

Business Communication Strategy of Pt Bri Asuransi Indonesia in Building Community Partnerships for Sustainability

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ABSTRACT

Insurance companies today are expected to generate profit and build sustainable partnerships with communities. This article examines how a business communication strategy grounded in community engagement, two-way dialogue, and co-creation can strengthen company–community partnerships to support sustainability goals. A descriptive qualitative method was employed, using literature review and a case study of PT BRI Asuransi Indonesia (BRINS) and its internal communities, including the BRINS United Vespa Community (VBB), BRINS Touring Community (BTC), BRINS Fishing Community, and BRINS Golf Community. The findings identify three interrelated layers of community bonding: emotional bonds related to identity and loyalty, functional bonds formed through shared activities and learning, and collaborative bonds developed through joint program planning. The study also analyzes both B2C and B2B dimensions of the company–community relationship and proposes a conceptual model of community-based partnership for organizational sustainability.

Keywords: business communication, partnership, community, sustainability, shared values.

INTRODUCTION:

Business communication is seen beyond channel for transmitting information from organizations to the public as it has evolved into a strategic instrument for cultivating and sustaining long-term relationships with stakeholders. Within this concept, communication functions to shape perceptions, build trust, and foster shared values that underpin sustainable business relations.

Cutlip, S. M., Center, A. H., & Broom, G. M stated that the shifting global emphasis on sustainability has further transformed business paradigms (Agustina & Pradesa, 2024; Aziza & Sukoharsono, 2021). Companies are now expected to generate financial returns and demonstrate social and environmental responsibility through the development of partnerships with communities. In this context, communities are no longer viewed as passive recipients of corporate social responsibility (CSR) initiatives, but as collaborative actors contributing to both business and social objectives.

Company–community partnerships offer several strategic advantages, including enhanced social legitimacy, expanded local support networks, and strengthened corporate reputation. Such partnerships also encourage social innovation, reinforce stakeholder loyalty, and create mutually beneficial relationships. However, realizing these benefits requires communication practices that are participatory, inclusive, and dialogic (Hasibuan et al., 2024; Suhartono et al., 2025).

For insurance companies, business communication is a dialogical process for understanding community needs, risks, and expectations, forming the basis for sustainable collaboration. In this article, sustainability is framed as an integrated business strategy rather than a peripheral CSR activity which align economic performance with social and environmental commitments. Community partnerships are strategic investments that support business resilience, expand insurance inclusion, and enhance socio-environmental impact.

This research is particularly important as the insurance industry now faces intense competition and evolving customer expectations. Companies must not only provide quality products and services but also build strategic communication with stakeholders, including communities as active partners. Previous studies show that community engagement can increase insurance enrollment, enhance service utilization, and strengthen public trust (Opoku Duku et al., 2022).

The shared value strategy further highlights that insurance companies can achieve competitive advantage while delivering social benefits by aligning their business strategies with community needs.

Therefore, this research offers both theoretical and practical contributions. Theoretically, it enriches the discourse on community-based business communication in the insurance sector. Practically, it provides strategic recommendations for PT BRI Asuransi Indonesia to strengthen business communication through community partnerships to support sustainability and create shared value.

LITERATURE REVIEW

Business Communication and Community

Most previous research has focused on corporate social responsibility (CSR) activities or product promotion, while the collaborative, community-based communication dimension has received far less attention as a sustainable business strategy (Hasibuan et al., 2024). At the global level, the success of sustainability initiatives depends on the extent to which companies engage communities as active partners rather than passive beneficiaries (Anshori & Kholmi, 2024).

Empirical evidence also shows that community engagement can enhance service quality and customer trust in the insurance and healthcare sectors. For instance, Opoku Duku et al., (2022) found that community involvement significantly improves the effectiveness of health insurance services by increasing utilization and strengthening public trust.

Meanwhile, the Creating Shared Value (CSV) framework highlights that companies can transform social challenges into business opportunities through strategic partnerships and communication. Menghwar & Daood (2021) note that CSV represents a strategic approach that aligns business growth with improvements in the social and economic conditions of surrounding communities.

Business communication refers to the exchange of information between an organization and its internal audiences, such as employees and management, and its external audiences, such as customers, partners, communities, and media, to achieve strategic objectives across economic, social, and reputational (Surya & Wibowo, 2023; Yadav & Mehta, 2022). Within the corporate and community relations, communication should be a participatory, inclusive, and in dialogic form.

Organizations are required to listen to community perspectives, involve community members in decision-making processes, and maintain transparent two-way communication (Lee et al., 2021). Hence, trust and loyalty can be strengthened as the community actively contributes to the process, rather than being the passive recipients of corporate programs. This model aligns with community engagement practices, in which organizations and communities work together to design and implement initiatives that are responsive to local needs and shared interests.

Sustainability

Sustainability in insurance companies involve generating profit while contributing to societal well-being (people) and environmental preservation (planet). Sustainability functions as a guiding framework for business communication strategies that emphasize the Triple Bottom Line principle (Moore, 2021). Within this perspective, community engagement is seen as a strategy for Creating Shared Value (CSV), where companies generate business benefits while simultaneously strengthening the social values.

Michael Porter and Mark Kramer proposed The Creating Shared Value concept which is a strategic basis for aligning business goals with community needs (Siregar & Mawardi, 2021). CSV differs from philanthropic or conventional CSR activities because it focuses on creating economic value in a manner that directly contributes to social development. Rather than treating communities as beneficiaries of assistance, CSV views them as active partners who participate in and support the business ecosystem.

This approach empowers local communities to participate in supply chains or engages them in company-managed waste recycling programs. Through such initiatives, business sustainability is oriented not only toward profit generation but also toward strengthening social welfare and environmental stewardship, consistent with the Triple Bottom Line framework.

Community Engagement as a Strategic Approach

The term community engagement refers to participatory, collaborative, and continuous interactions between companies and communities. Community engagement involves needs assessment, joint program planning, and shared evaluation processes (U.S. Department of Health & Human Services, 2021). Its scope covers social, cultural, economic, and environmental dimensions that shape the relationship between an organization and its surrounding community.

Understanding the relationship between insurance companies and communities requires several key concepts, including community engagement, relationship marketing, brand community, social capital, Creating Shared Value (CSV), and the Triple Bottom Line. Community engagement emphasizes participation and collaboration to support both social and business sustainability (U.S Department of Health & Human Services, 2021). This aligns with relationship marketing, which focuses on building long-term relationships grounded in trust, commitment, and satisfaction, and is relevant for maintaining community loyalty as a strategic stakeholder.

The concept of brand community further explains how a sense of belonging may form around a brand, characterized by shared awareness, collective practices, and mutual responsibility, allowing the community to strengthen brand identity and advocacy (Futuwwah, 2022). These interactions build social capital, understood as networks of social connectedness that include bonding ties within groups and bridging ties between groups. Social capital supports both internal cohesion and external collaboration (Puspitosari & Sophia, 2024).

In addition, the concept of Creating Shared Value (CSV) does not regard community collaboration as a philanthropic or CSR extension but as a strategic effort to simultaneously create economic and social value (Anshori & Kholmi, 2024). This is closely aligned with the Triple Bottom Line framework, which balances

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profit, people, and planet, and asserts that long-term business success depends on integrating economic performance with social and environmental responsibility (Murti et al., 2024). These concepts simultaneously form a theoretical foundation for insurance companies in developing sustainable partnerships with communities.

Relationship Spectrum: B2C, B2B, and B2B2C

Company relationships with communities can be examined through three primary relational forms. The first is B2C (Business to Customer), in which the community functions as consumers or members who receive services and risk literacy education from the company. The second is B2B (Business to Business), in which the community acts as a business partner, particularly when it consists of business actors such as repair workshops, auto parts suppliers, or event organizers. The third is B2B2C (Business to Business to Customer), in which the company collaborates with organizations within the community, for example clubs or event committees, to reach individual members as end users. This model enables companies to expand market reach while strengthening trust through community-based endorsement.

B2C: The community acts as consumers or members who access insurance services and risk literacy programs.

B2B: The community functions as a business partner when it is represented by business actors such as workshops, auto part stores, or event organizers.

B2B2C: The company partners with entities within the community to reach members as end users, expanding reach and reinforcing trust through community support.

METHOD

This descriptive qualitative study examined how business communication strategies were applied in developing community partnerships that support corporate sustainability (Sugiyono, 2021). This approach is suitable for exploring complex social phenomena that are closely linked to values, perceptions, and interactions among social actors. The emphasis is on understanding meaning, strategy, and relational dynamics rather than producing numerical generalizations, consistent with Ghazali's (2021) view of qualitative inquiry as appropriate for contextual and culturally embedded social processes.

The data of this study were collected using two main data collection techniques describe as follows.

Library Research

This involved reviewing relevant academic sources, including national and international journal articles, scholarly books, corporate sustainability reports, and prior studies on business communication, community relations, and sustainability practices. The literature review served as the basis for constructing the conceptual framework and supporting the interpretation of research findings..

Case Study

A case study approach was used to examine real examples of companies that have developed strategic partnerships with communities in sustainability programs. Cases were selected purposively to ensure alignment with the research focus and to allow in-depth exploration of partnership practices and communication dynamics.

The data were drawn from secondary sources such as annual reports, sustainability reports, media publications, and publicly available interview documentation from research institutions and reputable media outlets. Data analysis followed the interactive model proposed by Sugiyono (2021), consisting of data reduction, data display, and conclusion drawing. Source triangulation was used to test data validity by comparing information across multiple documents and references to ensure consistency and reliability.

RESULTS

This study produced three key findings as follows.

1. Community as a Relational Communication Strategy and Corporate Identity Strengthening

The findings show that PT BRI Asuransi Indonesia (BRINS) successfully uses community development as a relational business communication strategy. Internal communities function as informal communication channels that foster emotional closeness, trust, and loyalty among stakeholders.

Activities such as fun rides, charity events, and insurance literacy programs are carried out using co-creation principles, where BRINS participates as part of the community rather than merely acting as a sponsor. Communication is dialogic and aligned with local values, enabling an egalitarian relationship between management and community members. This approach naturally conveys corporate values such as integrity, collaboration, and excellent service.

In addition, community activities improve inter-division collaboration, enhance internal communication effectiveness, and reinforce the company's image as a human-centered, socially innovative organization. These insights highlight that relational and participatory communication is a key instrument in building corporate identity and stakeholder loyalty.

2. Community Engagement as a Collaborative Strategy for Business Sustainability

The second finding indicates that community engagement plays a strategic role in supporting BRINS's long-term business sustainability. Communities serve not only as promotional media but also as collaborative platforms connecting the company with partners, regulators, and the public.

Community collaboration operates through three relational models: B2C: Communities as consumers and beneficiaries of insurance literacy; B2B: Communities as business partners (e.g., workshops, event organizers);

and B2B2C: Partnerships with community organizations to reach broader end users.

This aligns with the Creating Shared Value (CSV) framework, where companies generate both economic and social value through strategic community

3. Community Influence on Communication Effectiveness and Organizational Culture

The third finding shows that both internal and external communities significantly improve communication effectiveness, productivity, and organizational culture. Community activities build solidarity and togetherness, reducing hierarchical barriers and encouraging open communication and cross-functional synergy. Hobby-based interactions also promote a positive work climate and stimulate innovation.

Externally, communities act as voluntary word-of-mouth promoters, spreading positive narratives about the company. This illustrates that communities serve as relational ecosystems that integrate communication, social, and business functions, supporting organizational adaptability and sustainability.

The three findings collectively confirm that community-based business communication is a strategic approach for BRINS in strengthening long-term partnerships. It fosters emotional connection, produces shared value, expands business networks, and nurtures a collaborative and adaptive organizational culture.

A summary of thematic insights from interviews with community members and administrators is presented in Table 1 below.

Theme	Definition	Key Narrative (Representative Quotes)	Social Phenomenon (Social Interpretation)
Community as a Bridge for Business Communication	The community serves as an effective platform for fostering informal relationships between BRINS and its partners.	“Through community activities like touring, golf, and fishing, conversations feel more relaxed, but the results are actually more solid.”	Communities foster trust and open new opportunities for collaboration between the company and external partners.
Corporate Values and Identity	The community naturally conveys the company's core values, such as integrity, collaboration, and excellence in service.	“Company messages are shared through the activities, not through formal presentations.”	Corporate values are more easily internalized by employees because they are conveyed through positive and enjoyable social experiences.
Values of Togetherness and Loyalty	Community activities strengthen solidarity, a sense of belonging, and employee loyalty.	“We get closer to each other— even the bosses feel more equal during community events.”	An inclusive and collaborative organizational culture is formed within the BRINS work environment.
Co-Creation and Collaboration Between Divisions	The community functions as a forum for cross-division collaboration that enhances organizational integration.	“From not really knowing each other to becoming close, so collaboration becomes easier and there's no awkwardness between divisions.”	Hobby-based collaboration encourages openness, enhances coordination, and facilitates synergy across departments.
Effectiveness of Community Strategy	The community also acts as a cost-efficient yet highly impactful long-term business communication strategy.	“These community activities are more effective than formal promotions because they build emotional connections.”	Emotional bonds generate strong engagement and improve the company's public image.
External Network Expansion and Indirect Promotion	Furthermore, the community opens opportunities for business collaboration with external partners and other institutions.	“Starting business through shared hobbies is the most natural approach.”	Communities serve as a bridge between the company and external stakeholders, expanding networks and strengthening the image and promotion of BRINS products.

Impact on Communication Effectiveness and Productivity	Social relationships formed within the community positively influence the effectiveness of work communication and collaborative outcomes.	“The communication hits better... we speak and we really listen to each other.”	Communities create a more open, collaborative, and productive work atmosphere through strong social relationships.
Expectations and Strategic Development	The community is expected to become an integral component of BRINS’s broader strategic framework through annual programs and cross-sectoral collaborations.	“A community can represent the company in a more human way while also being an effective promotional platform.”	Communities have the potential to become a relational ecosystem that supports long-term innovation and business collaboration.

DISCUSSION

The research shows that PT BRI Asuransi Indonesia (BRINS) strengthens employee relationships, loyalty, and external networks through the establishment of internal communities such as Vespa Brins Bersatu (VBB) and a fishing community. These communities act as informal communication channels between employees and management. Activities such as touring, charity events, and social gatherings facilitate more open and two-way interaction. This supports Rahman & Aristhya (2024), who emphasize the importance of informal communication in building trust and collaboration.

The emotional closeness formed within these communities also increases solidarity and work productivity. Members experience reduced hierarchical barriers, which enhances collaboration across divisions. As Prakoso & Bahrn (2023) explained, community-based empathetic communication strengthens employee engagement and promotes harmonious workplace relationships. Shared hobbies and interactions further generate social capital that reinforces both personal and professional ties.

These communities also provide a platform for co-creation among employees from various units. Members participate in planning activities, proposing ideas, and conducting evaluations, illustrating participatory and equitable collaboration. The value co-creation approach described by Siregar & Mawardi (2021) is reflected, where organizational and social value are developed jointly. As a result, internal synergy is strengthened and employees develop a stronger sense of ownership of the organization.

The community also functions as a medium for internalizing the company's values and vision. Through social and collaborative activities, principles such as integrity, teamwork, and quality service are communicated naturally and adopted more easily in employees' daily work practices. The BRINS community further provides a space for employees to voice aspirations and ideas. Members are encouraged to engage in dialogue and participate in organizational activities, while management acts as a facilitator.

The community contributes to network expansion and strengthens the company's public image. Collaborative activities with other groups, such as cross-insurance

touring events, create opportunities for partnership and introduce BRINS products in an organic manner. These interactions bridge the social capital, where broader social connections support the extension of the company's outreach.

Community symbols, including jerseys with the BRINS logo, reinforce employees' collective identity. These symbols serve as visual markers and expressions of pride in the organization. Sawitri et al. (2023) note that visual and symbolic elements in community activities can enhance brand attachment and emotional loyalty.

The findings indicate that BRINS internal communities have a direct positive impact on communication effectiveness and work productivity. The social bonds formed in community activities help cultivate a more open, inclusive, and collaborative organizational climate. Therefore, adopting a community-based communication strategy is essential for achieving sustainable organizational development that integrates economic, social, and cultural values.

CONCLUSION

Community as a Business Communication Bridge.

The participatory and empathetic communication approach implemented through BRINS internal communities has successfully strengthened interpersonal closeness across hierarchical levels and improved the overall effectiveness of organizational communication.

Internalization of Corporate Values and Identity.

The community functions as an informal medium for embedding company values such as integrity, collaboration, and service excellence. These values are more readily absorbed because they are introduced through engaging activities.

Togetherness and Loyalty.

Community activities foster solidarity and a sense of belonging among employees, reinforcing an inclusive organizational culture and increasing loyalty to the company.

Co-Creation and Cross-Divisional Collaboration.

Active involvement of members in planning and implementing activities encourages cross-divisional collaboration and enhances the sense of shared ownership in organizational initiatives.

Effectiveness of Community-Based Strategy.

Community-based communication strategies are cost-effective and generate significant impact on corporate image and internal relationships. This approach proves more persuasive than formal promotional efforts because it builds emotional attachment and trust.

Network Expansion and Indirect Promotion.

Collaboration with external communities and partner institutions expands organizational networks and strengthens BRINS's image as a responsive and people-oriented insurance provider.

Impact on Communication and Productivity.

The relational bonds formed within the community support open, two-way communication and mutual respect, which in turn enhance teamwork and work productivity..

Strategic Continuity and Future Development.

The community is positioned as a strategic element in developing a relational ecosystem that fosters innovation, cross-sector collaboration, and long-term organizational sustainability.

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