

# The Anaysis of Marketing Strategy for Pt Asuransi X SME Takaful Product

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## Abstrak

PT Asuransi X is one of the major general insurance players in Indonesia. It has an extensive experience in underwriting the broad range of general insurance products for different targeted segments. When the takaful products started to be recognized in Indonesia, PT Asuransi X decided to tap into the takaful industry. The portfolio of the takaful products will be started from the Consumer Lines' product (Personal Lines and Accidental & Health Products) and followed by the small to medium Commercial Lines' related businesses.

As the newcomer in the industry, PT Asuransi X will require marketing strategies to market the takaful products. To develop the marketing strategies, there are several issues that should be addressed. In this paper, we are going to find the optimal marketing strategy (product, price, distribution, promotion) that is useful for PT Asuransi X in marketing the small to medium Commercial Lines' related businesses takaful products.

One of the significant findings in the analysis is the importance for PT Asuransi X to manage the distribution channel because the nature of insurance service is low-contact service which emphasizes the encounter with service personnel. Other findings are about the low involvement consumer buying behavior that makes it more challenging for PT Asuransi X to develop the takaful products.

Positioning is necessary to differentiate PT Asuransi X takaful products with others. In addition to that, it is suggested that PT Asuransi X does not only sell the name of takaful which can be easily associated to the Islamic principles. The marketing strategy should emphasize the benefit offered so it can be consumed by people from different religious backgrounds.