



ABSTRAK

Penelitian ini berjudul “Analisis Persaingan Prospek Industri Asuransi Jiwa di Indonesia pada Masa Pandemi Covid-19”. Tujuan dari penelitian ini adalah untuk mengetahui tingkat persaingan di industri asuransi jiwa pada saat Pandemi Covid19 berlangsung di Indonesia, mengetahui peluang potensi pertumbuhan asuransi jiwa yang akan datang dan mengetahui tantangan apa saja yang akan dihadapi perusahaan asuransi jiwa beberapa tahun yang akan datang. Penelitian ini merupakan penelitian deskriptif dengan metode pengumpulan data menggunakan data primer dan data sekunder. Data primer diperoleh melalui analisis dokumen internal perusahaan seperti Rencana Bisnis Perusahaan, Strategic Plan, Quarterly Business Review, dan Laporan Keuangan, sedangkan data sekunder diperoleh dari data publikasi OJK, Bank Indonesia, AAJI, dan informasi lain berupa hasil wawancara, media cetak ataupun elektronik. Alat analisis yang digunakan dalam penelitian ini antara lain analisis lingkungan eksternal. Analisis lingkungan eksternal menggunakan analisis *Five Forces Framework*, *Driving Forces*, *Key Success Factor* dan *Strategic Group Map*. Hasil penelitian menunjukkan bahwa sifat kompetisi harga asuransi bersifat ketat dalam segi persaingan, hasil analisis diketahui bahwa produk substitusi, kekuatan tawar menawar pemasok dan kekuatan tawar menawar pembeli menjadi potensi peluang perusahaan asuransi jiwa di Indonesia, tantangan yang akan dihadapi perusahaan asuransi jiwa di Indonesia ke depan adalah digitalisasi, inovasi dan regulasi. Perusahaan asuransi jiwa yang sukses itu harus siap menghadapi digitalisasi, dengan focus pada inovasi dan regulasi yang mendukung industri asuransi jiwa di Indonesia.

Kata Kunci: Asuransi Jiwa, *The Porter's Five Forces*, *Driving Forces*, *Key Success Factor*, *Strategic Group Maps*, *HHI*, *Covid-19*, Analisa Industri



ABSTRACT

This research is entitled "Analysis of the Competition Prospects of the Life Insurance Industry in Indonesia during the Covid-19 Pandemic". The purpose of this study is to determine the level of competition in the life insurance industry during the Covid19 pandemic in Indonesia, to find out the potential opportunities for future life insurance growth and to find out what challenges life insurance companies will face in the next few years. This research is a descriptive study with data collection methods using primary data and secondary data. Primary data is obtained through analysis of internal company documents such as the Company's Business Plan, Strategic Plan, Quarterly Business Review, and Financial Reports, while secondary data is obtained from published data from OJK, Bank Indonesia, AAJI, and other information in the form of interviews, printed or electronic media. The analytical tools used in this research include external environment analysis. Analysis of the external environment using the analysis of the Five Forces Framework, Driving Forces, Key Success Factors and Strategic Group Map. The results show that the nature of insurance price competition is tight in terms of competition, the results of the analysis show that substitute products, bargaining power of suppliers and bargaining power of buyers are potential opportunities for life insurance companies in Indonesia, challenges that will be faced by life insurance companies in Indonesia in the future. are digitization, innovation and regulation. A successful life insurance company must be ready to face digitalization, with a focus on innovation and regulations that support the life insurance industry in Indonesia.

Key Words: Insurance Life, The Porter's Five Forces, Driving Forces, Key Success Factor, Strategic Group Maps, HHI, Covid-19, Industry Analysis