

## ABSTRAK

### ANALISIS STRATEGI ASURANSI DIGITAL PT. FWD LIFE INDONESIA DALAM INDUSTRI ASURANSI JIWA *JOINT VENTURE* DI INDONESIA

**Usti Nuraini Oktavianti**

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Tujuan utama dari penelitian ini adalah untuk menganalisis faktor-faktor lingkungan eksternal dan internal PT. FWD Life Indonesia dalam industri asuransi jiwa *joint venture* di Indonesia, mengevaluasi strategi asuransi digital yang telah dijalankan dalam meningkatkan pertumbuhan bisnis atau *market share* dengan mengunggulkan keunikan masing-masing kanal distribusi serta memberikan gambaran atau usulan strategi-strategi yang dapat memberikan kontribusi besar terhadap FWD Life untuk dapat unggul dan unik di industri asuransi jiwa khususnya *joint venture* agar dapat berkompetisi dan mewujudkan visi dan misi Perusahaan. Bentuk penelitian deskriptif dengan metode kualitatif. Pengumpulan data yang dilakukan didalam penelitian ini menggunakan teknik wawancara terhadap manajemen FWD Life, Asosiasi Asuransi Jiwa Indonesia (AAJI), para pelaku asuransi jiwa digital, *customer research* melalui *voice of customer* dan observasi lapangan serta melalui pengumpulan data sekunder. Data yang didapatkan dianalisis dengan menggunakan: analisis visi dan misi, analisis PESTEL, analisis 5 kekuatan Porter, *voice of customer*, analisis *key success factor*, *benchmarking*, analisis *value chain*, dan analisis VRIO serta *gap analysis*. Berdasarkan hasil penelitian, strategi asuransi digital saat ini belum berhasil meningkatkan pertumbuhan *market share* namun FWD Life dalam jalur yang telah sesuai untuk menuju digitalisasi sepenuhnya di masa mendatang. Selain itu hasil analisis menggambarkan bahwa digitalisasi adalah bukan tujuan namun sebagai alat untuk mempercepat proses menjadi lebih mudah, cepat, efektif dan efisien, sehingga *the good strategic goals* yang dapat mendukung peningkatan *market share* asuransi jiwa diantaranya meliputi: (1) *customer focus*, (2) *omni-channel distribution* dan (3) *back office automation*.

Kata kunci: industri asuransi jiwa *joint venture*, asuransi digital, PESTEL, 5 kekuatan Porter, *value chain*, VRIO, *voice of customer*, *benchmarking*, *strategic goals*

## **ABSTRACT**

### **ANALYSIS OF DIGITAL INSURANCE STRATEGIES PT. FWD LIFE INDONESIA IN LIFE INSURANCE JOINT VENTURE INDUSTRY IN INDONESIA**

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*The main objective of this research is to analyze the external and internal environmental factors of PT. FWD Life Indonesia in the joint venture life insurance industry in Indonesia, evaluates the digital insurance strategy that has been implemented in increasing business growth or market share by favoring the uniqueness of each distribution channel and providing an overview or proposed strategies that can make a major contribution to FWD Life to be superior and unique in the life insurance industry, especially joint ventures so that they can compete and achieve the Company's vision and mission. Form of research is descriptive research with qualitative methods. Data collection carried out in this study used interview techniques for FWD Life management, the Indonesian Life Insurance Association (AAJI), digital life insurance competitors, customer research through voice of customer and field observations and through secondary data collection. The data obtained were analyzed using: vision and mission analysis, PESTEL analysis, analysis of 5 forces Porters, voice of customer, key success factor analysis, benchmarking, value chain analysis, and VRIO analysis and gap analysis. Based on the research results, the current digital insurance strategy has not succeeded yet in increasing the growth of the market share, but FWD Life is on the right track to lead to full digitalization in the future. In addition, the analysis results illustrate that digitalization is not an objective, but as a tool to accelerate the process to be easier, faster, more effective and efficient, so the good strategic goals that could support increased market share life insurance are: (1) customer focus, (2) omni-channel distribution and (3) back office automation.*

*Keywords: joint venture life insurance, digital insurance, PESTEL, 5 forces Porter, value chain, VRIO, voice of customer, benchmarking, strategic goals.*