

ABSTRACT

At present the sales competition for insurance products has increased dramatically starting in the last few years. In addition, competition began to become even more fierce, marked by ASEAN Economic Community (MEA) organization by starting their activity in early 2016. Insurance sales competition was assumed to be more fierce with the presence of MEA and some insurance companies expected to experience a decline in sales due to emerging competition, and it will not occur only with domestic insurance companies, but also with insurance companies from countries that are members of ASEAN. With the increasing competition it is estimated that insurance sales will decrease, but the opposites increase in sales happen at Prudential. The author seeks to help other insurance companies to increase insurance sales by conducting research at Prudential to try to find out the cause of the increase in sales.

This research was made and conducted based on a literature review that was used as a reference in the preparation of research. References used by the author in the form of theories about consumer behavior, marketing mix, insurance concepts, marketing mix concepts and research that has been done before this study.

This study aims to determine whether the marketing mix has an influence on insurance product purchasing decisions at Prudential Bandung branch office. Research belongs to quantitative research, and based on its objectives classified as descriptive studies. The sample is determined by Accidental Sampling technique which is one of the techniques belonging to the Non Probability Sampling Method by selecting individuals who are easier to find with a total sample of 96 respondents generated through calculations in the sample technique. The method of data collection was done using questionnaires and analyzed using descriptive analysis and multiple linear regression analysis. Research and testing were carried out assisted by using the SPSS program ver. 22.

From the results of the study, it was found that product variables and process variables are elements of the marketing mix that have the most significant influence on purchasing decisions. Other results from the study indicate that seven marketing mix variables simultaneously influence customer purchasing decisions.

Based on the results of the study, it can be concluded that to increase insurance sales can be achieved by adjusting existing insurance products in accordance with the customer's wishes and accelerating the existing business processes in insurance activities. Another action that can be taken is to improve the quality of other marketing mix factors and run the mix mix simultaneously.

Keyword : Marketing Mixes, Purchasing Decision, Insurance

