Analysis of the Effect of the Role of Agents, Promotions and Services on Market Penetration at the Bumiputera Office of Life Insurance with South Jakarta Region

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Abstract

Shared Life Insurance (AJB) Bumiputera is the oldest insurance company in Indonesia. During the Covid 19 pandemic, we had experienced great obstacles and obstacles, but until now they still exist to serve their customers.

The purpose of the study was to determine the relationship and influence of the factors of the role of agents, promotions and services on market penetration at the Bumiputera Joint Life Insurance office in South Jakarta.

The methodology used is a survey and uses a questionnaire to do quantitative calculations and analysis. Using a sample of 265 respondents.

The finding is that there is a combination of the influence of the agent's role, promotion and service variables partially and jointly on market penetration.

Keywords: agent role, promotion, service, market penetration.

I. INTRODUCTION

A mutual company (non Limited Liability Company) named AsuransiJiwaBersama (AJB) Bumiputera 1912 in Indonesia, is a good reference to see how to form a strong insurance company. As the oldest insurance company in Indonesia, AJB Bumiputera has products in the form of public savings and packaged with health protection. Continuous health protection can be achieved by participating in an insurance program.

AJB Bumiputera is present in the community to try to create certainty that the risks that result in a decrease in the economic value of life can be reduced, so that formally AJB Bumiputera can create or focus the attention of a person or community on the field of work they are engaged in, which in turn will increase work productivity nationally.

AJB Bumiputera was founded on February 12, 1912 in Magelang, Central Java, on the initiative of a simple teacher named M. Ng. Dwidjosewojo, Secretary of the Dutch East Indies Teachers Association (PGHB) as well as Secretary of the Executive Board of Budi Utomo. Furthermore, AJB Bumiputera was registered as an insurance company at the Supreme Court of the Republic of Indonesia

through Decree No. 9/DIR/2002 dated September 26, 2002. AJB Bumiputera is a mutual insurance company, owned by Indonesian policyholders, operated for the benefit of Indonesian policyholders, and built on three pillars, namely mutualism, idealism, and professionalism.

In running its business to market its products, AJB Bumiputera faces stiff competition from similar companies. Therefore, AJB Bumiputera is required to continue to exist and thrive in a competitive situation to seize the potential of the life insurance market in Indonesia which is quite large. As a life insurance company, Bumiputera is at an industry that has a very rapid growth rate. The potential of this growing market also invites the interest of foreign life insurance companies to enter the Indonesian market.

Competition in the life insurance market currently shows quite tight competition. The large population is still very potential as an insurance market in Indonesia. The very low penetration of the insurance market makes Indonesia very likely to become an attractive market. When viewed from the positive side, this condition This means that the insurance business opportunity is still very large, so it requires a breakthrough to be able to boost insurance growth in the country.

The problem identification is as follows:
1. The failure of an agent in carrying out his duties because from the beginning he did not feel suitable for the job, or there was no other job choice.
2. An agent does not have a clear understanding of the work they do. After they start working, they realize that they don't like some aspects of the job, or that they can't do this job well.
3. An agent who entered this business because he was bewitched by the idea of earning a lot of money quickly without effort and hard work.
4. There are agents who come into this job just to fill the spare time and try it out. They do this job just to keep themselves busy while looking for another job that is more stable and permanent.
5. The frequency of promotion is very minimal in important events, especially in sports activities.
6. The quality of service from the Bumiputera Joint Life Insurance Office for the South Jakarta Region is still low.
7. The number of customers who are dissatisfied with the services provided by the Bumiputera Joint Life Insurance Office for the South Jakarta Region.

The Member Representative Body (BPA) of the recently formed Bumiputera Joint Life Insurance (AJB), held an annual session, on 9 and 10 June 2022 on the 22nd floor of WismaBumiputera. The BPA Annual Session is generally held in July and December according to Bumiputera's Articles of Association. This annual meeting was attended by 11 BPA Members representing 11 electoral districts and went smoothly by prioritizing the principles of Deliberation and Consensus. During the meeting, discussions were also held as well as directives from the Financial Services Authority to be taken into consideration in this annual meeting. During this annual session, several important points were made, including:
1. Received the AJB Bumiputera 1912 management accountability report and the financial report for the 2020 financial year, with notes of several revisions
2. Decided to approve the consolidated financial statements for 2020 which have been audited by the Public Accounting Firm (KAP) Kanata Puradireja, Suhartono and Partners
3. Decided not to accept the proposal from the Board of Commissioners regarding the appointment of a Public Accounting Firm to audit the company's financial statements for the 2021 financial year, related to the company's financial efficiency
4. Decided to approve organizational restructuring to make it more effective and efficient

5. Approved the AJB Bumiputera 1912 Work Plan and Budget with notes of several revisions

6. Decide that the formulation of the AJB Bumiputera 1912 Financial Restructuring Plan will be submitted to the new management to be determined at the upcoming BPA session.

7. Decided not to accept the accountability report of the Board of Commissioners and asked the Board of Commissioners to resubmit the supervisory report and provide advice on the company's performance

8. Decided to give a warning letter to the Board of Commissioners

9. Decided to conduct an academic study of the articles of association of AJB Bumiputera 1912.

10. Decided to approve the use of continued premiums to be used for payment of emergency claims

Subsequently, an extraordinary BPA session will be held to elect and appoint new directors. Looking at the results of the annual BPA session, there is optimism again and it is hoped that it will accelerate the rotation of the company's organizational wheels as well as efforts to restore AJB Bumipetera 1912, which will directly impact the disbursement of policyholder claims later.

Explanation of the Financial Statements of AJB Bumiputera 1912 as of December 31, 2021. In connection with the business media coverage on June 4, 2022 entitled Wow! AJB Bumiputera 1912 Turns Out to Record a Profit of Rp. 85.1 Billion in 2021, hereby can be conveyed as follows:

1. Basically, the presentation of AJB Bumiputera 1912 Financial Statements refers to the accounting standards regulated in PSAK compiled by DSAK.

2. Based on the Financial Statements Quarter IV 2021 published through the Company's official website in accordance with the provisions in the OJK Circular Letter Number 9/SEOJK.05/2021, the Profit and Loss Report was recorded at Rp. 85.11 billion and after other comprehensive income of Rp. 143.19 billion, then the Comprehensive Income Statement becomes Rp. 228.30 Billion.

3. Regarding the recording of claims paid in the report, it was informed that it was recorded at Rp. 4.12 Trillion, but as it is known that until now AJB Bumiputera 1912 is still in a condition of liquidity pressure, so we can say that the recording is Rp. 4.12 is on an accrual basis, where the amount is a claim expense due in the current period, but because it has not been fulfilled, it is recorded as a claim payable by the Company. This can be seen in the Company's Statement of Financial Position in the claim payable post which amounted to Rp. 12 Trillion.

4. In addition, another reason that the Comprehensive Income Statement recorded a profit was due to a decrease in premium reserves of Rp. 2.61 Trillion, which is the difference between the premium reserve for the current year and the previous year.

5. Regarding the recording of Investment Returns of Rp. 870.01 billion, this is due to the revaluation of the Company's investment property assets which has increased compared to the fair value of the previous year.

6. It can be conveyed that the Quarter IV 2021 Report is a Financial Statement that has not been audited by a Public Accounting Firm, so it is possible that after an audit by KAP Comprehensive Profit and Loss December 31, 2021 there will be changes.

II. METHODOLOGY

The methodology used is quantitative, collecting questionnaire data with surveys and interviews with respondents. Determination of the number of respondents' samples is done by purposive sampling, namely AJB Bumiputera customers who are domiciled in South Jakarta who are still actively taken as samples in the January-March 2022 period as many as 265 people.

The research design is as follows.
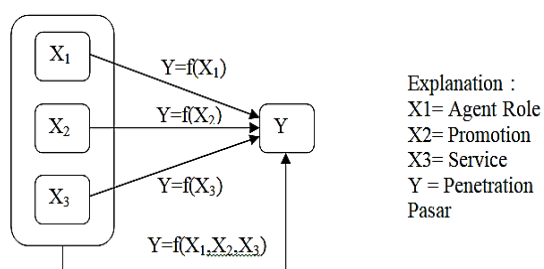
Picture. 1. *Test Chart Design*

The data processing technique collected by the author is analyzed using descriptive analysis which allows obtaining an overview of the role of agents, promotions and services on market penetration. In data processing, measurements were made by scoring each question. The scale used is a Likert scale, which has a rating scale of 1-5 as follows:

1 = Strongly Disagree
2 = Disagree
3 = Enough
4 = Agree
5 = Strongly Agree

For this reason, the operationalization of the variables is presented in the following table.

Table 1. *Research Variables and Indicators*

No	Variable	Indicator	Scala
1	Agent Role (X_1)	1. Age, flexibility 2. Gender, ability 3. Marital status, ability 4. Education, ability 5. Time, ability 6. Sources of information, capabilities 7. Place of residence, ability 8. Organizational activities, capabilities 9. Total income, ability	Likert, Ordinal, 1-5,
2	Promotion(X_2)	1. Introducing insurance products 2. Convince customers of the products 3. Reminiscing about insurance products 4. Insurance products through sports activities 5. Insurance products through artistic activities 6. Insurance products through educational activities 7. Insurance products through health activities	Likert, Ordinal, 1-5,
3	Service (X_3)	1. Strategic company location 2. Cleanliness and tidiness of the waiting room and other rooms 3. Availability of forms, brochures and advertisements 4. Ease of registration and payment procedures, On-line transactions 5. The ability of officers to carry out their duties 6. Attitude/behavior of officers 7. Ease of contact, care and service without discrimination	Likert, Ordinal, 1-5,

4	Market Penetration (Y)	1. The amount of the premium and the rate of profit	Likert, Ordinal, 1-5,
		2. Sales of insurance products enter new markets	
		3. Sales of insurance products when entering the old market with new products	
		4. Sales of insurance products are given for a sufficient period of time	
		5. Number of competitors	
		6. The number of sales of insurance products affects control	

Data analysis technique

The data analysis technique used is the classical assumption test, namely:

1. Multicollinearity test, to test whether in the regression model formed there is a high or perfect correlation between the independent variables or not.
2. Autocorrelation Test, to test whether there is a correlation between members of a series of observation data described by time or space.
3. Heteroscedasticity test, to test whether there is a variable variance in the regression model that is not the same (constant), on the contrary if the variable variance in the regression model has the same value (constant), it is called homoscedasticity. It is expected that the regression model formed is homoscedasticity.

Furthermore, calculations are carried out to predict the magnitude of the influence of the agent role variable (X1), promotion (X2) and service (X3) on the market penetration variable (Y) with Regression where the formula is:

$$\hat{Y} = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

The final step in data analysis is to calculate the Coefficient of Determination or the magnitude of the influence of an existing relationship, namely the coefficient of the relationship value (r) squared and then multiplied by 100%, with a view to seeing how big the degree of influence is between the independent variable the role of the agent (X1), promotion (X2) and service (X3) and the dependent variable is market penetration (Y). All calculations used a computer with the SPSS program.

III. RESULT

The validity test for the Agent Role variable can be seen in Table 2 below.

Table 2. *Validity of Agent's Role*

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PA1	56.96	46.243	.141	.656
PA2	56.98	41.040	.340	.609
PA3	56.94	49.935	.261	.689
PA4	56.94	48.588	.256	.689
PA5	57.16	46.545	.246	.656
PA6	56.78	43.563	.282	.624
PA7	56.92	46.075	391	.646
PA8	57.24	41.451	.323	.613
PA9	57.14	43.388	.307	.625

Source : Output SPSS

Based on the results of the validity test on the Agent Role variable that the significance value is carried out by comparing the value of rcount with rtable for degree of freedom (df) = n - 2, in this case n is the number of samples. The number of research samples is 265, so 265-2 = 263, with df = 263 and alpha 0.05, we get r table = 0.121. The results of the validity test for the Agent Role variable are above 0.121, meaning that it is valid. See Table 2 in the Corrected Item-Total Correlation column whose average values are above 0.121.

The validity test for the Promotion variable can be seen in Table 3 below.

Table 3. *Promotion Validity*

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	42.98	35.000	.248	.676
P2	42.94	34.833	.266	.656
P3	42.94	32.098	.384	.632
P4	43.16	34.464	.320	.649
P5	42.94	34.833	.266	.656
P6	43.24	31.737	.231	.623
P7	43.14	32.368	.213	.619

Sumber : Output SPSS

Based on the results of the validity test on the Promotion variable that the significance value is carried out by comparing the value of rcount with rtable for degree of freedom (df) = n - 2, in this case n is the number of samples. The number of research samples is 265, so 265-2 = 263, with df = 263 and alpha 0.05, we get r table = 0.121. The results of the validity test for the Promotion variable are above 0.121, meaning they are valid. See Table 3 in the Corrected Item-Total Correlation column, all values are above 0.121. The validity test for the Service variable can be seen in Table 4 below.

Table 4. *Service Validity*

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
P1	32.38	35.000	.248	.606
P2	32.44	34.833	.266	.659
P3	32.54	32.098	.284	.623
P4	33.26	34.464	.220	.694
P5	32.24	34.833	.266	.665
P6	33.24	31.737	.231	.633
P7	33.34	32.368	.213	.691

Source : Output SPSS

Based on the results of the validity test on the Service variable that the significance value is carried out by comparing the value of rcount with rtable for degree of freedom (df) = n - 2, in this case n is the number of samples. The number of research samples is 265, so 265-2 = 263, with df = 263 and alpha 0.05, we get r table = 0.121. The results of the validity test for the Service variable are above 0.121, meaning that it is valid. See Table 4 in the Corrected Item-Total

Correlation column whose values are all above 0.121.

The validity test for the Market Penetration variable can be seen in Table 5 below.

Table 5. *Validity of Market Penetration*

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PP1	27.24	17.345	.316	.669
PP2	27.32	17.308	.253	.622
PP3	27.28	18.442	.172	.612
PP4	27.38	18.238	.142	.617
PP5	27.50	19.349	.166	.628
PP6	27.32	17.308	.153	.624

Source : Output SPSS

Based on the results of the validity test on the Market Penetration variable that the significance value is carried out by comparing the value of rcount with rtable for degree of freedom (df) = n - 2, in this case n is the number of samples. The number of research samples is 265, so 265-2 = 263, with df = 263 and alpha 0.05, we get r table = 0.121. The results of the validity test for the Market Penetration variable are above 0.121 which means it is valid. See Table 5 in the Corrected Item-Total Correlation column whose values are all above 0.121.

Reliability Test
The reliability test for the Agent Role variable in Table 6 is as follows:

Table 6. *Agent's Role Reliability*

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.665	.648	9

Source : Output SPSS

Based on the results of the reliability test on the Agent Role variable, the Cronbach's Alpha value is 0.648. A variable is said to be reliable if the value of Cronbach's Alpha is greater than 0.60.

This means that the Agent Role variable (X1) is reliable, because 0.648> 0.60.

The reliability test for the Promotion variable in Table 7 is as follows:

Table 7. *Promotional Reliability*

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.664	.639	7

Source : Output SPSS

Based on the results of the reliability test on the Promotion variable, the value of Cronbach's Alpha is 0.639. A variable is said to be reliable if the value of Cronbach's Alpha is greater than 0.60. This means that the Promotion variable (X2) is reliable, because 0.639 > 0.60.

The reliability test for the Service variable in Table 8 is as follows:

Table 8. *Service Reliability*

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.691	.662	7

Source : Output SPSS

Based on the results of the reliability test on the Service variable that the value of Cronbach's Alpha is 0.662. A variable is said to be reliable if the value of Cronbach's Alpha is greater than 0.60. This means that the service variable (X3) is reliable, because 0.662 > 0.60.

The reliability test for the Market Penetration variable in Table 9 is as follows:

Table 9. *Market Penetration Reliability*

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.637	.609	6

Source: Output SPSS

Based on the results of the reliability test on the Market Penetration variable, the Cronbach's Alpha value is 0.609. A variable is said to be reliable if the value of Cronbach's Alpha is greater than 0.60. This means that the Market Penetration variable (Y) is reliable, because 0.609 > 0.60. All of the variables tested are reliable.

Multicollinearity Test

The multicollinearity test can be seen in Table 10 below.

Table 10. *Multicollinearity Test*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	2.892	1.257		2.3	.026		
P.Agent	.539	.068	.839	7.887	.000	.361	2.770
Promotion	.127	.068	.412	3.045	.004	.501	1.996
Service	.305	.078	.501	4.687	.005	.354	2.825

Based on Table 10 above, the coefficient value in the Tolerance column for each independent variable X1, X2 and X3 to the Y variable is X1 = 0.361, X2 = 0.501 and X3 = 0.354 above 0.10. The value in the Variance Inflation Factor (VIF) column for each of the independent variables X1, X2 and X3 to the Y variable is X1 = 2.770, X2 = 1.996 and X3 = 2.825. This means that the three independent variables have no symptoms of multicollinearity, because the Tolerance value is above 0.10, and the VIF value is less than 10.

Autocorrelation Test

Classical assumption test in the form of autocorrelation test can be seen in Table 11 below.

Table 11. *Autocorrelation Test*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.899(a)	.808	.800	1.015	2.286

a. Predictors: (Constant), Service, romotion, Agent Role
b. Dependent Variable: Market Penetration
Source : Output SPSS

Based on Table 11 above, the coefficient value in the Durbin-Watson column shows a value of 2.286. The criteria for the autocorrelation test with the Durbin-Watson test score (d) can be seen in Table 12 as follows:

Table 12. *Durbin-Watson Test Criteria*

Value d	Information
< 1,10	There is autocorrelation
1,10 – 1,54	No conclusion
1,55 – 2,45	No autocorrelation
2,46 – 2,90	No conclusion
> 2,91	There is autocorrelation

Based on Table 12 above, when compared to the coefficient of the Durbin-Watson test value of 2.286 in Table 11 with Table 12 above, the value of 2.286 lies in the criterion of no autocorrelation. This condition shows that the three independent variables, namely the role of agents, promotions and services, have no autocorrelation with the market penetration variable.

Heteroscedasticity Test

Furthermore, the classical assumption test is carried out in the form of a heteroscedasticity test, which can be seen in the following figure.

Figure 2. *Heteroscedasticity Test Scatterplot*
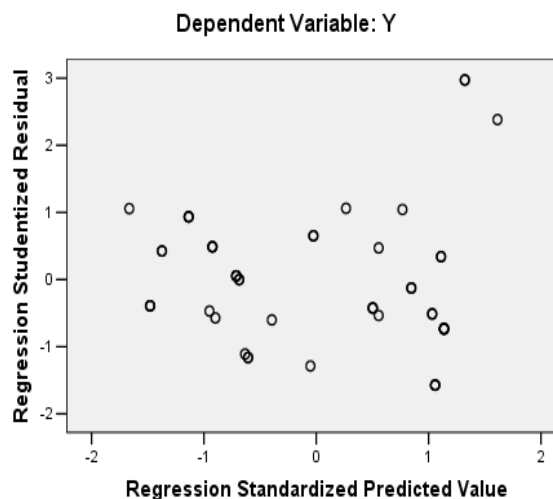
Source : Output SPSS

Based on Figure 2 above, it can be seen that the points spread randomly and are spread both above and below the number 0 on the Y axis. It can be concluded that there is no heteroscedasticity in the regression model, so the regression model is feasible to use to predict the magnitude of market penetration. based on the input of the agent's role, promotion and service variables.

The table for predicting the influence of the role of agents, promotions and services on market penetration is below:

Table 13. *Effect of Agent Role, Promotion and Service against Market Penetration*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.892	1.257		2.300	.026
P.Agent	.539	.068	.839	7.887	.000
Promotion	.127	.068	.412	3.045	.004
Service	.305	.078	.501	4.687	.005

Source : Output SPSS

In Table 13 above, calculations are carried out to predict the magnitude of the influence of the variable role of agents, promotions and services

on market penetration using the regression formula, and the results are as follows:

$$\hat{Y} = 2{,}892 + 0{,}539\ X_1 + 0{,}127\ X_2 + 0{,}305\ X_3 + e$$

Where :

Y = dependent variable market penetration
a = constant value
X1 = Agent role independent variable
X2 = Promotion independent variable
X3 = Service independent variable

The meaning of the calculation results is that the constant value of 2.892 illustrates that if there is or no influence of the agent, promotion, and service role variables, the market penetration variable increases by 2.892. There is an increase of 1% in the agent role variable, it is estimated that there will be an increase in the market penetration coefficient value. of 0.539%. Furthermore, if there is a 1% increase in the promotion variable, it is estimated that there will be an increase in the value of the market penetration coefficient of 0.127%. Furthermore, if there is an increase of 1% in the service variable, it is estimated that there will be an increase in the value of the market penetration coefficient of 0.305%. The results of the t-test above, it can be concluded that the variables of the role of agents, promotion strategies and services can be used to determine market penetration conditions.

Table 14. *The Joint Effect of the Role of Agents, Promotions and Services for Market Penetration*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.903(a)	.816	.813	.984	2.278

A Predictors: (Constant), Service, Promotion, P. Agent Dependent Variable: Market
B .Penetration

Source : Output SPSS

In Table 14 above, it is intended to see how big the combination of influence given by the variable role of agents, promotions and services on market penetration, namely the relationship coefficient value of 0.903, then squared, the result is 0.816. Furthermore, the value of 0.816 multiplied by 100% then equals 81.6%. This means that the magnitude of the influence of the variable role of agents, promotions and services simultaneously on market penetration is 81.6% while 18.4% is influenced by other variables.

Table 15. *Hypothesis Testing the Role of Agents, Promotions and Services Against Market Penetration*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	480.286	3	240.143	248.215	.000(a)
	Residual	108.358	261	0.967		
	Total	588.643	264			

a. Predictors: (Constant), Service, Promotion, P.Agent
b. Dependent Variable: Market Penetration

Source : Output SPSS

Based on Table 15 in this study, a hypothesis test was carried out, with the intention of making a provisional estimate of the attributes of the research in question, namely by looking at the Sig column. The formulation of the hypothesis is as follows:

Ho :   Allegedly there is no combination of significant influence between the role of agents, promotions and services simultaneously on market penetration.

Ha :   It is suspected that there is a combination of significant influence between the role of agents, promotions and services simultaneously on market penetration.

Where is the provision that the hypothesis test is carried out by comparing the significance test value of the relationship of the role of agents, promotions and services to market penetration by comparing the Sig column in the intended table. Based on the results of the hypothesis test above, it turns out that the entire hypothesis has a value of 0.000 <0.05, meaning that the null hypothesis is rejected and the alternative hypothesis is accepted, namely that there is a simultaneous and significant influence on the role of agents, promotions and services on market penetration.

IV. DISCUSSION

The managerial implication of this research is that there are several agents who lack control or lack of knowledge about the products being marketed, so that prospective customers are reluctant to buy the insurance products offered. This condition must be responded to by the company by holding special training which is carried out every week, so that agents can continue to be motivated and refreshed about their knowledge about the products being sold.

In addition, there are several agents in marketing insurance products that are not effective or not on target. This is due to the agent's lack of sensitivity in reading the situation that occurs or the agent is unable to adapt to the circumstances of the prospective customer. Insurance companies must emphasize to agents that every day they record all activities and events experienced in the field, if they encounter the same problem, the agent can quickly anticipate.

Furthermore, the obstacle found is that agents offer products that do not match the needs and desires of customers, as a result, potential customers feel that the products offered are not currently available for consumption.

Agent activities at AJB Bumiputera South Jakarta in penetrating the life insurance market, the cycle of market penetration activities carried out through a process of activity activities include:

a. Collect suspect data
b. Assigning lead data from suspect data that are classified as potential prospects.
c. Identifying prospect data to determine product needs to be offered by the insurance program.
d. Prepare proposals for types of insurance, insurance money and premiums as well as insurance period based on prospect's needs
e. facing obstacles in prospecting agents
f. Visits to prospects
g. Determine the repeat visit trick for policy closure by prospects.
h. After-sales service by the company.

From the data of 265 agent respondents who carried out the life insurance market penetration activity cycle in accordance with the market penetration activity process, there were only 121 agents or 45.66% who did it consistently and as many as 144 agents or 54.34% did not identify prospect data. to determine the need for products that will be offered by their life insurance program, as a result they are unable to cover the policy on the prospects they visit.

Promotional activities carried out by AJB Bumiputera are felt to be less than optimal. This condition is indicated that at every sporting event and communication media, art events, education and health events the AJB Bumiputera company is less than optimal. This promotional activity must be carried out, because the aim is to introduce, convince and reminding the insurance products issued by AJB Bumiputera. Therefore, if the AJB Bumiputeracompany wants to lead the insurance market in Indonesia, by looking at so many competitors, then this promotional activity must be optimized in various national-scale events.

The service activities carried out by AJB Bumiputera are felt to be less than optimal. This condition means that aspects of the company's location, cleanliness and tidiness, availability of forms, ease of procedures, ability of officers, attitudes of officers and ease of contacting do not meet the satisfaction of prospective customers. After the prediction test has been carried out, the activity has an ongoing relationship in determining the optimization level of market penetration in insurance, thus requiring relatively high attention, considering that insurance competitors are ready to seize market share that cannot be held by Bumiputera.

V. CONCLUSION

There are several conclusions that can be drawn from the findings obtained in the field relating to the role of agents, promotions and services in insurance market penetration, namely:

1. There is a strong influence between the role of agents on market penetration in the Bumiputera Joint Life Insurance office in South Jakarta Region.
2. The influence of promotion on market penetration in the office of AsuransiJiwaBersamaBumiputera, South Jakarta Region.

3. The influence of services on market penetration at the Bumiputera Joint Life Insurance office in the South Jakarta area.

4. There is a combination of the influence of the agent's role, promotion and service variables together on market penetration.

Based on the findings that have been described above, there are several suggestions that need to be put forward in connection with this research, namely:

1. It is necessary to maintain and increase the role of agents in dealing with market penetration conditions at the Bumiputera Joint Life Insurance office in the South Jakarta area, namely through insurance education and training. Agents are the spearhead of an insurance company, so the company's success in facing competition is highly dependent on the role of the agent.

2. Promotional activities need to be increased in the face of market penetration conditions at the Bumiputera Joint Life Insurance office in the South Jakarta area. Therefore, Bumiputera must promote at every strategic event such as in national-level sports activities or promotions on main roads. Promotion is a means to remind the existence of the company to consumers, so that consumers always remember the existence of the company. In addition, promotion can be used as a company's strength to stay afloat in the increasingly fierce competition in the insurance market.

3. Service activities need to be improved in the face of market penetration conditions at the Bumiputera Joint Life Insurance office in the South Jakarta area. Therefore, Bumiputera must improve services through time acceleration in terms of claims made by customers. Service is a place to improve the company's image to customers, so that customers are always satisfied in getting fast and appropriate service from the company. In addition, services can be used as an attraction for companies to continue to exist in the face of increasingly fierce competitors in the insurance market.

4. It is necessary to maintain and increase the role of agents, promotions and services in dealing with market penetration situations and conditions carried out by the Bumiputera Joint Life Insurance office for the South Jakarta Region. The quality and role of agents, as well as the incessant promotions and excellent service carried out by AJB Bumiputera, can have a significant impact on the company's profits.

VI. ACKNOWLEDGEMENT

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