



## Beyond Branding: Semiotic Construction Of *Akhlak* Values In Askrindo's Company Profile

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### Abstract

*This study explores how the company profile of PT Asuransi Kredit Indonesia (Askrindo) functions as a semiotic text that symbolically communicates institutional values. Using Roland Barthes' semiotic theory, the research analyzes verbal and non-verbal signs—including language, imagery, layout, and color—to uncover layers of denotation, connotation, and myth. Supported by Stuart Hall's theory of representation and Elliot & Maier's color theory, the findings reveal how design elements collectively construct a cultural narrative aligned with the AKHLAK values mandated for Indonesian state-owned enterprises. These values—such as trustworthiness, competence, harmony, adaptability, and collaboration—are not explicitly stated but are embedded in the company's symbolic choices. The study also highlights representational gaps, notably the underemphasis of loyalty, suggesting selective ideological messaging. Overall, the company profile is positioned not merely as a branding tool but as a vehicle for institutional myth-making and value performance.*

**Keywords:** AKHLAK Values, Askrindo, Barthes, Company Profile, Corporate Communication, Myth, Semiotics, State-Owned Enterprise.

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## INTRODUCTION

The role of institutional papers has changed from just providing information to deeply representing the changing world of corporate communication, especially in the Indonesian public sector. The corporate profile for state-owned companies (SOEs) is no longer a neutral presentation of services and history; instead, it is a strategic semiotic medium that creates meaning via the interaction of visual and verbal indications. This change is in line with the Indonesian Ministry of State-Owned Enterprises' regulation, which launched AKHLAK in 2020. AKHLAK is a set of core principles that all SOEs must adopt and show as part of their institutional identity (MoSOE, 2020; Erick Thohir, 2020). The values of Trustworthy, Competent, Harmonious, Loyal, Adaptive, and Collaborative are meant to influence both how people behave inside the company and how the company presents itself to the public as being moral and legitimate (Wapres RI, 2022).

There have been studies on how signs work in business branding, like logo design (Payuk & Zakrimal, 2020) and ads (Oktarina, 2019), but not many have looked into how SOEs, as tools for national development, create ideologically charged stories through visual and textual arrangements. Dinda (2021) and Cowin (2020) have looked at how logos and companies change over time through semiotic meaning-making. However, these studies only look at surface-level symbols and don't take into account underlying cultural myths or regulatory requirements. Also, literature has not yet looked at how official business documents like a firm

profile might be constructed to support the goals of national reform agendas, especially in non-business settings.

This article aims to address this gap by examining how the English-language company profile of PT Asuransi Kredit Indonesia (Askrindo), one of Indonesia's long-standing SOEs in the financial sector, operates as a semiotic system for ideological communication. Using Roland Barthes' theory of signification (Barthes, 1972), the study looks at how the signs in the profile, such as color schemes, layout structures, taglines, and photos, are put together to create both denotative and connotative meanings. The analysis uses Elliot and Maier's (2007) theory of color perception and Hall's (1997) theory of cultural representation to add to the semiotic reading. These theories show how signs can send emotional and ideological messages based on their social and cultural context.

The signals are demonstrated to function together in the production of a cultural myth, which is a narrative that naturalizes Askrindo's institutional identity as being morally directed, nationally dedicated, and associated with the principles of the AKHLAK. This goes beyond the immediate interpretations of the signs. This myth isn't clearly stated, but it comes out via the use of verbal and non-verbal indicators that make ideological positioning seem normal and obvious. Because of this, Askrindo's profile is not merely a way to communicate; it is also a semiotic instrument that encodes and performs institutional values to shape public opinion in line with official ideology.

## **RESEARCH METHOD**

This research utilized a qualitative descriptive method to analyze the construction and communication of institutional values using visual and textual elements in Askrindo's official English-language corporate profile. Creswell (2018) asserts that the qualitative descriptive method is employed to investigate and elucidate phenomena within their natural context, rendering it appropriate for comprehending the construction of meaning through visual communication. This method corresponds with the study's aim to examine the symbolic functions within a business document through a semiotic lens.

The primary data source was the corporate profile of PT Asuransi Kredit Indonesia (Askrindo), concentrating primarily on chosen verbal and non-verbal components—such as taglines, phrases, regulatory citations, images, color palettes, layout, and logos. These features were seen as semiotic indicators that represent the company's institutional identity and ideological stance. Secondary data were sourced from theoretical literature on Roland Barthes' semiotic theory, color psychology (Elliot & Maier, 2007), and cultural representation (Hall, 1997), which provide the conceptual frameworks necessary for interpreting the symbolic significance of these signs.

Data were gathered by meticulous document inspection, wherein the firm profile was analyzed as a semiotic text. This strategy enabled the researcher to analyze how particular visual and linguistic elements function symbolically to represent institutional ideals. The analysis focused on how visual composition, color selection, imagery, and linguistic framing subtly convey abstract concepts such as trust, competence, and teamwork.

The analysis was conducted on two interpretive dimensions. The denotative and connotative meanings of verbal and non-verbal signs were initially examined. This stage sought to reveal the associative, emotional, and ideological significances of signals, including color combinations (e.g., blue representing trust, orange symbolizing innovation) and depictions of rural and urban life. These interpretations were examined within the socio-cultural framework

of Indonesian state-owned entities. The signs were further studied using Barthes' (1972) idea of myth to investigate how these meanings collectively generate a story that seems natural. In this story, Askrindo is symbolically shown as a morally principled, nationally aligned, and community-focused institution. The values, particularly *Amanah* (Trustworthy), *Kompeten* (Competent), *Harmonis* (Harmonious), and *Kolaboratif* (Collaborative), are not explicitly stated but are carefully integrated through symbolic representation.


The results are articulated in a thematic discourse underpinned by an interpretive analysis of chosen symbols, illustrating the construction of institutional myths using ostensibly neutral corporate components. This method elucidates the manner in which state-owned firms enact ideology via communicative design, and how the AKHLAK values are manifested in their public identity.




## FINDINGS AND DISCUSSION

This section analyzes how verbal and non-verbal cues in Askrindo's company profile convey institutional principles. The examination adheres to Roland Barthes' semiotic theory, emphasizing denotation, connotation, and myth. It integrates Stuart Hall's theory of representation and Elliot and Maier's color theory to analyze cultural and emotional significances. The discourse emphasizes how signs create a symbolic story that corresponds with the AKHLAK values of BUMN.

This section examines the construction of meaning in Askrindo's company profile by analyzing specific verbal and non-verbal indicators at the denotative and connotative levels, utilizing Roland Barthes' semiotic theory. The research examines how literal elements (words, images, colors) are imbued with culturally and emotionally significant meanings that discreetly convey institutional ideals. The following table contains the primary signs and their interpretations.

No	Signs	Meaning	
		Denotative	Connotative
1	PT Asuransi Kredit Indonesia	The company's full formal name appears explicitly as "PT Asuransi Kredit Indonesia."	Suggests state authority and institutional legitimacy, aligning the company with national service and public trust.
2	(Askrindo)	The document uses "Askrindo" as a branded shorthand for the company.	Creates brand familiarity and approachability while maintaining professional recognition.
3		A verbal label identifies the firm as part of the Indonesian state-owned enterprise (BUMN) system.	Conveys authority, credibility, and official recognition as a national institution.
4	<b>About Askrindo</b>	A heading introduces the company profile section with the title "About Askrindo."	Signals transparency and an intention to inform the audience openly about the company's identity and background.

5	<p><b>Our Vision &amp; Missions</b></p>	<p>A titled section presents the vision and mission statements of the company.</p>	<p>Creates an impression of direction and clarity of purpose; introduces the values and future orientation of the company.</p>
6	<p><b>We are more than ready to serve the best for you.</b></p>	<p>A promotional line asserts the company's readiness to deliver optimal service.</p>	<p>Conveys warmth, dedication, and a service-oriented mindset; humanizes the institution.</p>
7	<p><b>Askrindo, Your trusted risk management solutions partner</b></p>	<p>A tagline defines the company as a trusted provider of risk management solutions.</p>	<p>Conveys assurance, dependability, and a moral commitment to client protection.</p>
8	<p><b>" Become a trusted risk management solution, providing a sustainable value-added services to support the national economy "</b></p>	<p>The company states its future ambition in a visionary phrase.</p>	<p>Suggests corporate responsibility, ethical governance, and long-term sustainability.</p>
9	<p>Finance of the Republic of Indonesia as shareholders. The purpose and objective of the establishment of Askrindo are to provide solutions to the problems faced by Micro, Small, and Medium Enterprises (MSMEs) in gaining access to the banking credit system so that MSMEs can play a greater role in supporting national economic growth.</p>	<p>The company explicitly identifies MSMEs as its target beneficiaries.</p>	<p>Reflects inclusivity and social responsibility, emphasizing support for small-scale businesses and economic empowerment.</p>
10	<p>and KUR Warranty (Person's Business Credit). KUR Warranty started on 2007 in accordance with the Government of Republic of Indonesia mandate in the framework of Presidential Decree No. 6/2007. In the implementation of PT Askrindo covering Warranty/Insurance on loans disbursed by Bank Implementations among other Banks such as Bank BRI, Bank Mandiri and BNI 46.</p>	<p>A legal citation points to the government regulation under which the company was founded.</p>	<p>Reinforces legality and the authority of the company, enhancing public confidence through official backing.</p>
11		<p>A list outlines the company's various credit insurance and guarantee services.</p>	<p>Demonstrates versatility and expertise; implies readiness to support various client needs.</p>

12		<p>The page layout features a dominant blue tone complemented by orange accents.</p>	<p>Blue evokes a sense of trust and calmness, while orange adds a hint of energy and optimism; together, they suggest a balance between stability and innovation.</p>
13		<p>A photo depicts Jakarta's skyline filled with high-rise buildings.</p>	<p>Symbolizes ambition, national progress, and modern identity; Jakarta represents the center of economic opportunity.</p>
14		<p>A photo shows a rural woman working manually in an open field.</p>	<p>Represents sincerity, resilience, and hard work; associated with grassroots communities and everyday economic life.</p>
15		<p>The design juxtaposes a glass office building with rural imagery.</p>	<p>Blends modernity with tradition, reflecting Askrindo's role in bridging formal finance and local realities.</p>
16		<p>The BUMN logo is visibly placed as an institutional marker.</p>	<p>Suggests state authority and institutional legitimacy, aligning the company with national service and public trust.</p>
17		<p>The Askrindo logo combines stylized typography with corporate color.</p>	<p>Implies reliability and professionalism through its formal design.</p>
18	<p><b>" Become a trusted risk management solution, providing a sustainable value-added services to support the national economy "</b></p> <p>The supporting Missions are:</p> <ul style="list-style-type: none"> <li>01 Conducting risk bearing business activities which support national economic development, especially the Government's program in developing Micro, Small and Medium Enterprises and Cooperatives and other corporate businesses.</li> <li>02 Providing a risk management solutions with value-added services to customers and business partners in a comprehensive and sustainable manner.</li> <li>03 Providing benefits to stakeholders by implementing good corporate governance, internal control systems and risk management supported by reliable technology and human resources.</li> </ul>	<p>Vision and mission content is visually separated using distinct layout structuring.</p>	<p>Enhances clarity and focus; represents transparency and attention to structured communication.</p>



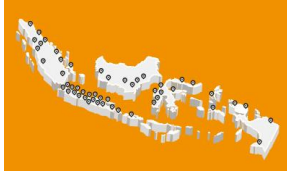
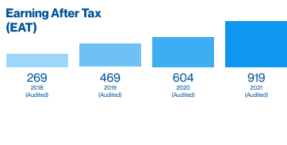
19		A vertical chart illustrates the company's organizational hierarchy.	Suggests hierarchy, order, and professional governance within the institution.
20		Visual composition shows workers positioned with the company's brand.	Suggests harmony between service and institution; emphasizes people-centered mission.
21		A map illustration displays the geographic distribution of the company's branches.	Reinforces national pride and reach; evokes inclusivity and commitment to all regions of Indonesia.
22		A set of bar graphs presents key financial metrics by year.	Signals visual professionalism and clarity; reinforces structured performance monitoring.

Figure. 1. Denotative and Connotative meanings

The table above breaks down how each verbal and non-verbal symbol in Askrindo's company profile possesses both superficial meanings and profound connotations. The linguistic indicators—such as the company's name, taglines, and legal references—emphasize institutional identity and credibility. Simultaneously, visual components such as color palettes, imagery, and design layout enhance emotional nuances and cultural principles. Collectively, these indicators imply trust, professionalism, inclusion, and national alignment, elucidating the company's ideological messaging beyond its informational substance. The multiple meanings establish the foundation for additional interpretation at the mythological level.

Roland Barthes (1972) claims that myth constitutes a second-order signification in which culturally constructed meanings are shown as inherent and indisputable. Askrindo's company profile illustrates that verbal and non-verbal cues not only communicate corporate information but also together create a symbolic story of an exemplary state-owned enterprise: legally grounded, ethically directed, people-oriented, and nationally devoted.

The myth starts with identity. The official corporate name "PT Asuransi Kredit Indonesia," combined with the recognizable brand name "Askrindo," establishes the organization as both authoritative and accessible. The brand is visually supported by the BUMN logo and the Askrindo corporate logo, which are designed in blue and orange. According to color theory (Elliot & Maier, 2007), blue signifies trust and stability, whilst orange represents energy and adaptability—thereby quietly embodying the principles of Amanah (trustworthy) and Adaptif (adaptable).

Institutional competence is manifested through organized design selections. Headings such as “About Askrindo” and “Vision and Mission” are graphically structured to convey order, while the vertical organizational chart illustrates clarity and hierarchy—not as intimidation, but as accountability. Financial graphs and service listings indicate growth and operational transparency, implicitly reflecting the importance of *Kompeten* (capable). Ethical positioning arises from language. Phrases like “Your Trusted Risk Management Partner” and “We are more than ready to serve” function as ethical assertions rather than promotional slogans. These verbal indicators imply authenticity and dedication to public service, consistent with *Amanah* and *Kolaboratif* (collaborative). The vision statement enhances this by articulating a long-term commitment to national objectives.

Cultural symbolism is also crucial. The incorporation of a **Jakarta skyline image** situates Askrindo at the heart of national development, suggesting congruence with governmental power and contemporary advancement. In contrast, the **image of a rural woman engaged in agricultural labor** embodies humility, inclusivity, and local empowerment, representing the principles of *Harmonis* (harmonious) and *Kolaboratif*. These representations establish what Barthes refers to as a “constructed harmony,” portraying the corporation as simultaneously elite and grassroots.

This duality is intensified by the contrast between **contemporary architecture and natural environments**, representing the coexistence of structure and tradition. A **national map of branch offices** enhances loyalty and demonstrates national presence, serving not merely as information but as visual evidence of reach and commitment. Ultimately, **images of employees beside the company logo** imply institutional commitment, subtly embodying the principle of loyalty without overtly articulating it.

Collectively, these indicators constitute a unified ideological narrative. They do not directly state Askrindo’s alignment with AKHLAK values; rather, they make it feel inherent and self-evident. This is the purpose of myth: converting intended representation into believed reality and altering visual and linguistic design into accepted organizational belief.

## CONCLUSION

The semiotic reading of Askrindo’s company profile reveals that institutional communication extends far beyond the transmission of factual or promotional content. Through the interplay of verbal and non-verbal elements—ranging from color schemes and imagery to taglines and layout—the profile constructs a layered narrative that symbolically aligns the company with the AKHLAK values mandated for Indonesian state-owned enterprises. These values are not declared overtly; instead, they are embedded within the design choices, linguistic cues, and visual representations, forming a cohesive myth of institutional morality, national dedication, and professional competence.

Drawing on Barthes’ concept of myth as second-order signification, the study demonstrates how signs within the profile function to naturalize ideological messages, rendering Askrindo’s alignment with state ideals not as a strategic performance but as an inherent identity. This ideological encoding transforms the company profile into a vehicle of belief—one that silently persuades its audience through symbols rather than declarations.

Ultimately, Askrindo’s profile serves as a case study of how corporate documents, particularly in state-owned contexts, operate as powerful tools of symbolic governance. It illustrates the capacity of semiotic strategies to shape public perception and institutional

legitimacy, affirming the profile's role not merely as a branding instrument, but as an artifact of national narrative-making.

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