Strategy to Improve Public Recognition of Insurance Waqf (Case Study of Allianz Sharia Insurance Waqf Feature Products)

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Abstract This study aims to find out how the optimal campaign strategy and also what media is used to increase public recognition of insurance waqf. The research was conducted on the Allianz Syariah Corporate Waqf Ambassador community who have implemented insurance waqf products that are integrated with sharia insurance products. This research is qualitative with interview method and distributing questionnaires. The participants involved are the management of the Allianz Syariah company, the marketing team or waqf ambassadors and also the public who have an interest in the theme of this insurance waqf. From this research, it can be concluded that the media that are in great demand and in accordance with the theme of insurance waqf are YouTube, Instagram, Facebook and WhatsApp media. Meanwhile, the most widely used persuasive strategies are: Boomer effect; Deletion, Distortion, Generalization; Emphatic Buyers; for video content. Meanwhile, if the content is in the form of graphics, then use Instagram, Whatsapp and Facebook media. With a random strategy used: Synchronize Target; Deletion, Distortion; Generalizations; Female and mommy and faster easier, better. Suggestions for further research can be with other research objects besides Allianz considering that this insurance waqf has started to be issued by many insurance companies in Indonesia.

Keywords: waqfinsurance; syariah waqf; allianz syariah.

INTRODUCTION

The number of sharia life insurance in Indonesia in 2019 reached 7 full sharia companies and 23 sharia units (Sari, 2017) As of November 2019, the market share of sharia insurance was 6.6 percent, while the rest was controlled by conventional insurance. From 6.6 percent, it shows great potential and has pretty good prospects. Waqf Insurance Policy is not new in the world of the Islamic economy in Indonesia. Since 2016 DSN MUI issued a fatwa regarding Waqf Insurance Benefits and Investment Benefits in Sharia Life Insurance. The distribution of cash waqf or waqf from this insurance benefit can be in the form of direct distribution or for indirect empowerment as is done by the Al Azhar Waqf Board (Sari, 2017). The Indonesian Waqf Savings Program (TWI), the Justice Cares for the People (PKPU) and Baitul Maal Muamalat programs are targeted for education, economic empowerment, health, and invested in mudhorobah funds so that the value of money remains in accordance with the waqf concept (İlik & Sarı, 2017) Islamic insurance waqf brings a new leap for the emergence of waqf potentials in Indonesia (Hakim, Kellish, Atabek, Spitz, & Hong, 2020) Cash waqf investment funds are used for microfinance. The profits from the distribution of cash waqf funds are shared between the waqf fund managers. The rights of waqf funds on investment profit sharing are channeled to social funds that are returned to the people who are entitled to receive them. Cash waqf as a component of capital can also help the capital adequacy ratio of Islamic Microfinance Institutions (Ernawan, 2016). According to the Chair of the Caring Waqf Forum, the potential for Insurance Waqf in Indonesia reaches 40 to 60 billion (Republika 2021). Insurance policy waqf and cash waqf have the potential for greater benefits if more people know about it.

The most significant factor influencing the desire to participate in cash waqf is knowledge about it (Ahmad, Baker, Finnerty, Phillips, & Watson, 2019) Priority constraint factors faced in the management of cash waqf in Indonesia, namely the lack of public understanding of cash waqf. The strategic priorities that most influence the level of cash waqf management in Indonesia sequentially are providing effective education and socialization to the public regarding cash waqf, innovative marketing strategies from waqf institutions, and transparency and accountability of waqf institutions (Koletzko et al., 2020) There are still many people who do not understand cash waqf or insurance waqf, so they need a strategy to recognize insurance waqf to increase participation. The problem of socialization is the main internal problem for the development of insurance waqf (Hakim et al., 2020) Currently the Internet is changing the way of giving and waqf. In the past, waqf people had to wait to be rich. Now, with any money, become a waqf. As an example of how the kitabisa.com site has succeeded in facilitating waqf and the socialization of waqf targets so easily via the internet. Special skills of campaigners are needed to attract donors' attention. Maximizing visuals is an attraction for donors to donate. Copywriting is also important to make a waqf campaign successful and attractive (Putri, 2019).

Several marketing theories, including persuasive theory and relevance theory, are appropriate to be used as a basis. Social media can reach targeted users according to the type of campaign. Able to find hot buttons that can be targeted, able to set when the campaign will appear. One campaign can be repeated until it is embedded in the target's subconscious, according to the repetition principal. Something that keeps repeating itself into one's mind will change one's perspective. It is very different from using conventional campaigns, for example: brochures, x-banners, event sponsors, or making seminars. The repeat effect is easier when the content is digital content without being physically printed. Digital content can enter the target space anytime, anywhere. Evening morning afternoon, can continue to play. In offices, cars, school campuses, even in bedrooms and bathrooms, if the target is carrying a smartphone, and activating and viewing social media, the campaign will be seen by them (Kennedy, Landor, & Todd, 2010) The role of the human senses greatly affects the human mindset. Because it is from Indra that humans get information. Many of us do not realize that the name, logo, jingle, tag line, or shouting of a brand from the carts around us greatly influence us to choose a product (De Santis, Iannucci, & Chiaravalle, 2007) Then what if all these strategies and theories are used to campaign for a waqf product in the form of an Insurance Waqf? Of course, there will be massive public understanding of this insurance waqf.

From all these backgrounds, it is the basis that waqf institutions need to pay attention to in making insurance waqf socialization campaigns. Increasing recognition is different from the promotion strategy that has been studied by many previous researchers. Recognition is related to the strategy of instilling in the minds of prospective customers in this case wakif regarding this insurance waqf program. Therefore, the researcher raised the theme "Strategy to Improve Public Recognition of Insurance Waqf (Case Study of Allianz Sharia Insurance Waqf Feature Products)".

Based on the background of the problem above, the formulation of the research problem is: What media and what strategy are optimally used for Allianz Sharia Insurance Product Waqf Feature campaigns in Indonesia? and What is the proposed strategy going forward to increase public recognition of insurance waqf?

In order to limit this research not to widen too far, this research is limited to the following limitations: Limited to the development of Allianz Sharia Insurance Products with Waqf Features at PT. Allianz Utama Indonesia Insurance, limited for knowing and analyzing how the strategy that has been carried out by Allianz Syariah Insurance division of waqf features to increase public awareness of insurance waqf and limited to what are the proposed future strategies to increase public awareness of insurance waqf.

METHODS

Research Design

The research conducted is a qualitative approach that emphasizes the

development of textual narratives on the phenomena studied, while the type of research that will be used is descriptive research that will try to describe the best strategy to increase public recognition of insurance waqf based on existing theories. This type of descriptive research with a qualitative approach was chosen because of the consideration that quantitatively there is very little literature and practice of insurance waqf in the community, so that the qualitative research approach will place more emphasis on the findings of the insurance waqf campaign strategy. Not emphasizing on quantity but more emphasis on quality in nature which involves understanding, concepts, values and characteristics attached to the object under study.

Location and Timing

The research will be carried out at PT. Asuransi Allianz Utama Indonesia. As requested by PT. Allianz because they are still working from home, interviews are held online through the zoom application and Whatsapp video call and provide online questionnaires. This research start from Juli-Desember 2021.

Research subject

The research subjects are parties who have been actively involved in the insurance waqf campaign from the Insurance Waqf Program of PT. Allianz Utama Indonesia Insurance includes: campaign team, the waqf ambassador team, in this case is part of the Allianz Star Network (ASN), Quantum Waqf, customer or prospective customers who have not or who have participated in insurance waqf.

Informant Selection Technique

1. Research Informants: Research informants for institutions in the form of campaign materials for later grounded analysis are institutions that have carried out insurance waqf campaigns, namely the insurance waqf marketing division of PT. Allianz Utama Indonesia Insurance.

2. To get a perception of the recognition content of insurance waqf, the informant is a customer of the waqf program of PT. Asuransi Allianz Utama Indonesia with a determination method in the form of snow ball sampling with data collected from ambassadors of waqf networks.

3. Informant Determination Technique: Informants who will be interviewed regarding the perception of insurance waqf after seeing the campaign exposure will be taken using the snow ball sampling method. Namely, the sample technique is initially small in number then enlarges. Like a snowball that rolls over time. In the initial study, one or two people were selected. However, if one or two people do not feel that the data provided is complete, other informants will be looked for again until it is deemed that the data obtained are perfect.

Data analysis technique

The data obtained were collected, analyzed and then looked at the Strategy to Improve Community Recognition of Insurance Waqf. The steps are as follows:

1. Collecting and compiling data from interviews and documentation (data

reduction).

2. Identify what patterns have been carried out for the insurance waqf campaign, then classify what strategies have been used.

3. Analyzing the existing campaign strategy with interviews to get the public's perception of the campaign.

4. Presenting the planning pattern so that it can be duplicated in the next campaign by adding the existing patterns in the text book and previous research as enrichment.

5. Make recommendations in the form of campaign patterns that are proven to produce positive perceptions of the recognition of insurance waqf for the next campaign.

RESULTS AND DISCUSSION

Insurance Waqf Content

During August and September 2021, observations were made by being part of the Quantum Waqf Ambassador team. All strategies and content used by the team were researched and analyzed. The type of waqf campaign content is divided into two, in terms of the stage and the type of content material.

Conditions of Understanding of Insurance Waqf

Public understanding of insurance waqf is still low. Only 20% of the respondents were close to correct during the interview process (Figure 1). This shows the low literacy of insurance waqf in the community. The low literacy certainly affects community participation.
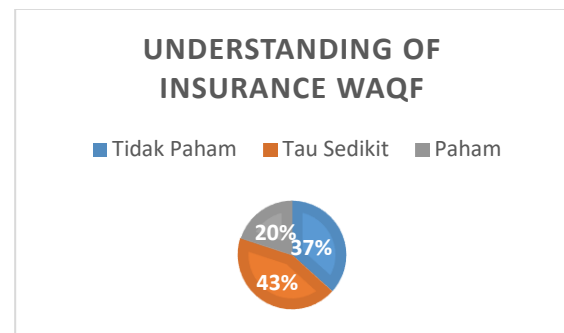

Figure 1. Public Understanding of Insurance Waqf

Waqf Content by Stage

The first stage is the stage of attracting people's attention with interesting content. At this stage the quality of the content is very important. At this stage, persuasive content that provokes emotions or millennial children's language "makes baper" (Language) is needed. This content is often found on the social media pages of waqf ambassadors. The following shows the waqf ambassador campaign material at this stage.

Figure 2. Example of a Visual Campaign (Source: Instagram/quantum waqf)

The first stage of content is in the form of videos via the YouTube, Instagram or Facebook applications. Examples are as follows:

Figure 3. Figure 4.3 Example of Video Content
(Source: https://youtu.be/VnPH_W-bh4o)

Figure 4. Video Zoom Waqf Record
(Source:https://www.youtube.com/watch?v=dVFww5St3WU)

The second stage, when there are people who are interested in participating, the waqf ambassador will invite prospective waqf to attend the waqf symbol event with the zoom application or provide a youtube link regarding the study of quantum waqf. Zoom is held every Sunday morning or Tuesday night. Or for wakif who can be invited offline to take part in the handover and pledge of waqf at the designated Nazir. The handover of the Quantum Waqf ambassador team that was recorded during the observation was the handover and pledge of waqf at the Kampung Maghfirah Foundation. With the presence of the candidate for waqf, it is hoped that they will be inspired when they see the handover and pledge of waqf and there is a study of stabilization at the event. At this stage the content used is informative and educative content regarding the insurance waqf program. Because this is closed, the content is in the form of long and more detailed videos.

The third stage, when the wakif has a contract and participates, it will also be offered to become a Quantum Waqf Ambassador so that there are more good connectors, in accordance with the principle of da'wah. When a wakif has become a team of quantum waqf ambassadors, then they will deepen their understanding of the concept of insurance waqf as a provision for waqf propagation. In this third stage, the content is deeper about the syiar strategy and also a deeper understanding of waqf and about Sharia insurance. For in-depth material and strategy content, internal content is not allowed to be distributed openly. So this third stage cannot be attached or given a link to the content used.

The relationship of stages with this content type can be seen in the table below:

Table 1. Stages and Content Types of Insurance Waqf Recognition Strategy

Stage	Content	Media	Depth of Material

First	Persuasive, Emotional	Social Media (Whats App, Facebook, Instagram, Youtube)	Shallow, simple, lay
Second	Informative	Zoom meeting, Study, Moment of handover and pledge of waqf	Information on insurance waqf
Third	Strategic and Understanding	Zoom meeting, Youtube	Comprehensive understanding of waqf and insurance waqf

(Source: Researcher Observation)

Waqf Content Based on Content Type

Based on the type of content, as mentioned earlier, there are 2 types that are often used by Allianz companies and the Quantum Duta Waqf team. Namely content in the form of images and videos. Content in the form of sound is currently not widely used.

Figure 5 Example of Image Content from Allianz

(Source :https://www.instagram.com/p/CCa5qQyD-Zm/ and https://www.instagram.com/zulhamdi.ms/)

Classification of Strategy and Content Types That Have Been Used for the classification and analysis of the data that has been obtained, the NVivo application is used in the process. Starting with an inventory of the content used by Allianz and the Waqf Ambassador team. Previously, the codification of content persuasive strategies will be shown for the classification of waqf symbols content. As shown in Figure 6, the following is a display of various persuasive strategies for content:
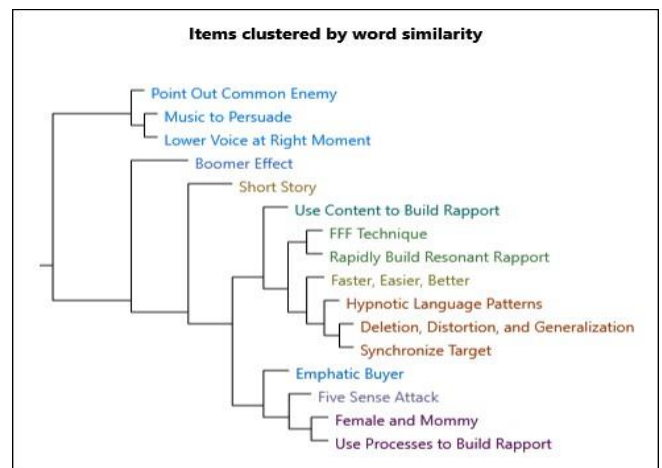

Figure 6. Display of various persuasive strategies for content

All content is classified into 16 strategies, as has been written in chapter 2. Observations found that companies and waqf ambassadors in creating content were done randomly. There is no specific

benchmark on how the strategy should be. The measure of them is the appropriateness and attractiveness of a content. Observations found facts in Figure 7 which shows the zoom content based on its persuasive strategy.

When the waqf ambassadors present events at the zoom meeting which usually lasts for approximately one hour, there are materials that have been prepared by senior leaders. In this case the material was made by Ust. Zulhamdi M Saad, Lc, who has experience as an Allianz agent and most of his customers are insurance waqf customers.
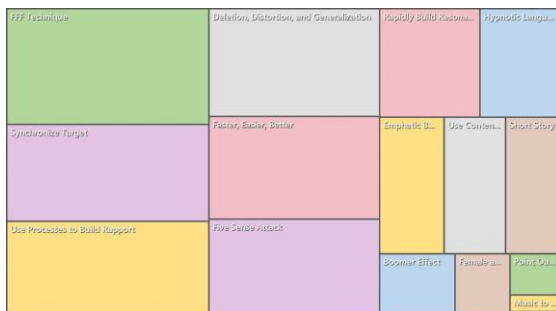
Figure 7. Zoom's Content Hierarchy and Persuasive Strategy

In figure 7, the content used for broadcasting through the media zoom meeting mostly uses the FFF Technique strategy and the least uses the music to persuasive strategy. The zoom event for waqf symbols, which is held approximately twice a week, carries a brief but comprehensive presentation. Given the low literacy of insurance waqf in the community, actually one hour is not enough time to explain it. In some respondents who filled out the questionnaire, there were 30% of respondents stated that they did not understand about insurance waqf. The rest there are who answered correctly, and some even directly condemned heretical

and haram. The FFF Technique strategy is seen as the right strategy according to the waqf ambassadors.

Figure 8. Facebook Content Hierarchy and Persuasive Strategy

More content on Facebook uses Synchronize Target, Deletion, distortion, generalization and Faster, easier, better strategies. These three strategies have almost the same approach, which is to make simple the complicated things you want to convey. The strategy that is rarely used is music to persuade. Editing skills are needed to make content that has music that makes people drift along with the flow of ad content.
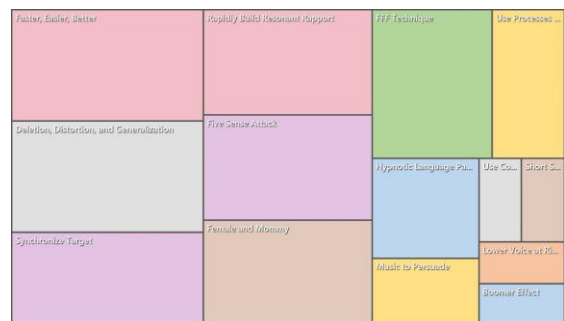

Figure 9. Instagram Content Hierarchy and Persuasive Strategy

Instagram, which is a social media widely used by millennials, is also one of the media choices for broadcasting insurance waqf. Figure 9 shows the highest strategy for this media is in the faster easier better strategy. In accordance with the character of the millennial generation who wants something quickly, easily and better.

While the lowest strategy is in the boomer effect because they are of a young age so that the boomer effect strategy will not be too ogled by them.
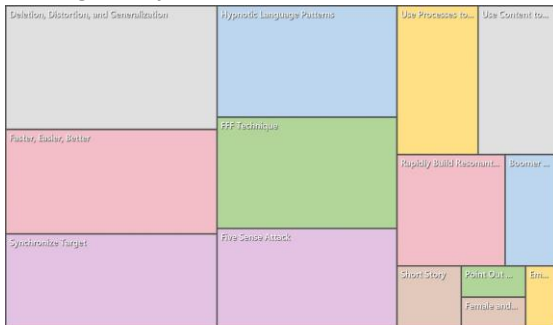

Figure 10. Whatsapp Content Hierarchy and Persuasive Strategy

In the Whatsapp application, how to broadcast ordinary waqf by increasing recognition on the status or stories of this application. Friends who view will see at a glance whatever is displayed there in an instant (approximately half a second). The strategies that are widely used in this media in Figure 10 are deletion, distortion and generalization. It is suitable for short view times so it does require the content to be as general as possible, as easy as possible and removing any complexity with simplification.
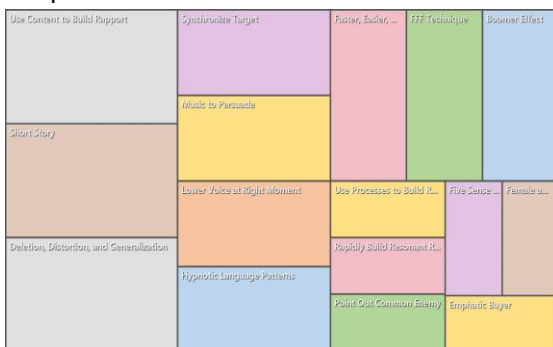

Figure 11. Youtube Content Hierarchy and Persuasive Strategy

Youtube is currently the highest social media accessed by the public. With this

application information can be submitted using a url or link that can be accessed by anyone. Almost every device in it has a youtube application. Figure 11 describes the use content to build report card strategy as the most used strategy by waqf ambassadors. In it you can insert content, verses, hadith, laws, more clearly than using other applications.
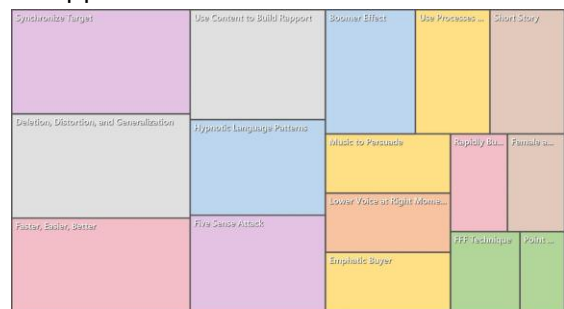

Figure 12. Short Video Content Hierarchy and Persuasive Strategies

In short videos, only about 1 to 2 seconds appear, so a strategy is needed as shown in Figure 12. The most appropriate strategy is a special strategy for a short time but attracts attention. For this reason, the trio of strategies synchronized target, Deletion distortion and generalization and Faster is easier, better, and more appropriate.
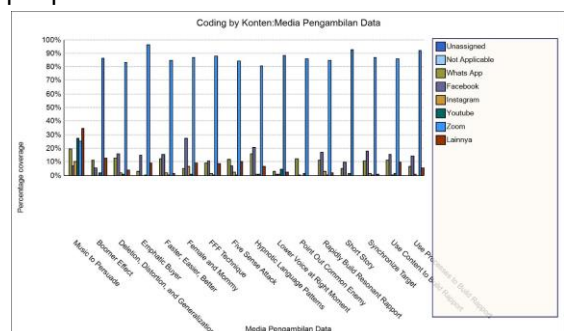

Figure 13. Graphics of Strategy and Use Media

Figure 13 shows the relationship between the strategy used and the media

used to broadcast insurance waqf. It seems that the majority is the content used in the zoom application. The strategy that is still little used is the strategy of using Music to persuade.

Waqf Ambassador Strategy and Content

In selling insurance waqf products, waqf ambassadors broadcast the flow of syiar process as follows in Figure 13.
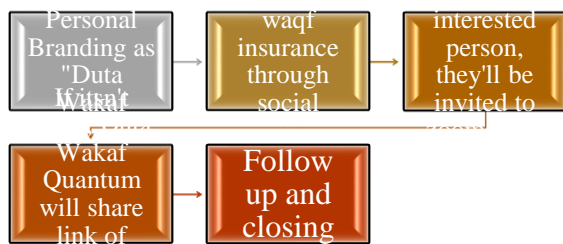

Figure 14. Flow of Waqf Syiar by Waqf Ambassadors

From observations with friends of waqf ambassadors, it was found that in the early stages of increasing personal branding and waqf symbols to attract the attention of waqf, waqf ambassadors used WhatsApp, Facebook and the third place was Instagram. As shown in Figure 15.
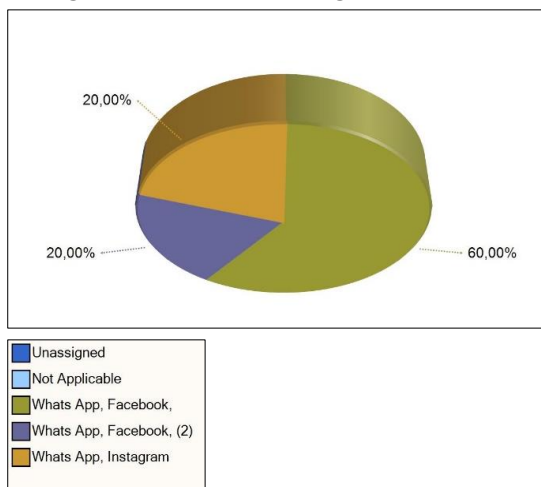

Figure 15. Quantum Waqf Ambassador Syiar Media

In the current era, almost all of the Quantum Waqf Ambassadors use media optimization in their broadcasting process. From the responses they received, 80 percent viewed media optimization as very important for them and their team.
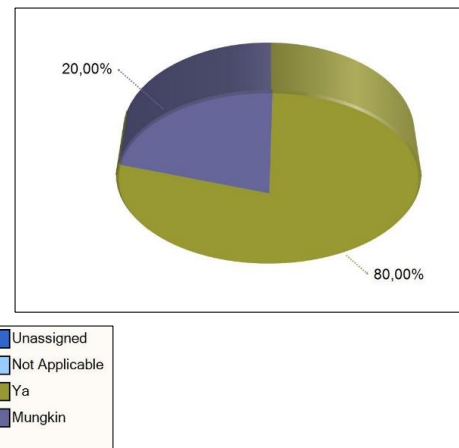

Figure 16. Media Optimization Response by Duta Quantum Waqf

For a content to be presented properly and maximally, it is usually done seriously and with good consistency. However, the fact is that the Quantum Waqf Ambassador team mostly do not appoint or pay a special team to create good content that can be shared by them and their team.
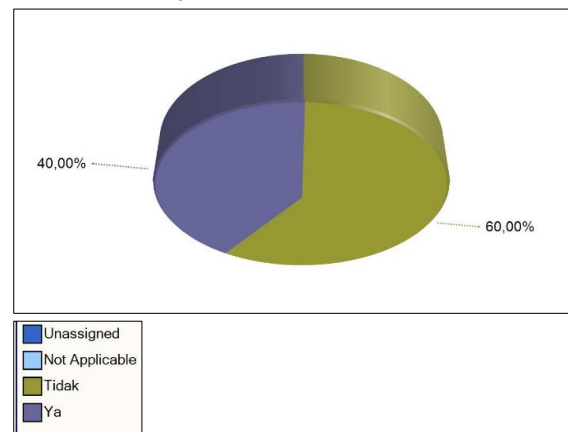

Figure 17. Whether or not a dedicated content team exists

On social media platforms, paid advertising features are available, either in the form of IG ads, FB Ads, Google Ads.

Which is usually done by depositing some money or connecting to a credit card, so when someone sees or clicks on an ad, a certain amount of money will be deposited according to the interaction. From this strategy, you will get market leads that are in accordance with the product to be advertised. Of course this will be very effective when the targeted target is appropriate. However, the fact is that almost all waqf ambassador teams do not or have not used this paid advertising feature. As shown in Figure 18.
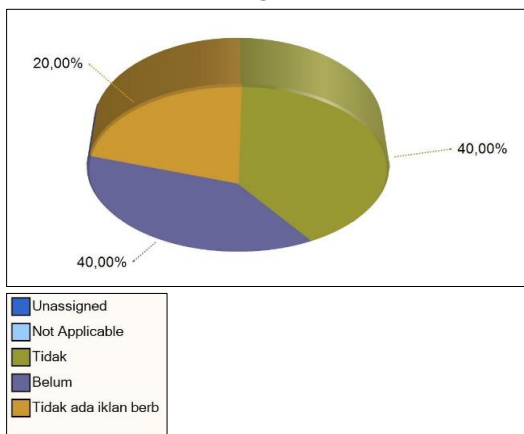

Figure 18. Allocation of paid content

As explained in the intrudoction chapter about the importance of touching the subconscious in the broadcasting process. Waqf ambassadors responded with the importance of conceptualizing content that touches the subconscious with the majority of 60% agreeing, while the remaining 40% stated that there is no need to touch the subconscious. As shown in Figure 19.
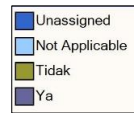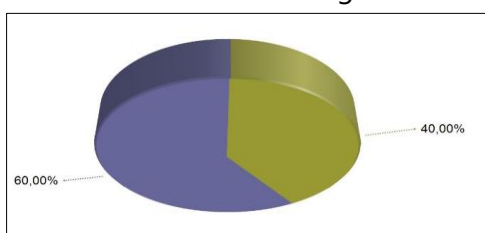

Figure 19. The need to touch the subconscious

Among the summary of 16 existing persuasive strategies, the Quantum Waqf Ambassadors chose strategies 2 and 4 as the strategies that they think are the best and they often use. While the strategy to 10, 11, 12 no one uses it. This data will be synchronized with data findings in the field regarding the perceptions of wakif, prospective wakif and the public regarding content that they think is good and touches their hearts, which will be described in the next sub-chapter.
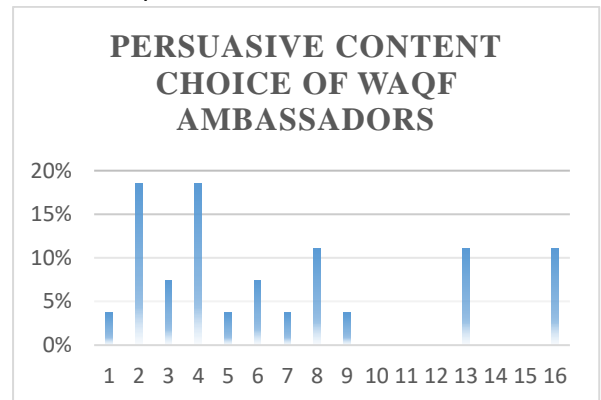
Figure 20. Persuasive Content Choice of Waqf Ambassadors

Data Analysis

Campaign Media Easily Accepted by Participants

When deciding to choose campaign media, the data can be considered for selecting media that are often used by the target market. From the data reduction obtained, the first rank of choice as the current insurance waqf campaign media is Instagram, followed by Facebook, whats app, special website and finally tik tok. Of course, this order is not standard for all

products. It could be for other products this order shifts. This data is relevant to the data submitted on www.iimers.com which researches social media users in Indonesia. The top 5 social media used in Indonesia for ages 16-64 years are Youtube, Whats App, Instagram, Facebook and Twitter (Mukhopadhyay & Chattopadhyay, 2021).

This is different from a research conducted regarding the effectiveness of using Instagram social media for promotion of agricultural products. Giving a conclusion that promotion through Instagram has not been effective in the stages of attention, interest, desire, and action (Yohana, Muzakir, & Hardianti, 2020) In another research, found the same conclusion as this study. That is, there is a tendency for people to look for information about something, especially the millennial generation and generation Z, so they will take a device and then look on social media, especially Instagram (Triwahyuningtyas, Ningtyas, & Rahayu, 2020).

Campaign Content Patterns That Provide Optimal Perception for Participants

The perception of the target market is everything. Many people think that the logo and name of a program or product is a brand. Logos and names, for example: quantum waqf, modern waqf, etc., are just a representation of a product or brand name. So the essence of a product, in this case insurance waqf, is how the perception that the target market wants to form about this insurance waqf (Triwahyuningtyas et al., 2020).

Therefore it is necessary to form this perception with the right strategy. When presented with a content regarding waqf

features from Allianz, the following is the perception that is captured and asked to express it. Audience responded positively to the word-loaded content in table 2.

Three stages are carried out in qualitative analysis, among others: reduction, data exposure, and drawing conclusions. Table 2 shows the data after being reduced regarding the choice of touching words from a campaign content on the official Allianz official account. The ad content is coded in the NVivo 12 application connected to the campaign strategy as shown in Figure 21 below:

Table 2. Perceptions obtained from content

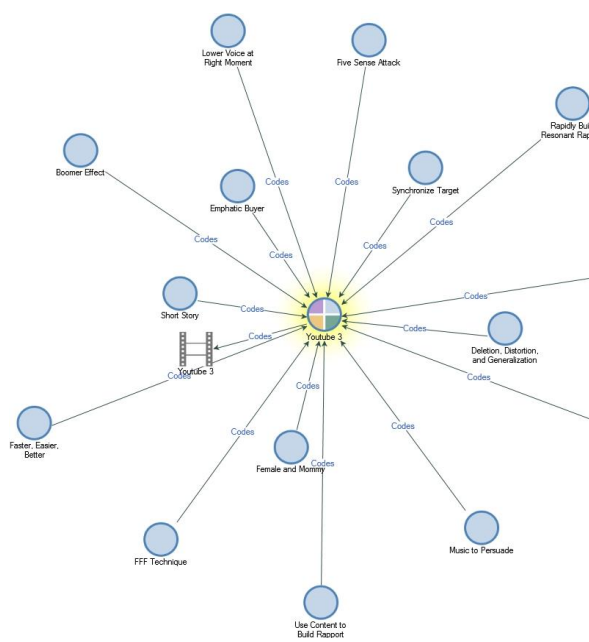|	
1	Share on
2	Words "Do good to help others".
3	Features of waqf
4	Benefits, multiply the benefits of goodness
5	Image content
6	A father wants to join Allianz Syariah, the father said because he wants to help someone who has been hit by a disaster, if one day this father gets into a disaster, other members are ready to help
7	Families can continue to live well as a form of love from a father to his children.
8	Share kindness
9	Part explanation of allianz sharia
10	Interesting Ads
11	His family can live more calmly
12	Giving benefits to others
13	families can still live better. protection up to 100 years
14	Share kindness
15	Helping others

Figure 21. Campaign Strategy Diagram on Youtube Content 3

This content is found at the following link https://bit.ly/wakafasuransi, and has also been uploaded to several channels of the Allianz agent team and the waqf ambassador team. It contains 15 strategies that are used intentionally or unintentionally by content creators, namely the content team from Allianz Syariah. The fifteen strategies are shown in Figure 21.

Some graphic content was presented to the participants to provide the best checklist. It is not clear what strategies are there. Only content and then provide a choice of content that they think is good and has an influence on positive perceptions about insurance waqf. The conclusion of the data analysis obtained in table 3. While table 4 is a strategy table to be analyzed:

Tabel 3. Content Strategies

Content	Strategy	Count of Checklis
1	Image 5.2	11
2	Image 5.3	9
3	Image 5.4	10
4	Image 5.5	3
5	Image 5.6	13
6	Image 5.7	7
7	Image 5.8	7
8	Image 5.9	2
9	Image 5.10	6
10	Image 5.11	8

Table 4. Grafic Content Checklis

Strategy 1	Boomer effect
Strategy 2	Deletion, Distortion, Generalization
Strategy 3	Emphatic Buyer
Strategy 4	Faster, Easier, Better
Strategy 5	Female and Mommy
Strategy 6	FFF Tecnique
Strategy 7	Five Sense Attack
Strategy 8	Hypnotic Language Patterns
Strategy 9	Lower Voice at Right Moment
Strategy 10	Music to Persuade
Strategy 11	Point Out Common Enemy
Strategy 12	Rapidly Build Resonant Rapport
Strategy 13	Short Story
Strategy 14	Synchronize Target
Strategy 15	Use Content to Build Rapport
Strategy 16	Use Processes to Build Rapport

The following will be analyzed from the ten accounts and their strategies:

Eazy At Home Help Others (Facebook Image 23)

The most prominent strategies in this content are deletion, distortion and generalization. By highlighting the ease of waqf only through the device, and the ease of helping

from anywhere. Deletion is removing details from something so that it is simpler. The content in Facebook 23 shows how easy it is to use a device, and help with ease. Without showing what the program is, what the scheme is, how much is the transfer, etc. At a glance, people who see will be embedded in their minds, easy, simple, helpful. Distortion is a process of diverting attention, for example when trying to distract a child "What movie is this, it's so bad, it feels like watching a 4 hour movie and it's boring. The sound effect is really bad too.". This phrase is used to distract children from seeing the film without prohibiting them (Achidi) et al., 2008) This strategy subconsciously changes the child's perception of the film to be seen. In this content, creator distorts the attention from charity towards something that people generally enjoy, namely playing gadgets. All the complexities of the concept of insurance waqf are distorted by doing charity easily. Generalization is the process of inferring from complex to simple and general terms. Image content creator simplifies the fairly complex concept of insurance waqf into a more general one.

New Normal Charity (Image Facebook 24)

The main strategy in Figure image facebook 24 is the Hypnotic Language Pattern. In simple terms, this strategy does not actually guarantee that people will follow what is in the content. But in terms of tone, vocals, variety, and content, it is indeed set to influence the perception of those who see or hear. In this picture content, the content creator creates a hypnotic language in the form of "Welcome the new normal, with charity" and also "#start with goodness". The two phrases were created to shape and influence the minds of the audience or target market to give charity in the new normal era of the covid-19 pandemic.

Waqf Through Allianz, Uninterrupted Rewards (Instagram Image 1)

The dominant strategy in this content is female and mommy. This strategy is derived from 2 chapters in The Buying Brain book, namely Chapter 7: The Female Brain Is Buying and Chapter 8: The Mommy Brain Is Buying. This content shows two women showing happy expressions (Pradeep, 2010) The purpose of choosing a female model is of course an effort to synchronize targets, where the target of wakif is mainly those with the female gender. A woman who is also a wife, as well as a mother who has emotional strength with worship in the form of waqf and Sharia life insurance protection.

The Advantages of Waqf Allianz (Image WhatsApp 1)

In this content, the dominant strategy is use content to build rapport. When using this strategy, it naturally requires what content the target market wants. Everyone's basic instinct is selfish. They will tend to think buy what they get, this is what this content is trying to explain. In this content, it can be seen that 4 points are obtained when participating in the Allianz insurance waqf program. Namely blessing, lightness, trust and contribution. For a detailed target market and want more information, this content will greatly affect their perception.

Indonesian Time for Waqf (Image WhatsApp 10)

In this content, the dominant strategy used is use content to build rapport. The hadith of the Messenger of Allah used the history of Imam Ahmad regarding the shade of alms on the Day of Resurrection. In addition, a picture of an

umbrella and an appeal for waqf is attached, to form the perception that an umbrella is a protector when it rains.

Don't Delay Waqf (Image WhatApp 11)

In this content of picture the dominant strategy is Faster easier better. It is seen that there is ease of waqf with only 10 thousand rupiahs per day and using a gadget. And there is a choice of the word "don't wait" which emphasizes immediately waqf before death comes.

Starting Waqf (Facebook Image 10)

This content uses the dominant strategy of synchronize target. Wakif's target audience is millennials with more or less synchronization like the model shown in the picture. Image of a beautiful woman holding a laptop while smiling looking at the future. This is a sync that targets an audience more or less like the model.

Saving Rewards for the Month of Ramadan (Image Facebook 11)

The dominant content uses the FFF Technique strategy. By bringing the audience to feel the blessings of Ramadan by waqf insurance with Allianz.

World Blessing Waqf (Image Facebook 12)

In this content, the dominant female and mommy strategy is used. By choosing a model of a smiling businesswoman and the tagline "blessing, serenity". Synchronization with the target audience who are successful women entrepreneurs and become representatives of Sharia insurance.

Easier Waqf (Facebook Image 13)

In this tenth content, the dominant strategy used is synchronize target. That is trying to synchronize with the target audience of wakif, namely happy couples, there are men and women, smiling and doing waqf using their gadgets. The "easier" tagline emphasizes the ease of waqf in Allianz insurance waqf.
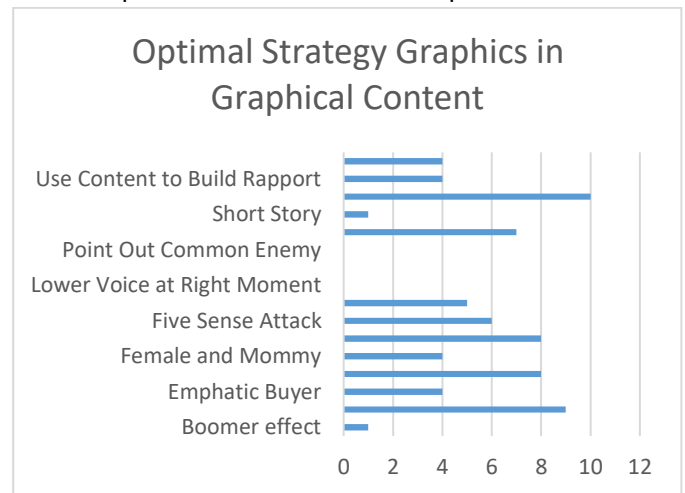

Figure 21. Optimal Strategy Graph in Graphical Content

Figure 21 shows how the most frequently used strategy and received a positive perception response, the selected audience was content with the Synchronize Target strategy, followed by the Deletion, Distortion, Generalization strategy and the third was Female and mommy and faster easier, better.

Optimal and Influential Exposure Frequency for Participants. To know about insurance waqf, at least 77% of respondents think it is enough to see exposure between 1 to 3 times. And only 6 percent think it takes more than 6 times exposure to just know about insurance waqf. The next stage is to understand about insurance waqf, even if it is only a superficial understanding, it takes how many exposures it takes.

For the understanding of insurance

waqf, according to respondents, 63% stated that 1-3 times exposure to content is sufficient. The remaining 27% need 4-6 exposures and 10% more than 6 exposures.

To be interested in insurance waqf, 39% of respondents stated that they only needed 1-3 exposures. The next one stated that it took more than 6 exposures to be interested in waqf insurance and 29% stated that they needed 4-6 exposures.

CONCLUSIONS

The effective media at this time for the insurance waqf campaign is to use 4 media, namely: Youtube, Facebook, Instagram and Whats App. The four media all influence and support each other. For level of understanding, use Youtube, Instagram, Facebook. To invite interest, use Whats app, Instagram and Facebook.

By using this media, the content used for the insurance waqf campaign, it is more effective to use a strategy with the following conditions: If the content is a video, then use Youtube, Instagram and Facebook media, as well as short videos on Whats app. With a random strategy among 15 strategies, (table 4). If the content is graphic, then use Instagram, Whatsapp and Facebook media. With a random strategy used: Synchronize Target; Deletion, Distortion; Generalizations; Female and mommy and faster easier, better.

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