

## **ABSTRACT**

### **Effect Determinant Factor Concentrated Marketing To The Existence Of PT Prudential Life Assurance In Bandar Lampung**

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In countries that have developed a very large insurance role. But in Indonesia the development of insurance has not grown significantly. Insurance contribution in Indonesia only about 1.66 percent of GDP. While around 5.4 percent in Malaysia and in Singapore has reached 7.5 percent of its GDP. This is a challenge for the long-term insurance funds can also be used to finance government projects such as construction of public infrastructure, public health facilities such as community health centers, and others.

Marketing insurance products of PT. Prudential Life Assurance Bandarlampung has lasted since 2003. The problem then arises for companies operating in the search for customers is the determinant factors that influence it. Determinant factor in marketing is a factor that measures the concentrations of the extent to which companies can survive and establish the existence or activities are concentrated in the implementation of marketing strategies. Is the determinant factor is a particular focus on potential customers in order to achieve maximum corporate profits (Lupiyoadi, 2001). All this has a lot of factors that affect the marketing of insurance products of PT. Prudential Life Assurance

Bandarlampung. Thus, the issues to be discussed is the determinant factors that affect the marketing of insurance services at Prudential Life Assurance Bandarlampung.

This study has shown that the determinant of concentrated marketing of market position (X1) and the service segment (X2) is partially a positive and significant impact on its existence. Prudential Life Assurance. Partially test using t-test calculated at 95% confidence level and  $\alpha$  rate of 5%. The test results show that simultaneous hypothesis determinant variable market position and service segments together have a positive and significant impact on its existence. Life Assurance Prudential. On testing the hypothesis (2) regression coefficient  $b_2$  produced marked positive states that there is influence between the determinant of the service segment of its existence. Prudential Life Assurance given the level of significance of the variable  $X_2$  of 0.015. Hypothesis testing of regression coefficients simultan conducted with the test-F at 95% confidence level and  $\alpha$  rate of 5%. The value of adjusted  $R^2$  of 0.152 means that 15.2% of its existence. Prudential Life Assurance can be explained by the variation of the two independent variables in this research model.