# ABSTRACT

*The study aims to determine the effect of mass media coverage, social media content, consumer complaints, Risk Based Capital (RBC), and claims expense ratio on premium income. This research is academically and practically important because it can help life insurance companies improve their financial performance amid the challenges of a dynamic business environment. The research methodology uses quantitative analysis with secondary data sources derived from various media sentimen data, consumer complaints and insurance financial health in Indonesia. The results showed that mass media coverage does not have a significant influence on premium income. In contrast, social media content with negative sentimen has a significant negative effect on premium income. The number of consumer complaints has no significant effect on revenue. RBC has a significant positive effect on revenue, while the claim expense ratio has a significant negative effect on revenue. This study concludes that although mass media coverage is not significant, social media content has a major impact on revenue. A high RBC and efficient claims management are essential to maintain the stability of insurance companies' revenues. The practical implication of this research is that insurance companies should strengthen their communication strategies, especially on social media, as well as improve risk and claims management to maintain stable financial performance.*

***Keywords:** Mass Media, Social Media, Consumer Complaints, Risk Based Capital, Claims Expense Ratio*

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