
 <p>Journal of Management and Business Innovation (JOMBINOV) https://v-learnov.com/index.php/jombinov</p> <p>Volume 02 Number 02 June 2026 Page: 167-174</p> <p>ISSN: 3123-6464 (Online)</p>	<p>Marketing Strategy Analysis in Increasing the Decision to Become a Life Insurance Customer at PT. AIA Chandra Utama Agency</p> <p>Katarina Dhone¹, Yosefina K.I.D.D Dhae², Dominikus K.T Aman³, Merlyn Kurniawati</p> <p>^{1,2,3} Departemen of Management, Nusa Cendana University, Kupang, Indonesia</p>
<p>Article History:</p> <p>Received: 10 Apr 2026 Revised: 05 Mei 2026 Accepted: 13 Mei 2026</p> <p>Corresponding Author:</p> <p>Katarina Dhone</p> <p>Corresponding E-mail: katarinadhone03@gmail.com</p>	<p>Abstract:</p> <p>Research Aims: This study aims to analyze the marketing strategy implemented by PT. AIA Chandra Utama Agency and the supporting and inhibiting factors of the marketing strategy in increasing the decision to become a life insurance customer.</p> <p>Methodology: This research uses a qualitative descriptive method. The informants consisted of 1 leader, 5 agents, 5 customers, and 5 non-customers, totaling 16 informants. Data collection techniques were conducted through interviews, observation, and documentation. Data analysis used an interactive model including data reduction, data presentation, and conclusion drawing.</p> <p>Research findings: PT. AIA Chandra Utama Agency implements targeted marketing strategies through market segmentation, target market selection, and market positioning. The company also applies direct selling, earned media through social media, and point of purchase strategies through public events. The company applies the service marketing mix (7P) including product, price, place, promotion, people, process, and physical evidence.</p> <p>Theoretical Contribution/Originality: This research contributes to service marketing theory by strengthening understanding of marketing strategy implementation in the life insurance industry in Eastern Indonesia, an underexplored context. It expands the marketing mix concept in relation to customer decisions in the Eastern Indonesian cultural context.</p> <p>Practitioners/Policy Implications: The findings provide input for companies to evaluate and improve marketing strategies, and serve as consideration for designing more effective strategies according to the characteristics of the Kupang City community.</p> <p>Research Limitations/Implications: The research is limited to one agency in Kupang City using a qualitative approach, so results cannot be generalized. Future research could compare multiple insurance companies or use quantitative methods.</p> <p>Keywords: Marketing Strategy, Marketing Mix, Customer Decision, Life Insurance, PT. AIA Chandra Utama Agency</p>
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INTRODUCTION

Modern human life is always faced with risk. Risk is an uncertainty inherent in every human activity, both in social, economic, and health aspects. Every individual has the potential to face

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various unexpected events, such as accidents, job loss, critical illness, and death (Pyoh et al., 2023). Humans are naturally risk-averse, tending to avoid risk, and always seek ways to minimize the possibility of loss (Risma & Yusrizal, 2023). This phenomenon shows that risk is not only a threat but also requires serious attention in daily life planning.

The presence of various risks encourages the need for mechanisms that can protect individuals and families from financial loss (Risma & Yusrizal, 2023). One common method to face this uncertainty is insurance, an agreement where individuals or groups transfer part of the risk to an insurance company. According to Law Number 40 of 2014 concerning Insurance, insurance is an agreement between a company and a policyholder, where premiums are paid in return for compensation or benefits related to loss, costs, legal liability, or the death or life of the insured (Pyoh et al., 2023).

Although the public recognizes various types of life insurance, their level of understanding and perception still varies and is influenced by personal experience, recommendations from family or agents, and perceptions of financial risk. Research by Harahap & Inayah (2025) reveals that low understanding of insurance products, negative experiences in the claims process, and less transparent attitudes of insurance agents reduce public trust in life insurance products. Meanwhile, Winarso et al. (2025) explain that nationally, the level of public literacy regarding life insurance products is still low due to lack of education and socialization, impacting low public trust and participation in life insurance.

This low participation phenomenon is also evident in Eastern Indonesia, particularly in Kupang City. Based on data from the Central Statistics Agency of East Nusa Tenggara Province (BPS NTT, 2024), the percentage of households that have or receive death insurance/guarantees in Kupang City reached 18.89%. Although this figure is higher than the provincial average (8.63%), it still indicates that most of the population has not become insurance customers. This condition is reflected in the number of customers of PT. AIA Chandra Utama Agency, which experienced fluctuations with a declining trend from 2020 to 2024.

Previous research has examined insurance product marketing strategies, such as Ningsih et al. (2025), who found that direct visits, electronic media promotions (Facebook, WhatsApp, Instagram), and cross-selling methods are effective. Hidayat & Zainarti (2024) found that education-based strategies, social media utilization, and community collaboration can increase interest in sharia insurance. Madyasari & Andriani (2023) found that marketing mix-based strategies (product, price, place, promotion, and service) increase the number of insurance participants.

However, most previous research has focused more on sharia insurance marketing strategies in Java, Aceh, Surabaya, and Medan, and focused on increasing public interest without examining the aspect of the decision to become a customer. Meanwhile, studies on conventional life insurance marketing strategies in Eastern Indonesia, especially in Kupang City, are still very limited. This condition shows a research gap that is important to study more deeply, especially regarding the effectiveness of the marketing strategy implemented by PT. AIA Chandra Utama Agency in increasing the public's decision to become life insurance customers.

This research uses a qualitative approach. The novelty of this research lies in its focus on conventional life insurance in the Eastern Indonesian context (Kupang City), which has unique socio-cultural and economic characteristics different from Western Indonesia. The theoretical contribution is strengthening service marketing theory by integrating the 7P marketing mix with the customer decision-making process in the context of Eastern Indonesian society. The practical contribution is providing evaluation material for companies to design more effective marketing strategies according to customer needs so that the company's competitiveness increases.

The research objectives are: (1) To analyze the marketing strategy implemented by PT. AIA Chandra Utama Agency in increasing the decision to become a life insurance customer; (2) To

analyze the supporting and inhibiting factors of PT. AIA Chandra Utama Agency's marketing strategy in increasing the decision to become a life insurance customer.

METHODS

This study employed a qualitative case study approach. According to Sugiyono (2013), qualitative research is used to examine natural object conditions where the researcher acts as a key instrument, data collection is carried out by triangulation, data analysis is inductive, and research results emphasize meaning rather than generalization. The case study approach was chosen because this research focuses on one research object, namely PT. AIA Chandra Utama Agency in Kupang City, with the aim of analyzing the marketing strategy implemented in increasing the decision to become a life insurance customer.

This research used purposive sampling technique. According to Sugiyono (2013), purposive sampling is a data source sampling technique based on certain considerations. The informants consisted of:

Table 1. Research Participants

No.	Type of Informant	Number	Selection Criteria
1	Leader of PT. AIA Chandra Utama Agency	1 Person	Serves as branch leader, understands company marketing strategy, involved in marketing-related decision making
2	Life Insurance Agents	5 Person	Worked minimum 1 year, directly involved in promotion and sales activities, experienced interacting with potential customers
3	Life Insurance Customers	5 Person	Active customers, have had a life insurance policy for a minimum of 6 months
4	Non-Customer Community	5 Person	Included in the company's target market, do not yet have AIA insurance products, have known or received information about insurance

Source: Researcher, 2026

This research uses primary data obtained directly from in-depth interviews with leaders, agents, customers, and non-customers. Secondary data includes previous research journals, books, and relevant literature, as well as company documents such as the number of customers from 2020-2024 and product lists.

Data collection techniques include: (1) Interviews conducted directly with informants using interview guides; (2) Observation by directly observing the company's marketing activities; (3) Documentation by collecting written documents, images, or recordings relevant to the research problem.

Data analysis used Miles and Huberman's interactive model in Sugiyono (2013) consisting of: (1) Data reduction: summarizing, selecting main points, focusing on important things, looking for themes and patterns; (2) Data display: presenting data in the form of brief descriptions, charts, graphs, or relationships between categories; (3) Conclusion drawing/verification: drawing conclusions supported by valid and consistent evidence.

RESULTS

Marketing Strategy Implemented by PT. AIA Chandra Utama Agency

Market Segmentation, Targeting, and Positioning

The research results show that PT. AIA Chandra Utama Agency implements market segmentation by targeting the productive age population (25-55 years) who have stable jobs and income, especially the upper-middle class with a minimum income of Rp10,000,000 per month,

while still providing products for the lower-middle class. The company offers 11 main life insurance products classified into three premium classes: small, medium, and high.

Quote: "We focus on the people of Kupang City of productive age 25-55 years who have jobs and stable income" (Mrs. Lilyana Chandra, Leader of PT. AIA Chandra Utama Agency).

The company positions itself as a trusted insurance service provider with clear information, easy-to-understand processes, and direct assistance. This positioning is reinforced by the reputation of PT. AIA as an international-scale company and the agent work culture that emphasizes honesty and transparency.

Quote: "We position ourselves as a trusted insurance service provider with clear information, easy-to-understand processes, and direct assistance" (Mrs. Lilyana Chandra, Leader).

Direct Selling Strategy

The company implements a direct selling strategy through face-to-face sales by agents to potential customers. Agents go directly into the field to explore needs, provide education about the importance of insurance and financial planning, and build trust before offering products. This personal approach is proven effective in increasing customer understanding, interest, and purchasing decisions.

Quote: "To reach potential customers, I do it by selling directly to them or face-to-face... building trust" (Mrs. Maya Hafid, Agent).

Earned Media Strategy

The company implements an earned media marketing strategy through the use of social media such as Instagram, Facebook, and TikTok. Content presented includes product information, company activities, insurance education, and customer claim evidence to increase public trust. Agents consistently share informative content and claim testimonials.

Quote: "Social media promotion through Instagram... advertising claim evidence makes people believe, especially claims from customers who have already paid in Kupang City" (Mrs. Dilyani, Agent).

Point of Purchase Strategy

The company implements a point of purchase strategy through participation in various public events such as Kupang Exotic Run, Wijaya Run, and Fun Walk with AIA Vitality. In these activities, agents distribute brochures, provide education about AIA Vitality and financial planning, and make direct approaches to potential customers to explore needs and adjust product offerings.

Quote: "Distributing brochures during events is more about approaching potential customers, introducing, asking questions, and exploring needs so that agents can adjust the product" (Mrs. Martina Yapiter, Agent).

Service Marketing Mix (7P) Implementation

Product: The company offers 11 main life insurance products covering life protection, health, and critical illness, as well as investment benefits. Products are classified into three premium classes (small, medium, high) to reach various market segments.

Quote: "The product offered depends on the customer's needs. I don't offer it directly but first explore the customer's needs" (Mrs. Dilyani, Agent).

Price: Premiums are adjusted to the benefits received and the customer's ability to pay. The company provides monthly, quarterly, semesterly, and annual payment method options. Customers who have joined consider the premium comparable to the benefits, but non-customers still perceive the premium as relatively higher compared to competitors.

Quote: "The premium is relative because it follows the age and the sum assured requested by the customer" (Mrs. Martina Yapiter, Agent).

Place: The office location is very strategic, close to the city center and shopping centers, on the roadside, making it easy for customers to access. However, marketing reach across Kupang City is still limited due to the limited number of active agents.

Quote: "Marketing reach for the entire community of Kupang City is still not there... due to the lack of agents and the lack of going into the field to provide education" (Mrs. Dewi Marloanto, Agent).

Promotion: The company combines direct selling, event participation, and social media utilization. Agents rely more on direct selling/personal selling, which is considered most effective for building trust.

Quote: "I prefer direct or personal selling through acquaintances, friends, siblings, family, so trust comes more easily" (Mrs. Helda Lianto, Agent).

People: Agent service quality is considered good with an emphasis on honesty and transparency. However, the limited number of active agents and varying levels of experience are still obstacles.

Quote: "The work culture applied is integrity, information must be clear, honest, and transparent to customers" (Mrs. Helda Lianto, Agent).

Process: Service processes are designed for ease and speed, supported by technology such as iPads and the AIA POS system. The claims process is considered very fast with good assistance from agents.

Quote: "The claims process, in my opinion, is very fast and the claim information is easy for me to understand" (Mrs. Maria Sianto, Customer).

Physical Evidence: Office facilities are adequate, including a café on the first floor, administration room on the second floor, and training room on the third floor. The office conditions are clean, with neat spatial arrangement.

Quote: "The facilities of PT. AIA Chandra Utama Agency are very adequate... the atmosphere is very comfortable and the cleanliness is also very good" (Mrs. Maria Sianto, Customer).

Supporting and Inhibiting Factors

Supporting Factors: (1) AIA's reputation and credibility as an international-scale company; (2) Life insurance product quality with diverse and comprehensive benefits; (3) Digital platforms and the AIA Vitality program that differentiate the company from competitors; (4) Public awareness of the importance of financial protection; (5) Family network support and referral systems from satisfied customers.

Quote: "The reputation of AIA company, which is very clear and good, is also one of the supporting factors for me to decide to join" (Mrs. Maria Sianto, Customer).

Inhibiting Factors: (1) Limited number of active agents; (2) Lack of consistency in education and socialization; (3) Low public financial literacy; (4) Limited public income levels; (5) Intense competition among insurance companies; (6) Negative experiences with other insurance companies.

Quote: "The limited number of active agents and the existence of other main jobs cause education and socialization to be inconsistent" (Mrs. Lilyana Chandra, Leader).

DISCUSSION

The research findings indicate that PT. AIA Chandra Utama Agency's marketing strategy aligns with Kotler & Keller's (2016) segmentation, targeting, and positioning theory. The company's focus on productive age individuals with stable income reflects demographic and economic

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segmentation, similar to findings by Nazila et al. (2020) and Madyasari & Andriani (2023) who emphasized that appropriate segmentation allows companies to adjust product offerings to market capabilities.

The direct selling strategy as the main approach is consistent with Mardia's (2021) concept in Maskur et al. (2022), which states that direct selling enables detailed product explanations and direct responses to potential customer questions. The effectiveness of this strategy is supported by Hidayat & Zainarti (2024), who found that personal approaches through direct selling can increase public interest in insurance products because agents can understand the specific needs of potential customers.

The implementation of the 7P marketing mix follows Kotler and Armstrong's (2007) theory in Dewi & Setiawan (2024), which states that the marketing mix is a set of marketing tools companies use to achieve their marketing objectives. The findings show that not all 7P elements have been optimally implemented, especially in terms of people (limited number of active agents) and place (limited marketing reach).

The supporting factors found in this research support the reputation theory of Doney and Cannon in Marcos & Coelho (2018) in Suwandi & Tamburian (2022), which states that company reputation relates to the extent to which the company is seen as honest and caring about customer interests. The AIA Vitality program as an innovation differentiates the company from competitors, consistent with Kotler & Keller's (2016) product innovation theory.

The inhibiting factors found, especially limited public financial literacy and income, support Winarso et al.'s (2025) findings that most Indonesian people, especially the lower-middle class, prioritize daily needs over long-term protection like insurance. Negative experiences with other insurance companies affecting public trust support Harahap & Inayah's (2025) research, which revealed that negative experiences in the claims process and less transparent agent attitudes reduce public trust in life insurance products.

The customer decision-making process follows Kotler and Armstrong's (2016) five-stage model in Wulandari & Mulyanto (2024): problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior. Key influencing factors include product quality, price/premium, education/information, service quality, company reputation, and socio-cultural factors.

The unique context of Kupang City and East Nusa Tenggara (NTT) as an eastern region of Indonesia yields distinct findings compared to previous studies conducted in western regions such as Java, Aceh, or Medan. While prior research (e.g., Nazila & Amanatillah, 2020; Hidayat & Zainarti 2024; Madyasari & Andriani, 2023) focused on areas with relatively higher financial literacy and market maturity, this study reveals that in Kupang, even basic understanding of insurance as a risk mitigation tool remains limited. The persistent preference for informal coping mechanisms such as relying on extended family or community solidarity over formal financial protection is more dominant here than in more urbanized or economically advanced regions. Additionally, geographical challenges and limited direct marketing reach due to an insufficient number of active agents are more pronounced in Kupang, exacerbating the inconsistency of customer education. These contextual factors produce a slower adoption rate and a greater reliance on personal selling and referral systems, highlighting that marketing strategies effective in western Indonesia cannot be directly replicated in eastern Indonesia without significant adaptation to local socio-economic conditions and infrastructure realities.

CONCLUSION

Based on the research findings and discussion, it can be concluded that PT. AIA Chandra Utama Agency implements an integrated marketing strategy combining market segmentation, targeting, and positioning with direct selling as the primary approach, supported by earned media

and point-of-purchase activities. The effectiveness of this strategy is reinforced by the service marketing mix (7P), though some elements remain suboptimal.

The company's marketing success is supported by internal factors such as AIA's strong reputation, product quality, digital platforms, and the innovative AIA Vitality program, as well as external factors including growing public awareness of financial protection and family referral networks. Conversely, the strategy faces internal constraints like a limited number of active agents and inconsistent customer education, alongside external challenges including low financial literacy, limited income levels, intense market competition, and negative past experiences with other insurers.

These findings underscore that in the context of Eastern Indonesia, marketing strategies must adapt to local socio-economic realities, where informal solidarity mechanisms and low market penetration demand a more personalized, trust-intensive, and education-focused approach.

LIMITATION

This research has several limitations. First, the research is limited to one agency (PT. AIA Chandra Utama Agency) in Kupang City, so the results cannot be generalized to all AIA agencies in Indonesia or other insurance companies. Second, the qualitative approach with a limited number of informants (16 people) may not fully represent the entire population of customers and potential customers in Kupang City. Third, the research period was relatively short (approximately 3 months), so it could not capture dynamic changes in marketing strategies over a longer period. Fourth, this research did not quantitatively measure the influence of each marketing mix variable on purchasing decisions.

Fifth, there is a potential for informant bias. Some informants, particularly customers and agents, may have provided socially desirable responses or been less forthcoming about negative experiences due to their ongoing relationship with the company or loyalty to the agent. This bias could affect the objectivity of the findings, especially regarding service quality and customer satisfaction.

Future research is recommended to conduct comparative studies between several insurance companies in Kupang City, use quantitative methods to statistically measure the influence of each variable, employ triangulation of data sources to minimize bias, and explore more deeply about digital marketing strategies in the life insurance industry.

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