

ABSTRACT

THE ROLE OF INTERPERSONAL COMMUNICATION BETWEEN FINANCIAL ADVISOR AND CUSTOMER IN ACHIEVING

AGREEMENT OF INSURANCE PLANNING

(A Study on Financial Advisor of PT. AXA Mandiri Financial Service

In Jakarta)

By

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Insurance firms currently have a number of benefits that people may take. In fact, however, there are numerous people in Indonesia do not understand about some insurance product suitable with their necessities. Therefore, a financial advisor is required in explaining and elaborating various insurance products especially from PT. AXA Mandiri Financial Service in Jakarta. Building effective communication between financial advisor and customers is very important in achieving planning agreement. The interpersonal communication is very influential in identifying, creating and building mutual relationship to obtain mutual decision. Openness, empathy, supportive attitude, positive attitude and equality are ideal description of relation between financial advisor and customer.

The problem statement in this research is “How does the role of financial advisor’s interpersonal communication to the customer in achieving insurance planning agreement to be seen from five paradigm aspects (openness empathy, supportive attitude, positive attitude and equality)?” The objective of this research is to find out, elaborate, and explain the activity and role of interpersonal communication between financial advisor and customer in achieving insurance planning agreement. This was a descriptive qualitative research. Data were collected with interview, observation, and documentation.

This research was focused on activity and role or benefit of interpersonal communication conducted by financial advisors to their customers to be seen from five humanistic paradigm aspect (openness empathy, supportive attitude, positive attitude and equality). Informants in this research were four financial advisors selected with purposive sampling and four customers assisted by these four financial advisors. Customers served as key persons or supporters in this research. The theory to support this research was *Social Exchange Theory*. Data were analyzed using data reduction, data display, and verification.

The research results showed that from five paradigm aspects (openness empathy, supportive attitude, positive attitude and equality) used as measurement devices in this research, four aspects (openness, empathy, supportive attitude, and positive attitude) were running optimally. Equality aspect was less optimum. There were three roles or benefits of a financial advisor's interpersonal communication to the customer to achieve insurance planning agreement. They were: 1) a medium to create a good relationship and to exchange information; 2) a motivation for the customer to understand the importance of having insurance polis; 3) a means to attract customers to make a deal and join offered insurance programs. The interpersonal communication between financial advisor and customer served and made the customer understood about information conveyed by the financial advisor, so that the customer satisfied and agreed to conduct insurance planning agreement as personal protection against uncertainty in the future.

Keywords: interpersonal communication, insurance, social exchange theory