

## ABSTRAK

Skripsi dengan judul “ Peran Agen Asuransi Syariah dalam Meningkatkan Penjualan Produk Pruprime Healthcare Syariah (Studi Kasus PT Prudential Life Assurance Tulungagung)” ini ditulis oleh Jeni Verdiana Wulandari, NIM.17401153107, pembimbing Muhammad Aqim Adlan, M.E.I.

Penelitian ini dilatar belakangi oleh bingungnya masyarakat mengenai pentingnya arti asuransi syariah. Seorang agen akan memberikan pemahaman serta penjelasan terkait produk *PRUprime Healthcare Syariah* ke masyarakat yang masih belum mengerti tentang produk-produk asuransi syariah yang dibelinya.

Fokus kajian ini diarahkan pada:1) Bagaimana posisi dan peran agen secara umum dalam asuransi syariah di PT Prudential *Life Assurance?*, 2) Bagaimana peran agen asuransi syariah dalam meningkatkan penjualan produk *PRUprime Healthcare Syariah* di PT Prudential Tulungagung?, 3) Bagaimana kendala agen asuransi syariah dalam meningkatkan penjualan polis *PRUprime Healthcare Syariah* di PT Prudential Tulungagung?, 4) Bagaimana solusi yang tepat yang diterapkan oleh agen untuk menarik minat nasabah untuk membeli produk *PRUprime Healthcare Syariah* di PT Prudential Tulungagung?. Penelitian ini menggunakan metode kualitatif deskriptif. Data-data yang digunakan dalam penelitian ini adalah data primer maupun sekunder yang diperoleh peneliti melalui wawancara, observasi, dan dokumentasi.

Dari hasil penelitian ini ditemukan bahwa:1) Posisi dan Peran Agen Secara Umum dalam Asuransi Syariah di PT Prudential *Life Assurance*, a)Posisi agen meliputi *Agency Director (AD)*, *Associate Agency Director(AAD)*, *Assosiate Agency Manager(AAM)*, b)Peran Agen meliputi memperluas pasar dan sebagai jembatan antara nasabah dan perusahaan asuransi syariah, 2) Peran Agen Asuransi Syariah dalam Meningkatkan Penjualan Produk *Pruprime Healthcare Syariah* di PT Prudential Tulungagung meliputi Inisiator, Konektor, Komunikator, Motivator, Edukator, Administrator, 3) Kendala Agen Asuransi Syariah yang dihadapi adalah , a)Kendala Internal meliputi Agen baru sulit membedakan produk *PRUprime Healthcare Syariah* dan *PRUprime Healthcare Konvensional* dan agen kurang percaya diri dalam melakukan prospek, b)Kendala Eksternal meliputi pemahaman masyarakat yang kurang dan sulitnya menyisir orang yang kuat ekonominya, 4)Solusi yang diberikan adalah a)Solusi Internal meliputi melakukan training dan mendampingi agen baru saat prospek, b)Solusi Eksternal meliputi memberikan wawasan pentingnya asuransi dan menjalin silaturahmi yang baik dengan masyarakat.Harapan peneliti supaya skripsi ini berguna utuk Lembaga, Masyarakat, peneliti selanjutnya dan lain-lain.

**Kata Kunci: Peran Agen, Penjualan, Asuransi Syariah**

## **ABSTRACT**

*The thesis is entitled **The Role of Sharia Insurance Agents in Increasing Sales of Sharia Pruprime Healthcare Products (Case Study of PT Prudential Life Assurance Tulungagung)** was written by **Jeni Verdiana Wulandari, NIM.17401153107**, supervisor **Muhammad Aqim Adlan, M.E.I.***

*This research is motivated by the public's confusion about the importance of the meaning of Islamic Insurance. An agent will provide understanding and explanation related to PRUprime Healthcare Sharia products to people who still do not understand about sharia insurance products that they will buy.*

*The focus of this study are directed in: 1) What is the position and role of agents in general in Islamic insurance at PT Prudential Life Assurance ?, 2) What is the role of sharia insurance agents in increasing sales of PRUprime Healthcare Sharia products at PT Prudential Tulungagung? , 3) How agents sharia insurance to increase sales of PRUprime Healthcare Sharia polis at PT Prudential Tulungagung ?, 4) What is the right solution that can be applied by the agent to attract customers to buy PRUprime Healthcare Syariah products at PT Prudential Tulungagung ?. This study uses descriptive qualitative methods. The data used in this study are primary and secondary data obtained by researchers through interviews, observation, and documentation.*

*From the results of this study it was found that: 1) The Position and Role of Agents in General in Sharia Insurance at PT Prudential Life Assurance, a) Position of agents includes Agency Director (AD), Associate Agency Director (AAD), Associate Agency Manager (AAM), b ) The role of agents includes expand the market and as a bridge between customers and sharia insurance companies, 2) The Role of Sharia Insurance Agents in Increasing Sales of Pruprime Healthcare Sharia Products at PT Prudential Tulungagung including Initiators, Connectors, Communicators, Motivators, Educators, Administrators, 3) The constraints that faced by the agent are, a) Internal Constraints include new Agents difficult to differentiate PRUprime Sharia Healthcare products and Conventional Healthcare PRUprime and agents lack of confidence in doing prospects, b) External Constraints include lack of public understanding and the difficulty to comb out people who are economically strong, 4 ) The solutions that given are a) Internal solutions include training and accompany the new agents when prospects, b) External solutions include giving insight the importance of insurance and establishing a good relationship with the community. The hope of the researcher is that this thesis is useful for institutions, future, researchers and others.*

**Keywords: Role of Agent, Sales, Sharia Insurance.**