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*Customer Relationship Management* PT. AIA Financial dalam Meningkatkan Loyalitas Pelanggan Studi kasus jalur distribusi Bancassurance PT AIA Financial dengan PT Bank Central Asia Tbk Tahun 2018

**ABSTRACT**

The existence of customers is very important for companies engaged in the business to consumer industry (B2C) because of the sale of goods and services directly to end customers. The customer is the final destination as well as an asset for the company. Business developments in the field of financial services such as insurance which have been quite significant in recent years have triggered many insurance companies to innovate which have an impact on intense competition, especially in getting loyal customers. As one insurance provider, AIA Financial faces competition in the business sector. In retaining its customers, AIA Financial feels the need to conduct Customer Relationship Management. This study aims to determine the strategy of Customer Relationship Management of PT. AIA Financial in increasing customer loyalty Case study of PT AIA Financial's Bancassurance distribution channel with PT Bank Central Asia Tbk in 2018.

In this study, researchers used the theory of IDIC (Identification, Differentiation, Interaction, Customization)

The research method used by researchers in this study is a case study method with the nature of descriptive research and qualitative approaches, and data collection techniques with in-depth interviews and literature studies. The researcher presents an overview and description of the Customer Relationship Management strategy as it is obtained from the results of the study.

The results showed that AIA Financial's Customer Relationship Management strategy tended to be Positive and by identifying customers, differentiating customers, interacting with customers, and customizing products and services (IDIC).

*Keywords:* insurance, loyalty, customer relationship management, identification, differentiation, interaction, customization, descriptive, qualitative

## ABSTRAKSI

Keberadaan pelanggan sangatlah penting bagi perusahaan yang bergerak di industri bisnis ke konsumen (B2C) karena penjualan barang dan jasa secara langsung kepada konsumen akhir. Pelanggan merupakan tujuan akhir sekaligus aset bagi perusahaan. Perkembangan bisnis di bidang jasa keuangan seperti asuransi yang cukup signifikan beberapa tahun belakangan ini telah memicu banyaknya perusahaan asuransi berinovasi yang berdampak pada ketatnya persaingan khususnya dalam mendapatkan pelanggan yang loyal. Sebagai salah satu penyedia asuransi, AIA Financial menghadapi persaingan di sektor usaha tersebut. Dalam mempertahankan pelanggannya, AIA Financial merasa perlu untuk melakukan *Customer Relationship Management*. Penelitian ini bertujuan untuk mengetahui strategi *Customer Relationship Management* PT. AIA Financial dalam meningkatkan loyalitas pelanggan Studi kasus jalur distribusi Bancassurance PT AIA Financial dengan PT Bank Central Asia Tbk Tahun 2018.

Pada penelitian ini, peneliti menggunakan teori IDIC (*Identification, Differentiation, Interaction, Customization*)

Metode penelitian yang digunakan oleh peneliti dalam penelitian ini adalah metode studi kasus dengan sifat penelitian deskriptif dan pendekatan kualitatif, dan teknik pengumpulan data dengan wawancara mendalam serta studi kepustakaan. Peneliti menyajikan gambaran maupun uraian mengenai strategi *Customer Relationship Management* sebagaimana adanya yang didapatkan dari hasil penelitian.

Hasil penelitian menunjukkan bahwa strategi *Customer Relationship Management* AIA Financial adalah cenderung kepada Strategi Positif dan dengan melakukan identifikasi pelanggan, diferensiasi pelanggan, interaksi pelanggan, dan kustomisasi produk dan servis (IDIC).

*Kata kunci:* asuransi, loyalitas, customer relationship management, identifikasi, diferensiasi, interaksi, kustomisasi, deskriptif, kualitatif