

INTISARI

FORMULASI STRATEGI PT. ASURANSI JIWASRAYA (PERSERO) UNTUK MENGHADAPI PERSAINGAN BISNIS ASURANSI JIWA BERBASIS TEKNOLOGI DIGITAL (*DIGITAL INSURANCE*) DI INDONESIA

Oktoziral

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Tujuan utama dari penelitian ini adalah untuk merumuskan formulasi strategi PT. Asuransi Jiwasraya (Persero) untuk menghadapi persaingan bisnis asuransi jiwa berbasis teknologi digital (*digital insurance*) di Indonesia. Dalam merumuskan strategi tersebut, diidentifikasi peluang dan ancaman melalui analisis faktor-faktor lingkungan eksternal bisnis khususnya terkait dengan digitalisasi yang kemudian dicocokkan dengan kekuatan dan kelemahan sektor internal PT Asuransi Jiwasraya (Persero). Metode pengumpulan data yang dilakukan didalam penelitian ini menggunakan teknik wawancara dengan *expert* asuransi jiwa digital dalam hal ini Kepala Departemen Financial Teknologi, Asosiasi Asuransi Jiwa Indonesia (AAJI), wawancara dengan beberapa pesaing yang kemudian dilengkapi dengan data sekunder serta wawancara dengan direksi, kepala divisi, kepala bagian PT. Asuransi Jiwasraya (Persero). Data yang didapatkan dianalisis dengan menggunakan: analisis PESTEL, analisis *five forces*, analisis *key success factor*, analisis *value chain*, analisis visi dan misi serta penggunaan IFE matriks, EFE matriks, analisis SWOT dan matriks QSPM yang kemudian menjadi dasar dalam perumusan alternatif formulasi strategi.

Berdasarkan hasil penelitian, dirumuskan alternatif rencana strategis meliputi: (1) Integrasi strategi digital sebagai bagian dari strategi korporasi (2) *Dedicated digital channel team* (3) Merumuskan model bisnis digital perusahaan (4) Restrukturisasi portfolio (5) Menciptakan *platform* digital yang *tech savvy* (6) Merancang *Virtual insurance advisor* Jiwasraya (7) Sistem *E-policy*, *digital underwriting* dan *digital claim* (8) Penerapan *Data Analytic* dan *machine learning* (9) Mekanisme tanda tangan digital (10) Melindungi pelanggan dengan jaminan keamanan terbaik (11) Integrasi penjualan *omnichannel* (12) Menciptakan produk asuransi kesehatan sebagai alternatif produk digital (13) Produk syariah sebagai alternatif produk digital (14) Sosialisasi komprehensif aplikasi digital ke nasabah *existing* (15) *Learning and benchmarking* perusahaan asuransi jiwa lain.

Kata kunci: industri asuransi jiwa, asuransi digital (*digital insurance*), formulasi strategi, *five forces*, PESTEL, *value chain*, IFE matriks, EFE matriks, analisis SWOT.

ABSTRACT

STRATEGIC FORMULATION OF PT. ASURANSI JIWasRAYA (PERSERO) TO FACE THE COMPETITION OF DIGITAL LIFE INSURANCE BUSINESS IN INDONESIA

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The main objective of this research is to formulate an alternative strategy of PT. Asuransi Jiwasraya (Persero) to face the competition of digital technology-based of life insurance business (digital insurance) in Indonesia. In formulating these strategies, opportunities and threats are identified through analysis of business external environmental factors specifically related to digitalization which are then matched with the internal strengths and weaknesses of PT Asuransi Jiwasraya (Persero) in the national life insurance industry, especially in the digital insurance sector. The method of data collection carried out in this study uses interview techniques for digital life insurance experts in this case the Head of the Financial Technology Department, the Indonesian Life Insurance Association (AAJI), interviews with several competitors who are then equipped with secondary data and also directors, division heads, section head of PT. Jiwasraya Insurance (Persero). The data obtained were analyzed using: PESTEL analysis, five forces analysis, key success factor analysis, value chain analysis, vision mission analysis and the use of IFE matrix, EFE matrix, SWOT analysis, QSPM matrix which later became the basis for formulating alternative strategy formulations.

Based on the results of the study, formulated alternative strategic plans include: (1) Integration of digital strategies as part of corporate strategy (2) Dedicated digital channel team (3) Formulating the company's digital model business (4) Portfolio restructuring (5) Creating digital platforms that are tech savvy (6) Jiwasraya's Virtual Insurance Advisor (7) E-policy system, digital underwriting and digital claim (8) Application of Data Analytic and machine learning (9) Digital signature mechanism (10) Protect customers with the best security guarantee (11) Integration omnichannel sales (12) Creating health insurance products as an alternative to digital products (13) syariah products as an alternative to digital products (14) Comprehensive socialization of digital applications to existing customers (15) Learning and benchmarking other life insurance companies

Keywords: life insurance industry, digital insurance, strategy formulation, five forces, PESTEL, value chain, IFE matrix, EFE matrix, SWOT analysis, QSPM Matrix