

ABSTRAK

ANALISIS STRATEGI PT AVRIST ASSURANCE PADA KANAL DISTRIBUSI KEAGENAN UNTUK MENCAPAI *SUSTAINABLE COMPETITIVE ADVANTAGE*

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Tujuan utama dari penelitian adalah untuk melakukan evaluasi atas strategi bersaing yang saat ini diimplementasikan PT Avrist Assurance apakah masih berjalan efektif dan merumuskan alternatif strategi bagi PT Avrist Assurance pada kanal distribusi keagenan. Dalam merumuskan strategi tersebut, diidentifikasi peluang dan ancaman melalui analisis faktor-faktor lingkungan eksternal bisnis khususnya kanal distribusi keagenan. Hasil dari semua analisis dirumuskan menggunakan matriks TOWS dan *benchmarking*, hasilnya dapat digunakan untuk identifikasi formula alternatif strategi PT Avrist Assurance pada kanal distribusi keagenan. Metode pengumpulan data yang dilakukan didalam penelitian ini menggunakan wawancara dan pengamatan langsung dengan *expert* asuransi jiwa dalam hal ini, Direktur Asosiasi Asuransi Jiwa Indonesia (AAJI), wawancara dengan beberapa pesaing dan pelaku industri asuransi jiwa kanal keagenan yang dilengkapi dengan wawancara dan pengamatan langsung dengan dengan Direksi, *Chief Agency Officer*, Kepala Bagian PT Avrist Assurance. Data yang didapatkan dianalisis dengan menggunakan analisis Lima Kekuatan Porter dan *Key Success Factor*, kemudian analisis faktor-faktor internal dengan analisis VRIO. Hasil dari semua analisis dirumuskan menggunakan matriks TOWS dan *benchmarking*, hasilnya digunakan untuk identifikasi formula alternatif strategi PT Avrist Assurance pada kanal distribusi keagenan.

Berdasarkan hasil penelitian, maka rekomendasi formula strategi alternatif bagi PT Avrist Assurance pada kanal distribusi keagenan untuk mencapai *sustainable competitive advantage* adalah berfokus pada produk tradisional, program rekrutmen millenials, digitalisasi dan aktivitas branding.

Kata kunci: industri asuransi jiwa, kanal distribusi keagenan, formula strategi alternatif, *five forces*, *key success factor*, analisis VRIO, matriks TOWS, *benchmarking*.

ABSTRACT

STRATEGIC ANALYSIS OF PT AVRIST ASSURANCE AGENCY DISTRIBUTION CHANNEL TO ACHIEVE SUSTAINABLE COMPETITIVE ADVANTAGE

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The main objective of this research is to evaluate the competitive strategy that is currently implemented by PT Avrist Assurance whether it is still running effectively and to formulate alternative strategies for PT Avrist Assurance on the agency distribution channel. In formulating the strategy, opportunities and threats are identified through the analysis of business external environmental factors, especially the agency distribution channel. The results of analysis formulated using the TOWS matrix and benchmarking, the results can be used to identify alternative formulations of PT Avrist Assurance's strategy on the agency distribution channel. The data collection methods used in this study include interviews and direct observations with life insurance experts, in this case, the Director of the Indonesian Life Insurance Association (AAJI), interviews with several competitors and the agency canal life insurance industry, which is complemented by interviews and direct observations with the Board of Directors, Chief Agency Officer, of PT Avrist Assurance. The data obtained were analyzed using the Five Forces analysis and Key Success Factor, then the internal factors were analyzed using the VRIO analysis. The results of all analysis are formulated using the TOWS matrix and benchmarking, the results can be used to identify alternative formulations of PT Avrist Assurance's strategy on the agency distribution channel.

Based on the results of the study, to be an alternative strategy formula for PT Avrist Assurance in the agency distribution channel to achieve sustainable competitive advantages are focus on traditional products, millennial recruitment program, digitalization and branding activity.

Keywords: life insurance industry, agency distribution channel, alternative strategy formulas, five forces, key success factors, VRIO analysis, TOWS matrix, benchmarking.