to get to know managers better, hear their voices, and see their faces even if they do not meet them in person. This personalization can improve the employee-manager relationship. "Podcasts create a special communication platform in today's remote working environment." Our employees can hear their managers' voices, see their faces, and feel connected even when physical meetings are restricted. Auditory and visual familiarity build a personal bond, humanize leadership, and strengthen the employee-manager relationship. The way in which this medium helps do so is amazing. This has created a strong corporate culture. [6] Encouraging Two-Way Communication: Suggestions include interactive elements such as question-and-ask sessions and employee guest speakers to foster two-way communication and engagement. [7] Podcasts create positive synergy by unifying employees' understandings of company messages and goals.

Podcasts can boost employee engagement, communication, and manager-employee relationships.

3.7 Manager's doubt about using podcast episodes

Response to Question 7: Managers' doubts about using podcast episodes for internal communication. Their responses indicated little opposition to the use of podcast episodes for internal communication. Most respondents had positive views and some identified potential issues or areas for improvement. [1] Connectivity Issues: Respondents reported connection issues and difficulty in accessing podcasts, especially with office proxies. [2] Not all employees are familiar with podcast episodes because of their age, generation, and interest. Thus, proper socialization and familiarization are required. [3] Mentioned was the need to present interesting topics and host podcasts in an inviting and engaging manner to draw employees' interests. [4] Respondents noted the need to adapt and become accustomed to podcast episodes, as well as regularity in their use. They also mentioned difficulty in focusing on podcasts with a lot of content, especially if they were unrelated to their work.

3.8 Managers' Views on Effective Podcast Content in the Insurance Industry

Insight for Question 8: Managers believe the most effective and relevant podcast content in the insurance industry is as follows: transformation project updates include internal, agency, and company accomplishments; product knowledge about insurance; customer service tips; and industry trend discussions. They cover insurance product details, benefits, risks, costs, regulations, customer management, engagement strategies, and current insurance innovation.

Employees learn about insurance careers, development, and prospects. Marketing strategies for insurance products and after-sales services are shared by selling tips. The importance of insurance in managing expenses, particularly health costs, was discussed in terms of financial literacy. Real stories from insurance participants and beneficiaries illustrate the human experience with insurance benefits.

Employee well-being is addressed through discussions of stress management and work challenges. Regular companies update their information about conditions, initiatives, and new benefits. The importance of customer centricity in the insurance industry, especially in terms of claims experience, was also highlighted.

Podcasts can cover various topics to engage insurance industry employees and to provide useful information.

3.9 Employee response to podcast episodes as an internal communication

Feedback for Question 9: Employees responded to podcast episodes as an internal communication.

Employees generally welcomed podcast episodes as a new internal communication tool in the insurance industry. Many found podcasts interesting, exciting, and trendy and appreciated the flexibility of listening anytime and anywhere. However, some may be unfamiliar with, or less enthusiastic about, this medium.

Employees should welcome podcasts as a modern, creative way to get company news and updates and improve engagement and communication.

3.10 Podcast episodes role on overall communication strategy

Response to Question 10. How do managers see podcasts fitting the existing communication channels and their role in the overall internal communication strategy? The insurance industry respondents viewed podcast episodes as a beneficial addition to communication strategies, complementing e-mails, teams, and town halls. Podcasts provide an easy-to-consume format, which is more engaging and persuasive than written communication.

One Manager responded that “Podcasts are becoming a key part of our organization’s communication. They are not just supplementary, but also a sustainable medium that works with email, teams, and town halls. Podcasts are easy to consume, allowing employees to listen to and watch at their own pace. Hearing and seeing information discussed adds a new level of understanding that text cannot provide.”

3.11 Podcast episodes as an internal interactive communication tools

Insight from Question 11. Podcasts are useful internal communication tools, and their integration into other channels can improve communication strategies. This provides employees with a more interactive way to obtain updates from the company. [1] Introduce podcasts gradually and socialize them with employees to familiarize them with this medium. [2] Create valuable content: share company successes, industry trends, educational materials, customer service tips, and product information. [3] Integrate podcasts with email, teams, and websites to make them accessible to employees. [4] Make podcasts accessible: Enable employees to access podcasts on various digital platforms and devices anytime. [5] Engage employees with podcast episodes: interactive sessions, guest speakers, quizzes, and prizes to boost engagement. [6] Customized content: Designing a podcast to suit employee preferences with a blend of serious and casual topics for a better listening experience. [7] Encourage employees to use podcast episodes and participate actively. [8] Ensure accuracy: Confirm that the podcast content is current, correct, and aligned with company goals and values. [9] Audio quality and delivery: Ensure clear audio and use short, attractive titles and teasers to attract

employees. [10] Monitor feedback: Gather employee feedback on podcast episodes and use it to refine the content and delivery.

3.12 Manager's feedback on podcasting

Insight into Question 12: Managers' feedback on podcasting. Feedback on podcasting offers useful ideas for improving the employee experience. Key points include the following: [1] Keep podcasts short to engage employees. [2] Ensure access and connection: Make podcasts available on various platforms, including mobile phones, for convenience. [3] Increased variety and engagement: This includes interactive elements such as quizzes, games, and guest speakers to make the podcast more enjoyable. [4] Visual aids: Enhance understanding and retention by providing transcriptions, summaries, or visuals during podcast episodes. [5] Inclusion of employees: Consider involving employees in podcast episodes by inviting them to participate as guests or share their experiences and stories. [6] Boost awareness and involvement by initiating socialization and campaigns to encourage employees to use podcast episodes. [7] Incorporate humor and invite entertaining guests to the podcast to keep employees engaged and energized. [8] Themed content: Explore different themes and topics for podcast episodes, including topics related to creativity at work, positive cultural development, and unifying the team behind a story or mission. [9] Consistency and sustainability: Aim for regular and ongoing podcast episodes to create a lasting impact and maintain interest among employees.

3.13 Collective insights

Based on the collected insights, a comprehensive overview of managers' perceptions, experiences, and recommendations for using podcast episodes as an internal communication tool is provided, particularly within the context of an ongoing transformation initiative: [1] Communication Efficacy: Podcasts are considered highly effective in communicating important messages, including details regarding ongoing transformation initiatives. They facilitate information delivery in an engaging and relaxed manner that can improve comprehension and retention. [2] Flexibility and Accessibility: Podcasts offer an accessible and flexible medium that accommodates employees' varying schedules and preferences. Their ability to be downloaded and listened to at any time is highly valued, particularly in today's remote and hybrid work environment. [3] Engagement and Interaction: Podcasts encourage employee engagement and interaction with options for Q&A sessions and guest features. They are platforms for two-way communication, enabling managers to respond to queries and comments in real-time or during follow-up episodes. [4] Building Relationships: Podcasts can help foster stronger relationships between managers and employees. By providing opportunities for employees to hear directly from their leaders and learn from their experiences, podcast episodes can build trust, loyalty, and personal connections. [5] Integration with Existing Channels: Managers appreciate podcast episodes as a complementary addition to existing communication channels. When integrated with emails, team meetings, and town halls, podcast episodes can add a more personal and interactive layer to internal communication strategies. [6] Content Relevance: Podcasts provide an opportunity to share a wide range of relevant content, including transformation updates, industry trends, educational materials, and company news. Managers recommend carefully

curating podcast content to maintain employee interests and engagement. [7] Overcoming Challenges: While managers recognize the many benefits of podcast episodes, they also acknowledge potential challenges such as technical difficulties, unfamiliarity with the medium among some employees, and the need to keep content engaging. Suggested solutions include improving connectivity, providing proper education and socialization regarding podcast use, and ensuring delivery of interesting and relevant content. [8] Promoting Active Participation: Managers encourage employee involvement in podcast episodes either through active participation in Q&A sessions or as guest speakers. This fostered a sense of ownership and boosted the overall engagement. [9] Continuous Feedback & Improvement: Managers believe in the importance of collecting and utilizing feedback from employees to continuously improve podcast content, delivery, and accessibility.

Overall, podcast episodes are perceived as a significant and advantageous addition to communication strategies in the insurance industry, particularly during transformation initiatives. This finding is in line with a previous study that concluded the key finding that students perceived podcast use in marketing education as engaging, fun, and enhancing their learning experience (McCarthy et al., 2021). However, a multifaceted strategy that embraces innovation and considers employees' diverse needs is essential for successful transformation, as a one-size-fits-all approach to communication may not suffice. This study highlights the crucial role of podcast episodes in strengthening internal communication and facilitating change management. The insights provided here not only enrich our understanding of podcasts as effective internal communication tools but also underline the necessity for diverse, tailored communication strategies. Managers' perceptions of podcast episodes offer valuable leadership insights to refine communication approaches and prompt further research to fine-tune strategies for organizational change communication.

These insights offer practical benefits for organizations, particularly those in the insurance industry or those undergoing transformation initiatives, contemplating the integration of podcasts into their internal communication strategies. The study underscores that podcast episodes can effectively improve communication, boost employee engagement, and strengthen manager-employee relationships in a flexible and relaxed manner. Moreover, they serve as potent tools for disseminating critical transformation messages and bolstering change management by helping employees understand and align themselves in a new direction. Through the active collection of feedback on preferred content, organizations can guide future podcast development to ensure relevance and continued interest. Identifying and proactively addressing potential challenges will facilitate smooth uptake. Despite the positive perception of podcast episodes, this study advocates a diversified communication approach to ensure a comprehensive coverage. Emphasizing the importance of fostering active participation and continuous improvement, these insights can help organizations successfully incorporate podcast episodes into their communication strategies, thereby enhancing engagement, communication efficacy, and overall organizational culture.

Table 3. Challenges Faced by Managers and Suggestions for Overcoming Them

Aspect	Challenges	Suggestions
--------	------------	-------------

Poor Two-Way Communication	Employees occasionally fail to engage in bidirectional communication, such as not responding promptly to updates or demonstrating reluctance to receive feedback	Promote regular feedback sessions and establish open forums where employees feel at ease sharing their perspectives. Implement tools that facilitate real-time communication and feedback loops.
Information overload	The organization may disseminate excessive information via multiple sources, potentially overwhelming employees and impeding their ability to sort and prioritize message	Implement information filtering methods such as categorizing messages by priority or relevance. Utilize summary emails or dashboards that highlight key points to assist employees in focusing on critical information.
Network/VPN Issues	Technical difficulties such as network or VPN issues can impede access to communication tools such as podcasts, thereby hindering effective communication	Ensure robust IT support and infrastructure to minimize connectivity issues. Provide offline access to important content and consider alternative communication channels that are less reliant on network stability
Employee unawareness	Lack of awareness or time to comprehend information can impede employee engagement and support during transformation	Enhance awareness through targeted communication campaigns and ensure that key messages are reiterated across channels. Utilize visual aids and concise messaging to enhance understanding
Resistance to change	Some employees may struggle to support transformation initiatives, even if they understand them, because of their inherent resistance to change ² .	Cultivate a culture of change by involving employees in the transformation process and emphasizing its benefits. Provide training and support to assist employees in adapting to new work methodologies.

3.14 Employee perceptions of podcasts compared to other communication methods

Many employees find podcast episodes informative, stimulating, and progressive, thus valuing the flexibility of asynchronous listening. This flexibility is particularly advantageous in contemporary remote and hybrid work environments, where employees can access podcast episodes at their discretion.

Compared to traditional communication methods, such as electronic mail and town hall meetings, podcasts offer a more engaging and persuasive format. They enable employees to consume information at their own pace, providing a level of comprehension that text-based communication cannot achieve. Podcasts also facilitate more relaxed and engaging delivery of information, which can potentially improve comprehension and retention.

However, some employees may be unfamiliar with or less receptive to this medium, indicating the need for proper introduction and familiarization. Additionally, although podcasts are effective in delivering information, they involve unidirectional communication, which can limit feedback and bidirectional dialogue. To address this limitation, organizations are encouraged to incorporate interactive elements, such as question-and-answer sessions and guest speakers to foster engagement and bidirectional communication.

In conclusion, while podcast episodes are perceived as a beneficial addition to communication strategies, a diversified approach incorporating various channels is recommended to ensure comprehensive coverage and meet the diverse needs of employees.

3.15 Linking Podcasts to Company Culture

Podcasts can significantly contribute to the development of a more transparent and communicative organizational culture by providing a medium for clear and engaging communication. This enables employees to receive direct communication from their leaders, thereby fostering a sense of connection and trust. By incorporating podcast episodes into a communication strategy, organizations can establish an environment conducive to employee engagement with content and participation in discussions. This medium facilitates bidirectional communication through interactive elements such as question-and-answer sessions and guest speakers, which can potentially reduce hierarchical barriers and promote inclusivity⁸. Furthermore, podcast episodes can unify employees by aligning them with the organization's objectives and values, thus reinforcing organizational culture.

3.16 Future Trends in Internal Communications

As technological advancements continue, internal communication methods, including podcast episodes, are anticipated to evolve significantly. The increasing accessibility and flexibility of digital platforms are likely to render podcast episodes an integral component of communication strategies³. Future trends may encompass the utilization of artificial intelligence to personalize content, ensuring that employees receive information most pertinent to their roles and interests. Enhanced interactivity through virtual reality or augmented reality could also emerge as a feature that provides immersive experiences to engage employees more profoundly.

Moreover, as remote and hybrid work environments have become more prevalent, the demand for on-demand, mobile-friendly communication tools is expected to increase. Podcasts, with their capacity to be accessed at any time and location, will continue to address this need by offering convenient methods for employees to remain informed and connected. The integration of podcast episodes with other digital communication channels such as social media and collaboration platforms will further enhance their efficacy and create a seamless communication ecosystem.

Overall, the future of internal communication is likely to be characterized by greater personalization, interactivity, and integration, with podcasts playing a central role in fostering engagement and enhancing organizational culture.

4. Conclusion

The insurance industry, particularly in Indonesia, has encountered significant challenges in recent years, necessitating a strategic transformation. The COVID-19 pandemic has exerted a profound impact, disrupting operations and sales and compelling companies to adapt to new market conditions and customer expectations. This situation has been exacerbated by stringent regulations on unit-linked products and the imperative of regaining market leadership.

One of the primary challenges has been the transition to hybrid work models, which, while offering flexibility, have introduced complexities in maintaining employee engagement and productivity. This shift has necessitated companies to reconsider their internal communication strategies to ensure the connectivity and cohesion between remote and office employees.

Specifically, the life insurance sector has experienced disruptions due to evolving customer expectations and alterations in risk assessment, necessitating a re-evaluation of strategic approaches. Companies are required to innovate internal communication methods to foster employee support during organizational change.

This study explored the role of podcasts in internal communication strategies, particularly in the insurance industry and during transformation initiatives. In this context, podcast episodes have emerged as a valuable instrument for internal communication, offering a flexible and engaging medium to convey transformation messages and align employees with new organizational directions. They provide managers with insights into industry trends and strategic initiatives, facilitating navigation of the complexities of transformation and driving change within their teams. During the interviews, one manager implemented a multichannel communication approach that combined intranet podcast episodes with regular team meetings and individual consultations. This manager actively encouraged team members to engage in podcast episodes and facilitated discussions regarding the content. Additionally, they established a feedback mechanism, collecting questions and concerns from their team and addressing them in subsequent communications. Consequently, their team reported feeling well-informed and engaged throughout the transformation process. Conversely, another manager relied exclusively on intranet podcast episodes to disseminate transformation-related information. This manager assumed that team members would independently access and comprehend the content. They did not conduct follow-up sessions or create opportunities to discuss the podcast episodes. As a result, numerous team members miss critical information, leading to confusion and resistance to change. The absence of bidirectional communication results in a misalignment between the transformation objectives and team actions.

By addressing these challenges through podcast episodes, insurance companies can enhance communication efficacy, increase employee engagement, and cultivate a culture of adaptability and innovation. This renders podcast episodes a relevant and potent tool for the ongoing transformation of the insurance industry.

The insights gleaned underscore the substantial benefits of podcast episodes, including improved communication, enhanced employee engagement, and stronger manager-employee relationships. The convenience and accessibility of podcasts, along with their ability to offer personalized and interactive content, make them a powerful tool in the modern digital communication landscape.

This study highlights the need for a multifaceted communication approach, emphasizing that podcasts are part of a broader strategy and work best when combined with other media. Continuous feedback and employee involvement are crucial for content development and technical issues, suggesting that effective strategies are responsive to employees' needs. To improve internal communication strategies, including podcast episodes, the following methods for collecting employee feedback should be considered: [1] Surveys: Distribute regular online surveys to gather quantitative and qualitative data on employee preferences, content relevance, and technical issues. [2] Focus groups: Organize small discussion groups for in-depth exploration of communication effectiveness. [3] Online forums: Implementing an internal platform for employees to share thoughts, ask questions, and provide suggestions asynchronously. [4] Pulse checks: Conduct brief, frequent polls to gauge immediate reactions to specific initiatives or contents. [5] One-on-one interviews: Individual meetings were scheduled with a diverse sample of employees for in-depth feedback and personal experiences. [6] Suggestion boxes: Set up physical or digital suggestion boxes for anonymous feedback and ideas. [7] Town Hall meetings: Host regular company-wide meetings with Q&A sessions to address concerns and gather real-time feedback. [8] Employee committees: Form dedicated groups of employees to regularly review and provide input on communication strategies. [9] Social media analytics: Monitor engagement metrics on internal social media platforms to identify popular topics and content formats. [10] Feedback sessions after podcast episodes: Conduct brief sessions immediately following podcast releases to capture fresh impressions and suggestions.

Using a combination of these methods, organizations can create a comprehensive feedback loop that informs and refines their communication strategies, ensuring that they remain responsive to employee needs and preferences.

Innovation in podcast content and format is essential for maintaining the interest and relevance among employees, and varying delivery styles can significantly enhance podcast effectiveness. Research indicates that employees prefer shorter podcast durations (5-15 minutes) and favor multimedia podcasts over traditional recorded lectures (Ekambaram et al., 2021). Furthermore, long-form content (10-20 minutes) may be more appropriate for addressing serious topics (Paraskeva et al., 2024). This suggests that a diverse range of formats tailored to different subjects and learning objectives can improve engagement and collaboration with influencers presents a notable opportunity for podcast innovation. Influencers have become instrumental in shaping consumer behavior and can offer unique methods to reach the audience (Paraskeva et al., 2024)). When selecting influencers for collaboration, it is crucial to choose those whose messages and core values align with the topic and who demonstrate authenticity and personal experience (Paraskeva et al., 2024). This approach can potentially enhance the credibility and reliability of podcast content for employees.

Managers can play an active role in creating and disseminating podcast content to enhance relationships with employees by emphasizing effective communication and engagement strategies. Empirical evidence suggests that high-quality relationships between leaders and followers, termed leader-member exchange (LMX), can enhance employee engagement and performance (Chaurasia & Shukla, 2013). By utilizing podcast episodes as a communication medium, managers can cultivate positive relationships. Podcast can be used to address various aspects of employee engagement. For instance, managers can utilize this platform to demonstrate equitable treatment and flexibility and involve employees in

decision-making processes, which have been demonstrated to engender feelings of value and respect among employees (Amoako-Asiedu & Obuobisa-Darko, 2017). Furthermore, podcasts can function as a tool for managers to communicate organizational strategies, provide recognition, and offer training and development opportunities, all of which are essential for fostering a culture of employee engagement (Taneja et al., 2015).

To further understand the role of podcast neurons in internal communication, several areas require further exploration. [1] Impact on Company Culture and Values: Future research could examine how podcasts influence the overall company culture and contribute to building and reinforcing company values. By investigating how podcasts contribute to a transparent and communicative organizational culture, researchers can assess their effectiveness in promoting inclusivity and reducing hierarchical barriers. [2] Long-term Impact of Podcasts: Investigating the long-term effects of podcast use as a communication tool could provide insights into their sustained impact on employee engagement, communication efficacy, and organizational culture. This study explores whether the initial benefits of podcast episodes are maintained over time and how they evolve with technological advancements. [3] Comparative Analysis with Other Communication Methods: Conducting comparative studies between podcasts and other internal communication methods such as emails, town halls, and social media platforms can highlight the unique advantages and limitations of each medium. This would assist organizations in tailoring their communication strategies to maximize effectiveness and employee engagement. [4] Innovation in Podcast Content and Formats: Exploring innovative approaches to podcast content and formats, such as incorporating visual aids, interactive elements, and collaborations with influencers, could provide insights into maintaining interest and relevance among employees. This research identifies the best practices for keeping podcast content engaged and aligned with employee preferences. [5] Personalization and Interactivity: Future studies should investigate the role of personalization and interactivity in podcast content and examine how these elements enhance employee engagement and information retention. The potential application of artificial in tailoring content to individual employee needs and interests can also be explored. By addressing these areas, future research can provide a comprehensive understanding of the role of podcast episodes in internal communication and offer valuable insights for organizations seeking to enhance their communication strategies.

Research indicates that podcast episodes can effectively boost communication, enhance employee engagement, and improve relationships between managers and staff. However, drawbacks include limited interactivity, technical difficulties, and the need for employees to dedicate time to consuming content. While managers expressed concerns about connectivity issues and the need for compelling content, they generally viewed podcast episodes favorably.

The research concludes that, although podcasting offers significant advantages and insights, a multifaceted communication strategy is advised to ensure comprehensive coverage and participation. To maintain employee interest and relevance, it is crucial to innovate podcast content and formats, including partnerships with influencers.

In summary, incorporating podcast episodes into a broader internal communication plan can substantially improve employee engagement and facilitate organizational change. However, their implementation should be carefully considered, considering specific employee needs and feedback, to ensure effectiveness and relevance. Further studies should

continue to explore and optimize the use of podcast episodes and other innovative media as components of a comprehensive and efficient communication approach.

References

- Adisaputra, A. K. (2023). ANALYSIS OF FINANCIAL SERVICES AUTHORITY EMPLOYEES' COMPETENCE IN THE REGULATION AND SUPERVISION OF FINANCIAL INSTITUTIONS. *JEMBA: Journal of Economics, Management, Business and Accounting*, 1(1), 59–68. <https://doi.org/10.54783/jemba.v1i1.5>
- Apedo-Amah, M. C., Avdiu, B., Cirera, X., Cruz, M., Davies, E., Grover, A., Iacovone, L., Kilinc, U., Medvedev, D., Maduko, F. O., Poupakis, S., Torres, J., & Tran, T. T. (2020). *Unmasking the Impact of COVID-19 on Businesses: Firm Level Evidence from across the World*. World Bank, Washington, DC. <https://doi.org/10.1596/1813-9450-9434>
- Azzochrah, N. A., Bukido, R., & Tubagus, S. O. (2021). THE INNOVATION OF ISLAMIC INSURANCE AS A SOLUTION FOR PENETRATION. *Tasharruf: Journal Economics and Business of Islam*, 6(2), 86. <https://doi.org/10.30984/tjebi.v6i2.1725>
- Briciu, V.-A., & Briciu, A. (2020). *Social Media and Organizational Communication* (pp. 2609–2624). <https://doi.org/10.4018/978-1-7998-3473-1.ch180>
- Chaurasia, S., & Shukla, A. (2013). The influence of leader-member exchange relations on employee engagement and work role performance. *International Journal of Organization Theory & Behavior*, 16(4), 465–493. <https://doi.org/10.1108/IJOTB-16-04-2013-B002>
- Darwin, D., & Gularso, K. (2024). The Influence of Perceived Benefits, Financial Literacy, and Demographics on Health Insurance Purchase Intention by Gen Z Which is Mediated by Attitude. *Return: Study of Management, Economic and Bussines*, 3(9), 647–664. <https://doi.org/10.57096/return.v3i9.276>
- Ekambaram, K., Lamprecht, H., Lalloo, V., Caruso, N., Engelbrecht, A., & Jooste, W. (2021). An electronic survey of preferred podcast format and content requirements among trainee emergency medicine specialists in four Southern African universities. *African Journal of Emergency Medicine*, 11(1), 3–9. <https://doi.org/10.1016/j.afjem.2020.10.014>
- Haas, M. (2023). *5 Challenges of Hybrid Work — and How to Overcome Them*. <https://hbr.org/2022/02/5-challenges-of-hybrid-work-and-how-to-overcome-them>
- Harharah, A., Abudawood, A., AlWazani, F., Borah, G., & Oqbi, S. (2024). Exploring the Emerging Podcast Culture: A Case Study of Podcast Cafe in Saudi Arabia. *European Journal of Sustainable Development*, 13(1), 291. <https://doi.org/10.14207/ejsd.2024.v13n1p291>
- Implementation of the Intranet from a Knowledge Management Perspective ¾ A Case Study*. (n.d.).
- Kišić, A. (2020). Information and Communications Technologies as a Driver of Effective Internal Communication. *Open Journal for Information Technology*, 3(2), 39–52. <https://doi.org/10.32591/coas.ojit.0302.01039k>
- Labusch, N., & Winter, R. (2012). *Method Support of Large-Scale Transformation in the Insurance Sector: Exploring Foundations* (pp. 60–78). https://doi.org/10.1007/978-3-642-34163-2_4
- Lestari, H. (2012). OTORITAS JASA KEUANGAN: SISTEM BARU DALAM PENGATURAN DAN PENGAWASAN SEKTOR JASA KEUANGAN. *Jurnal Dinamika Hukum*, 12(3). <https://doi.org/10.20884/1.jdh.2012.12.3.127>

- Matahari, M., & Kusumastuti, R. (2022). Insurance Literacy in Microinsurance Ownership among Instagram Users in Indonesia. *MIMBAR : Jurnal Sosial Dan Pembangunan*, 51–58. <https://doi.org/10.29313/mimbar.v0i0.8435>
- McCarthy, S., Pelletier, M., & McCoy, A. (2021). TALKING TOGETHER: USING INTERCOLLEGIATE PODCASTS FOR INCREASED ENGAGEMENT IN MARKETING EDUCATION. *Marketing Education Review*, 31(2), 125–130. <https://doi.org/10.1080/10528008.2021.1875849>
- Normore, A. H., Long, L. E., & Javidi, M. (2016). Handbook of Research on Effective Communication, Leadership, and Conflict Resolution. *Advances in Linguistics and Communication Studies*. <https://doi.org/10.4018/978-1-4666-9970-0>
- Ophilia, A., & Hidayat, Z. (2021). Leadership Communication during Organizational Change: Internal Communication Strategy: A Case Study in Multinational Company Operating in Indonesia. *Academic Journal of Interdisciplinary Studies*, 10(2), 24–34. <https://doi.org/10.36941/ajis-2021-0035>
- Paraskeva, N., Haywood, S., Hasan, F., Nicholls, D., Toledano, M. B., & Diedrichs, P. C. (2024). An exploration of having social media influencers deliver a first-line digital intervention to improve body image among adolescent girls: A qualitative study. *Body Image*, 51, 101753. <https://doi.org/10.1016/j.bodyim.2024.101753>
- Parizi, A., & Riani, R. (2024). Takaful and Insurance Efficiency Determinants: Pre and Post Covid-19 Pandemic. *Performance Measurement Letters*, 1(1). <https://doi.org/10.58968/pml.v1i1.454>
- Pedersen, C. L., & Ritter, T. (2020). *Preparing Your Business for a Post-Pandemic World*.
- Rime, J., Pike, C., & Collins, T. (2022). What is a podcast? Considering innovations in podcasting through the six-tensions framework. *Convergence*, 28(5), 1260–1282. <https://doi.org/10.1177/13548565221104444>
- Siregar, R. Y., & Serpina, N. (2024). Socio-Demographic Determinants of Insurance Literacy among University Students in Indonesia. *Journal of Indonesian Economy and Business*, 39(3), 237–255. <https://doi.org/10.22146/jieb.v39i3.9389>
- Strickland, B. K., Brooke, J. M., Zischke, M. T., & Lashley, M. A. (2021). Podcasting as a tool to take conservation education online. *Ecology and Evolution*, 11(8), 3597–3606. <https://doi.org/10.1002/ece3.7353>
- Taneja, S., Sewell, S. S., & Odom, R. Y. (2015). A culture of employee engagement: a strategic perspective for global managers. *Journal of Business Strategy*, 36(3), 46–56. <https://doi.org/10.1108/JBS-06-2014-0062>
- Tobing, A. N., Purba, J. T., Parani, R., & Hariandja, E. (2022). Challenges of consumer protection in the life insurance industry: A qualitative study. *Journal of Governance and Regulation*, 11(3), 179–188. <https://doi.org/10.22495/jgrv11i3art15>
- Ulyah, S. M., Rifada, M., Ana, E., Andreas, C., Rahmayanti, I. A., & Apsariny, S. N. (2022). *Forecasting premium adequacy to claim paid ratio in life insurance industry with COVID-19 effect using multilayer perceptron neural network*. 070014. <https://doi.org/10.1063/5.0111946>
- Waddingham, J. A., Zachary, M. A., & Ketchen, D. J. (2020a). Insights on the go: Leveraging business podcasts to enhance organizational performance. *Business Horizons*, 63(3), 275–285. <https://doi.org/10.1016/j.bushor.2020.02.001>

Waddingham, J. A., Zachary, M. A., & Ketchen, D. J. (2020b). Insights on the go: Leveraging business podcasts to enhance organizational performance. In *Business Horizons* (Vol. 63, Issue 3, pp. 275–285). Elsevier Ltd. <https://doi.org/10.1016/j.bushor.2020.02.001>