

INTISARI

PT Prudential Life Assurance (Prudential Indonesia), adalah perusahaan asuransi jiwa terkemuka di Indonesia. Prudential Indonesia memasarkan asuransi jiwa salah satunya melalui saluran distribusi *Bancassurance*, bekerjasama dengan bank mitra. Tenaga pemasar pada distribusi *bancassurance* adalah *Financial Services Consultant* (FSC) dengan model bisnis pemberian referensi (*referral*) dari staf bank mitra.

Metode penjualan yang diterapkan FSC dalam melakukan proses penjualan produk *bancassurance* ke nasabah bank mitra adalah dengan metode *Personal Selling* berupa 6 (enam) langkah penjualan efektif *personal selling* Kotler & Keller (2016) yang terdiri atas: *Prospecting and Qualifying*, *Pre-approach*, *Presentation and Demonstration*, *Overcoming Objection*, *Closing* dan *Follow up and Maintenance*. Pada penelitian ini akan dibahas bagaimana penerapan tahapan *personal selling* oleh Tenaga Pemasar (FSC) Prudential Indonesia, sehingga bisa diketahui sejauh mana penerapan *personal selling* tersebut dalam meningkatkan kemampuan personal FSC dalam melakukan proses penjualan.

Penelitian ini dilakukan dengan melakukan wawancara terhadap sepuluh informan pelaku yang terdiri atas: delapan FSC Senior dan dua *Leader*: Satu *Area Sales Manager* (ASM) dan satu *Regional Sales Manager* (RSM) yang semuanya bekerja di area Jabodetabek. Para informan tersebut dipilih karena merupakan orang-orang yang dalam keseharian bekerjanya harus menerapkan proses penjualan dengan metode *personal selling* sebagaimana yang diajarkan oleh *trainer* dalam *Basic Training* perusahaan. Penelitian ini menggunakan teknik wawancara dengan metode semi-terstruktur yang dilakukan secara mendalam (*in-depth interviews*), namun tetap memiliki pertanyaan yang disusun sesuai dengan tahapan *personal selling* Kotler & Keller (2016). Hasil wawancara dianalisis secara deskriptif untuk mendapatkan informasi sebenarnya tentang penerapan tahapan *personal selling* oleh FSC Prudential Indonesia.

Berdasarkan hasil wawancara terhadap sepuluh informan, menunjukan bahwa secara alamiah FSC telah menerapkan tahapan *personal selling* dalam melakukan proses penjualan produk asuransi ke nasabah bank. Informan sepakat tentang pentingnya penerapan *personal selling* untuk menghasilkan proses penjualan yang sistematis dan berkualitas. Namun demikian perlu ada pengembangan lebih lanjut terhadap metode *personal selling* yang diterapkan pada bisnis *bancassurance*.

Berdasarkan penelitian dan pembahasan yang telah dilakukan, disarankan kepada Prudential Indonesia agar melakukan pemantauan, evaluasi dan pengembangan terhadap penerapan *personal selling*, sehingga bisa meningkatkan kualitas personal FSC yang pada akhirnya akan membantu peningkatan pencapaian bisnis *bancassurance* di Prudential Indonesia.

Kata Kunci: *personal selling, sales process, effective selling, bancassurance*

ABSTRACT

PT Prudential Life Assurance (Prudential Indonesia), is a leading life insurance company in Indonesia. One of the Prudential Indonesia markets life insurance through cooperation with partner banks (bancassurance). The sales person in bancassurance distribution is Financial Services Consultant (FSC) with a referral business model of partner bank staff.

The sales method applied by FSC in the process of selling bancassurance products to customers of partner banks is using Personal Selling method in the form of 6 (six) steps of effective selling by Kotler & Keller (2016) consisting of: Prospecting and Qualifying, Pre-approach, Presentation and Demonstration, Overcoming Objection, Closing and Follow up and Maintenance. In this research will be discussed how the application of personal selling stage by Prudential Indonesia's Sales (FSC), so it can be known how far the implementation of personal selling is in improving the personal ability of FSC in the sales process.

This research was conducted by interviewing ten resource persons of principal informants consisting of eight Senior FSC's and two Leaders: One Area Sales Manager (ASM) and one Regional Sales Manager (RSM) who all worked in Jabodetabek area. The informants were chosen because it is the people who in everyday work must apply the sales process with personal selling method as taught by trainers in Company's Basic Training. This research used interview technique with in-depth interviews, but still has questions that are arranged in accordance with Kotler & Keller's (2016) personal selling stage. The results of the interviews were analyzed descriptively to obtain actual information about the application of personal selling stages by Prudential Indonesia's Sales (FSC).

Based on the results of interviews with ten resource persons, it showed that FSC naturally implemented the personal selling stage in the process of selling insurance products to bank customers. All informants agreed on the importance of applying personal selling to produce a systematic and qualified sales process. However, there needs to be further development of the personal selling method applied to the bancassurance business.

Based on the research and discussion that has been done, it is recommended to Prudential Indonesia to monitor, evaluate and develop the implementation of personal selling, so that it can improve the personal quality of FSC which will ultimately help to increase the achievement of bancassurance business in Prudential Indonesia.

Keywords: personal selling, sales process, effective selling, bancassurance