



Research Article

The Role Of Digital Marketing As A Promotional Media Towards Increasing Insurance Product Purchases: A Case Study Of PT. Asuransi Allianz Life Indonesia

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Abstract: The rapid advancement of digital technology has transformed marketing strategies in various industries, including insurance. Digital marketing plays a crucial role in increasing brand awareness, attracting potential customers, and influencing purchasing decisions. This study aims to explore the role of digital marketing as a promotional tool in enhancing the purchase of insurance products at PT. Asuransi Allianz Life Indonesia using a qualitative approach. This research adopts a qualitative methodology with a case study approach. Data collection was conducted through in-depth interviews with key informants (Chief Account Officer Allianz) and insurance agents at Allianz Life Indonesia. Additionally, document analysis and observations of the company's digital marketing strategies were used to gain comprehensive insights. The collected data were analyzed using thematic analysis to identify patterns and key themes related to the effectiveness of digital marketing in influencing customer decisions. The findings reveal that digital marketing plays a significant role in shaping customer perceptions and purchasing decisions. Social media engagement, personalized content, and interactive customer communication are key factors in building trust and increasing customer interest in insurance products. Moreover, challenges such as digital competition, data privacy concerns, and customer skepticism towards online promotions were identified as barriers that need to be addressed to enhance digital marketing effectiveness. The study implies that insurance companies should continuously adapt their digital marketing strategies by leveraging data analytics, improving customer interaction, and providing transparent and informative content. By strengthening these aspects, digital marketing can serve as a powerful tool to enhance competitiveness and sustain growth in the insurance industry within the digital era.

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Keywords: Digital Marketing, Insurance, Customer Decision, Qualitative Study, Online Promotion.

1. Introduction

The insurance industry has experienced rapid development along with the advancement of digital technology. In the digital era, insurance companies compete not only in terms of products and services, but also in their ability to utilize technology to reach customers more effectively and efficiently. Digital marketing has become one of the main strategies used by insurance companies to increase brand awareness, expand market reach, and increase

customer acquisition and retention rates. The development of the insurance industry in the digital era presents complex challenges and opportunities. Digitalization has accelerated access to information, allowing potential customers to compare various insurance products more easily. However, on the other hand, insurance companies also face challenges in adapting marketing strategies to changes in consumer behavior that increasingly rely on digital platforms in the decision-making process. Increasingly tight competition also requires companies to innovate in their marketing approaches to attract and retain customers. Digital marketing not only allows companies to reach more customers through various online channels such as social media, websites, and digital advertising, but also enables data-based service personalization. Although digital marketing offers various advantages for the insurance industry, its implementation is not without challenges. The varying levels of digital literacy of customers are one of the obstacles in implementing digital marketing strategies. In addition, uneven adoption of technology and increasingly intense competition between insurance companies are also factors that influence the effectiveness of digital marketing.

This research is relevant considering the increasingly crucial role of digital marketing in increasing the competitiveness of insurance companies. By understanding how digital marketing strategies can influence customer acquisition and retention, insurance companies can optimize the use of digital technology in their marketing strategies.

2. Literature Review

The theory used in this research

2.1. Digital Marketing Theory proposed by Kotler and Keller (2016)

Explains how digital marketing can increase the effectiveness of promotions and reach more customers. Here are some key points from this theory:

1. Digital Marketing as a Promotional Tool
Kotler and Keller (2016) explain that digital marketing is an effective promotional tool to increase customer awareness and interest in products or services.
2. The Role of Social Media in Digital Marketing
This theory also explains that social media has an important role in digital marketing, because it can help increase customer awareness and interest, as well as build relationships with customers.
3. The Importance of Relevant Content
Kotler and Keller (2016) also emphasize the importance of relevant and interesting content in digital marketing, because it can help increase customer awareness and interest.
4. The Role of Email Marketing in Digital Marketing
This theory also explains that email marketing has an important role in digital marketing, because it can help increase customer awareness and interest, as well as build relationships with customers.
5. The Importance of Data Analysis in Digital Marketing
Kotler and Keller (2016) also emphasize the importance of data analysis in digital marketing, because it can help increase the effectiveness of promotions and understand customer behavior.

2.2 The Consumer Behavior Theory proposed by Schiffman and Kanuk (2015) Explains how customers decide to buy products based on digital marketing factors. Here are some key points from this theory:

1. Purchase Decision Making Process
This theory explains that the purchase decision making process involves several stages, namely: Need recognition, Information search, Alternative evaluation, Decision making, Purchase action.
2. Digital Marketing Factors That Influence Purchase Decisions
This theory also explains that digital marketing factors such as: Online advertising, Social media, Email marketing, Digital content, Online customer experience.
3. The Role of Emotions in Purchase Decisions
This theory also emphasizes the role of emotions in purchasing decisions, namely that customers can be influenced by emotions such as trust, satisfaction, and happiness when making purchasing decisions.
4. The Role of Customer Experience in Purchase Decisions

This theory also explains that customer experience can influence purchasing decisions, namely that customers who have positive experiences with a product or service are more likely to make purchasing decisions.

2.3 The Purchasing Decision Theory proposed by Engel, Blackwell, and Miniard (2018)

Explains the stages in the customer purchasing decision process that can be influenced by digital marketing strategies. Here are some of the main points of this theory:

1. Stages of the Purchasing Decision Process
This theory explains that the purchasing decision process involves several stages, namely: Need Recognition, Information Search, Alternative Evaluation, Purchase Decision, Purchase Action.
2. Factors Influencing the Purchasing Decision Process
This theory also explains that the purchasing decision process can be influenced by several factors, namely:
 - a. Internal factors, such as needs, motivation, and perception.
 - b. External factors, such as environment, culture, and technology.
 - c. Marketing factors, such as marketing strategy, promotion, and price.
3. The Role of Digital Marketing Strategy in the Purchasing Decision Process
This theory also explains that digital marketing strategies can influence the customer's purchasing decision process, namely:
 - a. Increasing customer awareness and interest through online advertising and digital content.
 - b. Helping customers find information and compare products through websites and social media.
 - c. Increasing customer trust and satisfaction through positive online customer experiences.

3. Proposed Method

This research was conducted using a qualitative method with a case study. Qualitative research is a research method used to research natural object conditions, where the researcher is the key instrument. Qualitative research focuses on natural objects, meaning that research is conducted in actual conditions, without manipulation by the researcher. Qualitative research design is flexible and can change according to data developments in the field. Researchers can adjust data collection methods and techniques as needed. Data analysis in qualitative research is carried out inductively, namely researchers build concepts, hypotheses and theories from data obtained during the research

3.1 Data Collection Techniques

The data in this study uses primary data. Primary data is a type of data that researchers collect directly from primary sources to obtain data as analysis material related to the Role of Digital Marketing as a Promotional Media for Increasing Purchases of Insurance Products: Case Study of PT. Asuransi Allianz Life Indonesia. Data collection techniques used to collect data to complete this study:

1. Observation Technique
This study was conducted by direct observation to find and obtain data related to this study. If the required data has been collected, then the data can be analyzed and matched with the data obtained from the informant.
2. Interview Technique
Interviews are question and answer activities carried out between interviewers and respondents to obtain information and opinions about something. In this study, the author conducted direct interviews by asking questions verbally to key informants and supporting informants.

3.2 Data Analysis Method

Data obtained from the field are analyzed through the following stages:

1. First Stage of Data Collection.
The grouped data is then arranged in the form of narratives, so that it forms a series of meaningful information according to the research problem. The results of observations and in-depth interviews obtained are then arranged based on the formulation of the

problem that has been determined. So that each information obtained will be adjusted to what is desired in the formulation of the problem.

2. **Second Stage of Data Reduction.**
Categorization and data reduction, namely collecting important information related to the research problem, then the data is grouped according to the topic of the problem. The results of observations and in-depth interviews obtained are grouped according to who conveys the information.
3. **Third Stage of Data Display.**
Interpreting data, namely interpreting what the informant has interpreted regarding the problem being studied. After the data is collected, the data is adjusted to the informant who said and the formulation of the problem that has been arranged. The arranged data is then displayed neatly so that it is easy to understand.
4. **Triangulation Technique**
This technique is done by checking data to the same source with different techniques. In addition to interviews, researchers conduct observations to find out the conditions in the field, the results of the observations are then documented. Observations made.
5. **Conclusion verification.**
Drawing conclusions based on the narrative structure that has been compiled in the third stage, so that it can provide answers to research problems. After everything is compiled, a discussion is carried out which will produce a conclusion regarding the problem being studied.

4. Results and Discussion

From the analysis conducted, it can be concluded that:

1. The digital marketing strategy implemented by Allianz has succeeded in increasing brand awareness and customer engagement.
2. The main challenges faced include low financial literacy, tight industry competition, and changes in digital algorithms.
3. Consumer perceptions of digital marketing are very positive, especially in terms of transparency, ease of access to information, and the influence of influencers.

However, its effectiveness depends on the company's efforts to overcome existing obstacles and increase customer trust through a more personal and educational approach. Some strategic recommendations that can be implemented include:

1. **Increasing Transparency and Digital Education**
Providing more educational content and successful case studies to build customer trust.
2. **Optimizing Data Use and Personalization**
Using data analytics to present more relevant information to potential customers.
3. **Combining Digital and Face-to-Face Marketing**
Utilizing digital marketing to attract potential customers, then directing them to agents for further consultation.

Through a more innovative and adaptive strategy, PT. Allianz Life Indonesia Insurance can continue to improve the effectiveness of digital marketing in supporting its business growth in the digital era.

5. Conclusions

Based on the research results, it can be concluded that digital marketing plays an important role in increasing the effectiveness of promotion and purchasing decisions for insurance products at PT. Asuransi Allianz Life Indonesia. The main conclusions obtained from this study are as follows:

1. **Digital Marketing Strategy in Insurance Promotion**
PT. Asuransi Allianz Life Indonesia has implemented various effective digital marketing strategies in reaching potential customers and increasing brand awareness. The main strategies include the use of social media, SEO and SEM optimization, email marketing, WhatsApp Business, collaboration with influencers, and the use of AI-based chatbots.

2. Challenges in Implementing Digital Marketing
Although digital marketing strategies provide significant benefits, Allianz faces challenges such as low financial literacy among the public, tight competition between insurance companies, changes in digital platform algorithms, and consumer trust in data security.
3. The Influence of Digital Marketing on Consumer Purchasing Decisions
Consumers show a positive response to Allianz's digital marketing strategy, especially in terms of information transparency, ease of product access, the influence of customer testimonials, and the role of influencers in building positive perceptions of insurance.

Overall, the results of this study indicate that digital marketing not only helps companies in increasing the effectiveness of promotions, but also plays a role in shaping consumer perceptions and increasing purchase conversions. This finding is relevant to the purpose of the study, which is to understand how digital marketing strategies can increase the effectiveness of promotions and purchasing decisions for insurance products in the digital era.

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