

The Implementation of Product Marketing Strategy of PT. Asuransi Umum Bumi Putera Muda 1967 at Dumai Branch

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Abstract

The purpose of this study was to see the implementation of the marketing strategy of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch. The theory used is according to Lovelock, namely: Product, Price, Place, Promotion, People, Physical Evidence and Process. This study uses a combined research method that is using descriptive methods with a quantitative approach. Types and sources of data in this study are primary data and secondary data. Data collection techniques used were questionnaires and interviews. Data analysis was performed using descriptive statistical analysis techniques. One of the sampling techniques used in determining individual samples is purposive random sampling. The results of 97 respondents showed that respondents' attitudes about the Marketing Strategy variable based on the calculation of the total questionnaire score were in the Good category with a score of 7,985 with a percentage of 74.83%. Analysis of respondents' attitudes about Product Marketing Strategy Analysis at PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch showed a positive attitude. The factors that influence the Product Marketing Strategy at PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch is Lack of utilization of the use of brochures, Lack of socialization in following the expo and the many requirements in matters of claims and Lack of certainty of time in service.

Keywords: *Implementation, Strategy, Marketing, insurance*

Abstrak

Tujuan penelitian ini untuk melihat pelaksanaan strategi pemasaran PT. Asuransi Umum Bumi putera Muda 1967 Cabang Dumai. Teori yang digunakan adalah menurut Lovelock yaitu: Product, Price, Place, Promotion, People, Physical Evidence dan Process. Penelitian ini menggunakan metode penelitian gabungan yaitu menggunakan metode deskriptif dengan pendekatan kuantitatif. Jenis dan sumber data dalam penelitian ini adalah data primer dan data sekunder. Teknik pengumpulan data yang digunakan adalah angket dan wawancara. Analisis data dilakukan dengan teknis analisis statistik deskriptif. Salah satu teknik sampling yang digunakan dalam menentukan sampel individu adalah purposive random sampling. Hasil penelitian dari 97 responden menunjukkan bahwa sikap responden tentang variabel Strategi Pemasaran berdasarkan perhitungan total skor angket berada pada kategori Baik dengan skor 7.985 dengan persentase 74,83%. Analisis dari sikap responden tentang Analisis Strategi Pemasaran Produk pada PT. Asuransi Umum Bumi putera Muda 1967 Cabang Dumai menunjukkan sikap yang positif. Adapun faktor-faktor yang mempengaruhi Strategi Pemasaran Produk pada PT. Asuransi Umum Bumi putera Muda 1967 Cabang Dumai adalah Kurangnya pemanfaatan penggunaan brosur, Kurangnya sosialisasi dalam mengikuti ekspo dan Banyaknya persyaratan dalam urusan klaim dan Kurangnya kepastian waktu dalam pelayanan.

Kata Kunci : *Pelaksanaan, Strategi, Pemasaran, asuransi*

1. INTRODUCTION

Insurance is a willingness to decide the certain small loss as the substitution of uncertain big loss. In insurance, the insured should pay premium causing the risk possibility moved to the insurance company. Furthermore, insured get a protection of possible loss happened.

One of insurance company main activity is moving the individual risk to the insurance company. In another word, insurance company will be the guarantor for the insured if there is a risk in an activity such as died, accident, etc. Goes along with the public interest and climate improvement in insurance, the competition of insurance companies increases significantly. Best marketing strategy becomes a way for the company to face the competition.

Asuransi Jiwa Bersma (AJB) Bumi putera is a pioneer of first and oldest national life insurances in Indonesia. Eventhough it had a brand image in public, Asuransi Jiwa Bersama (AJB) Bumiputera keep maintainance the customers' services quality. So, it is ready for competing with the foreign insurance companies. The potency of this business attracts foreign insurance company to participate and add options for the public to choose the best insurance. It finally causes a high competition in insurance industry.

In marketing insurance produk, PT. Asuransi Bumiputera Muda 1967 Cabang Dumai has some strategy implemented. This following table presents the strategies applied by PT. Asuransi Bumi putera Muda 1967 Cabang Dumai.

**Marketing Strategy Planned
PT. Asuransi Umum Bumi putera Muda 1967 Cabang Dumai**

Conventional	Retail Segment	Corporation Segment	Service Level
Product	Simple, simply understandable	Complete, quick service Comprehensive guarantee and Product is up to date	Standard, Quick Service
Price	Medium Price (tend to be high) Commision: high Bonus: Portofolio	Medium price and competitive (tend to be cheap) Comission: medium Bonus: result business Profit sharing	Medium price tend to be high discount: high Bonus: result business Profit sharing
Promotion	Socialization in AJB Simple brochures, high in quantity, few mass media, counter, expo Sponsorship AJB	Proposal Lux Company Profile Lux Video Profile Mass Media Sponsorship Personal Entertainment	Proposal Lux Company Profile Lux Video Profile Mass Media Sponsorship Personal Entertainment
People	Presentable and humble Senior high school graduate Skilled dan diligent AJB ex	Presentable Golf qualified Min D3 Supple A good presenter Having wide product concept	Uniform Min D3 Supple A good presenter Having wide product concept Civil servant retired Undertand about regulation & government bureaucracy

Data Source: PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch, 2016

To achieve the set profit, company insurance management should implement a good marketing strategy. Profit achievement will preserve and improve the company sustainability. This following table presents the strategy applied by PT. Asuransi Umum Bumiputera Muda 1967 at Dumai Branch.

**Marketing Strategy Implementation of
PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch**

Conventional	Retail Segment	Corporation Segment	Service Level
Product	Simple, understandable	Complete, Tailor Made, and quick service High Guarantee dan Product up to date	Standard, quick service (bonding)
Price	Price is based on product.	Competitor has an important role in deciding the price.	Medium price tends to high Commision/discount : high Bonus: result business Profit sharing
Promotion	Bumida cabang Dumai never join an expo	Bumida cabang Dumai never use mass media and video profile.	Bumida Cabang Dumai never use mass media and video profile.
People	There are 7 pepole are not AJB Asper ex	Presentable Golf qualified Min D3 Supple A good presenter Having wide product concept	The employee is not civil servant retired

Data Source: PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch, 2016

According to the above phenomenon, the researcher formulated the symptoms as the company’s lack of ability in implementing marketing strategy of promotion decided by the company center. Based on the symptoms stated, the researcher is interested in finding out the implementation of marketing strategy applied by PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch.

2. METHOD

The method of this research is quantitative design. It was conducted in an insurance company namely PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch. Data analysis is a systematically process of triangulation from interview result, field notes, and documentation. Then, the data are transferred into units, analized, and choose the important ones to be interpreted and concluded. This process makes the result understandable.

To analyze the primer data, the researcher used descriptive statistical analysis. It is a part of statistical data collection, presentation, and determination statistical units in table presentation. The instrument used to analyze the primer data in this research is *likert scale*.

3. FINDING AND DISCUSSION

Practicaly, marketing strategy is a series of goal and target, policy and regulation aims at company marketing efforts from time to time. It leads the company reaction to the competition that always changing everytime. The implementation of marketing strategy defines as a tool planned to achieve the company goal is set by developing competitive superior program and marketing program. It is continuously done trough the market entered. To show us about the result of marketing strategy variable, the following table is presented.

Variable of Marketing Strategy Description

No	Evaluated Item	Options					Score	Mark
		SB	B	CB	KB	TB		
1	<i>Product</i>	465	328	327	8	3	1.131	Good
2	<i>Price</i>	615	416	450	14	4	1.499	Good
3	<i>Place</i>	515	352	288	8	0	1.163	Good
4	<i>Promotion</i>	220	356	405	38	4	1.023	Good
5	<i>People</i>	285	308	438	18	2	1.051	Good
6	<i>Physical Evidence</i>	380	352	327	28	4	1.091	Good
7	<i>Process</i>	195	372	444	10	6	1.027	Good
Total		2.675	2.484	2.679	124	23	7.985	Good
Option Category							Good	Good

Source: Analized Data, 2016

The implementation of marketing strategi is one of ways that should get a big attention in every business. After conducting the research, it is found that respondents' attitude (Employee and konsumen) towards the product marketing strategy analysis of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch is in category *good* with the total score 7.985. This score is in range 7.255.6 – 8.962.8.

The result shows that the respondents' attitude about the product marketing strategy of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch, based on the total score of questionnaire is in category *good* with the score 7.985 in percentage 74.83 %. The respondents' attitude analysis about product marketing strategy is *positive*.

There were some factors obstruct the analysis of product marketing strategy of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch. They are:

- The lack of brochure usage as a tool of promotion
- The lack of socialization in joining the expo handled by Dumai Government.
- The lack of clarity and a lot of requirements needs to have a claim.
- The lack of accuracy about particular time in prosessing insurance service.

4. CONCLUSION

The implementation of product marketing strategy in this research is measured by using indicators. They are *Product, Price, Place, Promotion, People, Physical Evidence, and Process*. Respondents' perception toward the implementation of overall product marketing strategy scored 7.985. It is in good level category with the percentage 74.83%.

The factors influence the analysis of product marketing strategy of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch are as follows:

- a. A lot of insurance product as options for consumers.
- b. Price transparency in premi payment contract.
- c. Wide coverage market area.

The factors obstruct the implementation of product marketing strategy of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch are as follows:

- a. The lack of brochure usage in order to promote product marketing strategy.
- b. The lack of socialization in joining the expo handled by Dumai Government.
- c. The lack of clarity and a lot of requirements needs to have a claim.
- d. The lack of accuracy about particular time in processing insurance service

5. SUGGESTION

Based on the findings, there are suggestions addressed to PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch:

1. Eventhough the finding of the research stated that every indicators of marketing strategy of PT. Asuransi Umum Bumi putera Muda 1967 at Dumai Branch is good, it is better for improving the promotion strategy in the next time such as joining expo handled by the government.
2. Management related to claim service should ease the consumer to claim the insurance so the consumers will be comfortable. Management staff has to improve the quality in manage the length of service time. It will ease the new consumer to join the program.

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