



INTISARI

Penelitian ini mengenai pembuktian paradigma Struktur, Perilaku, dan Kinerja pada perusahaan asuransi jiwa di Indonesia. Penelitian ini bertujuan untuk mengukur seberapa besar pengaruh pangsa pasar, proporsi jumlah tertanggung, perilaku operasional dan aktivitas investasi terhadap *profit* perusahaan asuransi jiwa di Indonesia serta memperoleh strategi yang dapat diterapkan untuk meningkatkan *profit* perusahaan asuransi jiwa Indonesia.

Analisis yang digunakan untuk mengukur pengaruh pangsa pasar, proporsi jumlah tertanggung, perilaku operasional dan aktivitas investasi terhadap *profit* perusahaan asuransi jiwa Indonesia adalah analisis regresi linier berganda dengan model *time series*. Sedangkan analisis untuk merumuskan strategi peningkatan *profit* perusahaan menggunakan analisis Struktur – Perilaku – Kinerja dan analisis model regresi.

Berdasarkan hasil analisis dengan menggunakan analisis regresi linier berganda, diperoleh hasil bahwa perilaku operasional dan aktivitas investasi berpengaruh besar terhadap *profit*, sedangkan pangsa pasar dan proporsi jumlah tertanggung tidak berpengaruh secara signifikan terhadap *profit*. Hasil analisis Struktur-Kinerja-Perilaku dan analisis model regresi untuk strategi peningkatan *profit* asuransi jiwa Indonesia adalah efisiensi biaya operasional, dan memaksimalkan hasil investasi.

Kata Kunci:

Pangsa Pasar, Proporsi jumlah tertanggung, Perilaku Operasional, Hasil Investasi, *Profit*, Analisis Struktur-Perilaku-Kinerja, Analisis Model Regresi, Perusahaan Asuransi Jiwa Indonesia.



ABSTRACT

This research is about the verification of Structure, Conduct, and Performance paradigm in life insurance companies in Indonesia. The purpose of this research is to measure how much effect of market share, proportion of life assured, operational conducts and investment activities to life insurance companies' profit and obtain strategy that can be implemented to increase the profitability of Indonesian life insurance companies.

Analysis used to measure market share, proportion of life assured, operational conduct and investment activities affect profit is multiple linier regression analysis with time series model. While some analysis used to formulate strategy are Structure-Conduct-Performance relationship analysis, and regression model analysis.

Based on the analysis result using multiple linier regression analysis, can be concluded that the operational conducts and investment activities has great affect to profit, while market share and proportion of life assured do not have great affect significantly to companies' profit in Indonesian life insurance industry. The results of Structure-Conduct-Performance analysis and regression model analysis in obtaining what insurance companies' should do to improve profit are operational cost efficiency and investment yield maximization.

Key words:

Market Share, Proportion of life assured, Operational Expenses, Investment Yield, Profit, Structure Conduct Performance Analysis, Regression Model Analysis, Indonesian Life Insurance Companies.