

ABSTRAK

ANALISIS FORMULASI STRATEGI PT ASURANSI JASA INDONESIA (JASINDO) UNTUK BERSAING DI ERA DIGITAL

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Tren pertumbuhan industri asuransi umum mengalami pertumbuhan pada tahun 2020 yang merupakan dampak pandemi *Covid-19*. Pada tahun 2021 dan 2022, pertumbuhan industri asuransi umum mengalami peningkatan yang menjanjikan. Pertumbuhan tersebut linear dengan beberapa perusahaan asuransi, namun tidak bagi PT Asuransi Jasa Indonesia. Tujuan penelitian untuk mengetahui model bisnis PT Asuransi Jasa Indonesia saat ini, mengidentifikasi penyebab penurunan daya saing dan mengidentifikasi alternatif strategi yang dianggap tepat untuk bersaing.

Analisis lingkungan strategis terhadap kondisi eksternal dan internal Jasindo. Analisis kondisi eksternal dilakukan menggunakan *Five Forces Porter* dan analisis *Key Success Factor*. Analisis lingkungan internal dilakukan menggunakan analisis fungsional. Analisis menggunakan data primer dan data sekunder. Data primer didapat melalui wawancara mendalam terhadap Narasumber dari PT Asuransi Jasa Indonesia serta pelaku industri asuransi umum. Data sekunder berupa studi dokumen. Hasil analisis diformulasikan untuk menghasilkan alternatif strategi menggunakan Matriks SWOT.

Model bisnis PT. Jasindo saat ini yaitu B2B, B2C, B2G dan B2B2C. Model bisnis B2B2C dilakukan melalui kemitraan strategis dengan *insurtech*. penurunan daya saing Jasindo disebabkan oleh kompetitor yang bergerak lebih efektif dalam pengembangan model bisnis B2B2C dan melakukan pengembangan teknologi internal yang mempermudah akses konsumen. Oleh karena itu, PT Asuransi Jasa Indonesia perlu menyesuaikan strategi perusahaan dengan mengimplementasikan strategi insentif, yaitu penetrasi pasar, pengembangan pasar dan pengembangan produk. Selain itu, PT Asuransi Jasa Indonesia perlu mendorong totalitas dalam melakukan *campaign* produk dan mengembangkan produk-produk mikro serta memaksimalkan jalur distribusi yang luas.

Kata kunci: Strategi bersaing, Asuransi Umum, Jasindo, Faktor lingkungan eksternal, *Five Forces*, *Key Success Factors*, Analisis Fungsional, SWOT.

ABSTRACT

STRATEGIC FORMULATION ANALYSIS PT ASURANSI JASA INDONESIA (JASINDO) TO COMPETE IN DIGITAL ERA

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Development trend in general insurance industry was increasing in the year 2020 which was caused by the covid-19 pandemic. In the year of 2021 and 2022, general insurance industry was increasing well. This increment was experienced by numbers of insurance company, but not by PT Asuransi Jasa Indonesia. The objective of this research is to understand current business model implemented by PT Asuransi Jasa Indonesia, to identify causes in the decrease of competitiveness and to identify alternative strategy which is appropriate for PT Asuransi Jasa Indonesia to keep competing.

Strategic environmental analysis towards PT Asuransi Jasa Indonesia's internal and external factors. External factor analysis uses Five Forces Porter and Key Success Factor analysis. Internal factor analysis uses functional analysis. Analysis uses primary and secondary data. Primary data was collected through in-depth interview from source people of PT Asuransi Jasa Indonesia as well as people from general insurance industry. Secondary data was collected through document study. Analysis result was formulated to identify alternative strategy by using SWOT matrix.

PT Asuransi Jasa Indonesia current business model is B2B, B2C, B2G and B2B2C. Its B2B2C business model has been done through strategic partnering with insurtech company. The decrease of their competitiveness is caused by existence of competitor who is more effective in developing its B2B2C business model and developing internal technology which eases access for consumers. Therefore, PT Asuransi Jasa Indonesia needs to adjust their strategy by implementing incentive strategy through market penetration, market development and product development. Other than that, PT Asuransi Jasa Indonesia also needs to increase their effectiveness in campaigning their products and developing micro products as well as maximizing their broad distribution path.

Keywords: Competitive strategy, General insurance, Jasindo, External environmental factors, Five Forces, Key Success Factors, Functional analysis, SWOT.