

## **LIFE INSURANCE MARKETING SYSTEM TO CUSTOMERS BY BANK DANAMON INDONESIA, TBK MATARAM CITY, WEST NUSA TENGGARA**

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### **Abstract**

The problem in this study is how is the Life Insurance Marketing Implementation System for Customers by Bank Danamon Indonesia, Tbk, Mataram City, West Nusa Tenggara, according to the perspective of Islamic law. This research is located at PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Office of Bank Danamon Indonesia, Tbk, Kota Mataram on Jl. Pejanggik No. 117 Cakranegara West Nusa Tenggara. This study aims to find out how the implementation of Life Insurance marketing sites and how according to the perspective of Islamic law because there are sharia-based products and use sharia-compliant contracts. The method used in this study is a qualitative method, this data collection is an interview, document study, research through literature and questionnaires. In this research writing method used inductive method and descriptive method on primary and secondary data. The implementation system for Manulife Indonesia's Life Insurance Marketing is implementing strategies or steps in marketing its products, including: (1) Prospecting, (2) Approach, (3) Sales Presentation (4) Closing, (5) After Sales Service. This study aims to determine the extent of the process from start to finish in insuring in the company PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk Kota Mataram, so that the information obtained can help the wider community, especially in Indonesia.

**Keywords:** marketing system; life insurance; customer

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### **INTRODUCTION**

Along with an increase in one's standard of living, the fulfillment of life's needs is no longer limited to physiological needs. However, the need for safety for a sense of security and protection is now also being felt more and more. In the hierarchy of needs, there are 5 types of levels of human needs, namely physiological needs, safety needs, social needs, needs for appreciation and needs for self-actualization (Andika Rindi, 2019). Remembering that humans are inseparable from various risks that can cause losses. Having insurance is one way to fulfill the need for a sense of security and uncertainty that may occur in one's life.

One of the well-known insurers in Indonesia and has millions of customers, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) which was founded in 1985 is part of Manulife Financial Corporation, a group of financial service providers from Canada operating in Asia, Canada and the United States. Manulife Indonesia offers a variety of financial services including life insurance, accident insurance and health insurance (Fatimah, 2018), investment services and pension funds to individual clients and businesses in Indonesia. Through a network of more than 11,000 employees and professional agents spread across 25 marketing offices (Simalango & Suwandaru, 2021). PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) has collaborated with Bank Danamon and together has offered innovative insurance and wealth management solutions since the establishment of a strategic partnership starting in 2011. The insurance products offered are not only conventional-based insurance, but there are as well as sharia-based insurance.

With sharia-based products, it is hoped that the performance of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) employees will comply with Islamic sharia, so as to be able to provide comfort and trust to all customers, both Muslim and non-Muslim customers.

Basically insurance is a form of service business where as a service industry, every insurance entrepreneur will try to provide maximum product or service services for its customers or customers, which can be done through the dimensions of service quality (reliability, responsiveness, assurance, empathy and tangible). , Service quality must start from customer needs that end with satisfaction.

Every company in achieving its goals must have a marketing strategy and system that will provide direction for the company in the future, the main goal of the marketing strategy implemented by the company is to achieve profits or profits and win the competition. Profits can be obtained if the company is able to maintain and control the target market share. Strategies can be used to overcome internal and external threats and seize existing opportunities.

According to William J. Stanton, Marketing is an overall system of designated business activities to plan, determine prices, promote, and distribute goods and services that satisfy the needs of both existing and potential buyers (N F Hidayanti, 2021). Marketing is essentially one of culture, to face and answer the challenges faced by humans.

## **RESEARCH METHODS**

Based on the formulation of the problem and the research objectives, the research method used in this study is a qualitative method. The qualitative method and which is the main tool is human, meaning that it involves the researcher himself as an instrument by paying attention to the researcher's ability to ask, track, observe, understand and abstract as an important tool that cannot be replaced by other methods.

The data criterion in qualitative research is definite data. Data that is certain is data that actually occurs as it is, not data that is just visible, spoken but data that contains the meaning behind what is seen and spoken.

Based on this, the researcher wants to describe or describe in order to understand the phenomena experienced by research subjects about how the Islamic Ethics of Employees at PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch without any manipulation in it and without any hypothesis testing and research

results that What is expected is not generalizations based on quantity measures, but the meaning (in terms of quality) of the observed phenomenon.

This research activity was conducted at the PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) head office, Bank Danamon cakranegara branch office, Jalan Pejanggik No.117, Cilinaya, Cakranegara District, Mataram City, West Nusa Tenggara. 83121.

### **RESULT AND DISCUSSION**

Changes in the world that are so fast have forced manufacturers and companies to think hard to survive in this world. This change is caused by various reasons such as the rapid growth and development of technology, both machine technology and heavy equipment, especially telecommunications technology. The development of machine technology from manual to fully automatic has been able to change product quality, from packaging to contents which are increasingly attractive and competitive.

As a result of rapid technological change, it also has an impact on changes in people's behavior. Incoming information from various sources is easily obtained and absorbed by various communities, even in remote villages. The most obvious impact is that people are quick to be smart in choosing the product they like by making comparisons between similar products, of course in the sense that suits their wants and needs.

Marketing is a very important thing today, because by making this offer it will make it easy for consumers to do research and always give the image that the product they feel has more value for the consumer.

In marketing their products, a marketer must be able to read the market situation now and in the future. That is, a marketer must respond quickly to what consumers want and need, then when and where they need it. In this case, producers must be able to create products according to the wishes and needs of consumers in a timely manner. In addition, a marketer must be able to communicate the existence and advantages of a product compared to other products from competitors. Producers must also be good at attracting interest and seducing consumers to continue buying and consuming the products offered through various strategies. (Ramadhan & et al, 2013)

The strategy or steps in marketing its products, in this case specifically for PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch, include:

- 1) Prospecting
- 2) Aproach
- 3) Sales Presentation
- 4) Closing
- 5) After Sales Service.

A marketing system that has been prepared as well as possible will increase sales of these insurance products. Does he really work or not, responsible or not. The way a person lives and carries out his work is determined by the views, expectations and habits of his work group. Because there is intense competition between employees and targets that must be met, so many insurance employees, especially in the marketing section, justify any means to attract consumers or customers, until closing or Dil. The market is a place where a group of people who have the same goal gather to offer people other towards a product (N. Hidayanti, 2019). Marketing is one of the main activities carried out by entrepreneurs in their efforts to maintain their survival, to develop and earn profits. Success or failure in achieving goals depends on their expertise in marketing. Marketing is the most important factor for companies in marketing their products so that they can be recognized by the general public to increase sales within the company. PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch in providing satisfaction to consumers, marketing implements the Tabarru contract. The Tabarru contract is a bond made between the two parties that aims to help/benefit fellow sharia insurance customers. The management of the grant funds addressed to the company.

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Marketing according to Kottler entitled Principle of Marketing is a social process and through that process individuals and groups obtain what they need and want by creating exchanges of services and value with other individuals or groups. (Handayani, 2016) Service marketing is all activities aimed at expediting the flow of services from and to consumers most efficiently with a view to creating effective demand. (2021 Hidayanti, 2021)

In Dutch the word insurance is called Assurantie which consists of the words "Assurateur" and "Geassureerde". Then in French it is called "Assurance" which means to endure something that will definitely happen while in Latin it is called "Assecurare" which means to convince people. Furthermore, the English word insurance is called "insurance" which means to bear something that may or may not happen and "assurance" which means to bear something that will definitely happen. (Darwin & Kunto, 2014)

In Indonesia, the meaning of insurance according to law No. 1 of 1992 concerning insurance business is insurance or coverage is an agreement between two or more parties, by which the insurer binds himself to the insured, by receiving insurance premiums, to provide reimbursement to the insured due to loss, damage or loss of expected profits or legal liability to third parties that may be suffered by the insured, arising from uncertain events, or to provide a payment based on the death or life of the insured person. (Pratama & Sembiring, 2021)

The definition of insurance according to the book of commercial law article 246, namely: "Insurance or coverage is an agreement, by which an insurer binds himself to an insured person, by accepting a premium to provide compensation to him because of a loss, damage or loss of expected profit, that may occur due to an unspecified event. (Nur Fitri Hidayanti, 2022)

Menurut Fatwa Dewan Syariah Nasional Majelis Ulama Indonesia (DSN- MUI), Asuransi Syariah adalah Usaha saling melindungi dan tolong menolong diantara sejumlah orang atau pihak melalui investasi dalam bentuk Aset atau Tabarru yang memberikan pola pengembalian untuk menghadapi resiko tertentu melalui akad yang sesuai dengan Syariah. (Wirateja et al., 2022)

In accordance with the Word of Allah in sura al-maidah (5) Verse: 2.....

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ

It means: "... and please help you in (doing) virtue and taqwa, and do not help you in committing sins and transgressions ". (Wirateja et al., 2022)

A Muslim is required by his faith to be a pious and moral person who is trustworthy, knowledgeable, capable, smart, careful, frugal, diligent, diligent and determined to work as well as possible to produce the best. (hjdga) Marketing Officer of PT. Asuransi Jiwa Manulife Indonesia (Manulife) Indonesia are mostly Muslim, but it is very unfortunate, many of them are dishonest, with the excuse of being pursued by the target, if you don't reach the target you will not get a bonus and of course you will be reprimanded by your superiors.

Insurance in Indonesia is regulated in Law No. 1 of 1992 and the book of the Commercial Law Act article 246. The purpose of insurance is to make preparations to face possible difficulties faced by humans in life. It is the danger of loss that drives people to make serious efforts to protect themselves from their interests.

Insurance programs in general can provide services in the form of:

- 1) Eliminate the feeling of worry because of the risks arising from unexpected participants.
- 2) Providing funds (policy loans) due to an emergency need for funds.
- 3) Means of saving in a systematic and guaranteed long term.
- 4) Provide planned funding and investment needs for the future. (Fatimah, 2018)

The insurance benefits are:

- 1) To provide a place to deposit and save for participants in an orderly and safe manner.
- 2) For the future preparation of participant heirs.
- 3) To prepare for participants if at any time they get a disaster.
- 4) If during the period the insured participant is still alive he will receive back his savings. (Fatimah, 2018)

This is what is still lacking in employees at the company PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) such as not explaining the deficiencies in the insurance products they sell, such as:

- 1) Insurance may not be taken within a certain period of time
- 2) If there is a failure to debit or payment of perime fails more than three times, the insurance money that has been entered will be forfeited.
- 3) The investment value of less than 10 years does not have a large investment value.
- 4) Withdrawal of investment value under 10 years will be detrimental to customers.
- 5) If you are going to nail the investment withdrawal, you must have a balance of two hundred thousand rupiah left.

The claim process is quite long.

### **CONCLUSION**

Based on the data analysis that has been carried out in the research above and has been qualitatively proven, it can be concluded that the study of the marketing system of PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk, Mataram City. Not all marketing officers of PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk, Mataram City sell products according to Islamic sharia. For the sole purpose of making a profit or pursuing sales targets in order to get a sizable bonus, some employees are sometimes dishonest in carrying out their duties.

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