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SWOT & QSPM AS A STRATEGY TO INCREASE CUSTOMER LOYALTY OF EKAWARSA PLUS PARTNERS AT AJB BUMIPUTERA 1912 MEDAN

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Abstrak

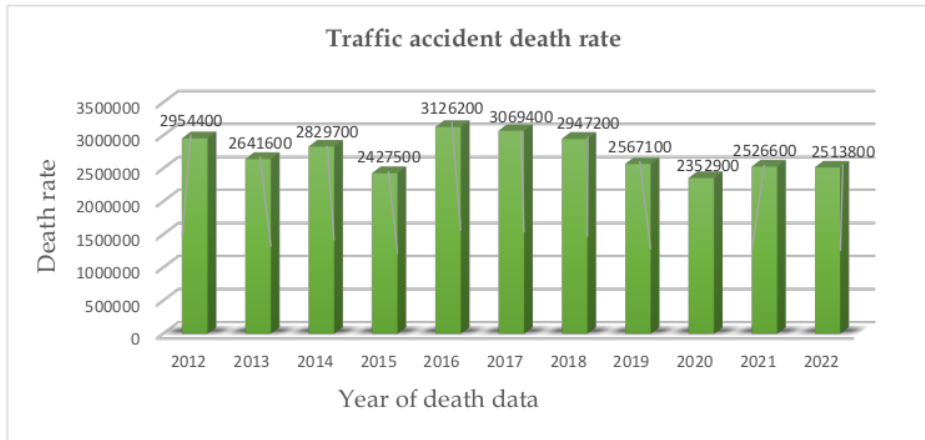
The cause of the decrease in the number of policies is due to a strategy to increase customer loyalty that is lacking in the company, where this strategy has a very big impact on increasing or decreasing the number of policies on the product chosen by each customer. Customer loyalty is a form of customer commitment to a product repeatedly and even permanently. Mitra Ekawarsa Personal Accident is a form of self-protection from risks that might occur. Qualitative research is obtained from primary data sources by conducting direct observations at companies, conducting interviews, secondary data is complementary data used as a basic reference for theory, obtained through journals, etc. The aim of this research is to find out how to increase loyalty to a Mitra Ekawarsa Plus Personal Accident product at the AJB Bumiputera 1912 Medan company using SWOT & QSPM analysis. The ST strategy in this research is making a strategy by applying the company's internal strengths so that it can avoid or minimize the consequences of several threats originating from foreign companies. The results of this stage show that increasing numbers of employees in the marketing department who are honest and responsible has the highest TAS score with a value of 4.905. Thus, increasing the number of employees in the marketing department who are honest and responsible is a recommended strategy that companies should implement in order to increase customer loyalty to the company.

Keywords : Customer loyalty, Mitra Ekawarsa, ST Strategy, SWOT Matrix, SQPM

INTRODUCTION

The development of insurance today is no stranger, in fact several developed countries require insurance. Countries that require insurance certainly understand and feel the benefits obtained from insurance. For example, insurance can cover unexpected risks such as accidents, fire,

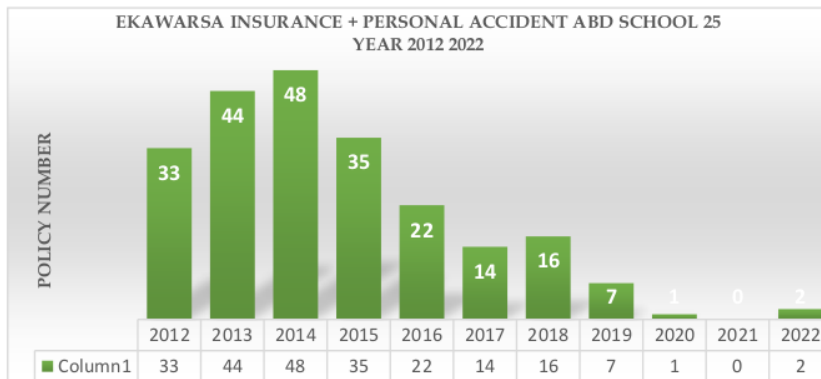
illness and even death. The increasingly rapid development and increase in the application of insurance services will of course be a concern for several groups of people, this can be noticed by the expanding competition between insurance service companies (Pada et., 2021) in Indonesia and abroad.



Graph 1.1 Source : Central Bureau of Statistics and National Education Center, 2023

In Graph 1. 1, it is clear that the death rate in traffic accidents every year, seen from 2012 to 2022, the death rate in traffic accidents experiences quite serious periods of ups and downs every year. Having this death rate graph will definitely make your mind uneasy, sepecially with the increasing number of deaths due to accidents. A personal accident in the context of insurance is an event that occurs suddenly, without any prior expectation that an accident incident (Toni Hariyanto, 2009 p. 23) which causes financial loss, risk of disability and even death. Thus, of course, humans are looking for solutions to protect them selvesand anticipate financial

losses from nowto the futute, for example, transferring risk with insurance whose aim is to cover and provide protection for several risks such as : risk of accidents, defects, risk of fire and so on which are addressed to the insurance company. AJB BUMIPUTERA 1912 MEDAN is one of the Ekawarsa plus personal accide⁶ partner product only focuses on students from the age of 4 years (preschool) to the age of 25 years (college students) who suffer financial losses due to accidents, disability due to accidentsand even death and receive benefits or compensation in accordance with the provisions that apply to insurance participants in selecting this product.



Graph 1.2 Data source : Obtained from AJB Bumiputra 1912 Medan

Based on the in image in graph 1.2, it is clear that from 2012-2022 the number of policies in the ABD School Personal Accident Ekawarsa insurance has decreased very drastically, while looking at the number of personal accident deaths from 2012-2022 it is clear that the up and down development is very symmetrical. Of course, if you look at the two data sources or graphs above, it is inversely proportional to the amount of death data which is increasing, but the amount of policy data is actually decreasing. As a temporary estimate, it can be concluded that the cause of the decrease in the number of policies is due to a strategy to increase customer loyalty that is lacking in the company, where this strategy has a very big impact on increasing or decreasing the number of policies on the product chosen by each customer, therefore the SWOT & QSPM approach is the basic reference for increasing customer loyalty at the AJB Bumiputera 1912 company.

In previous research conducted by (Angelica Tamara, 2016), it was explained that SWOT analysis was used to see the strengths, weaknesses, opportunities and

threats that the company would face. By looking at the strengths they have and developing these strengths, it can be ensured that the company will be more advanced than existing competitors. Research conducted by (Febby Ayu Syahputri Ginting & Yusrizal, 2023) explains that public understanding of the benefits of insurance is still low, the information obtained by the public about the existence of Prudential Insurance in Binjai City is generally still minimal and public knowledge about the benefits of being an insurance customer. Research conducted by (Her Setiawan, et al. 2016) explains that there is a decrease in the number of customers at the Rejo Agung Sukses cooperative. This decrease is indicated because the products offered are less attractive, the service provided is less satisfactory and the lack of customer trust in this cooperative. Research conducted by (Nany Setyorini, et al. 2016) explains that by using the SWOT matrix and Quantitative Strategic Planning Matrix (QSPM), alternative strategies obtained are maintaining the company's image, restaurant facilities, maintaining product

quality and service to attract consumers. Research conducted by (Fani Firmansyah & Kotijah Fadilah Abdilah, 2014) explains that an efficient and effective marketing strategy is needed to increase profits from these financing products. However, this effort is not easy because the company must have the right competitive strategy in its effort to achieve the expected targets.

¹⁸ Based on the problems above, the researcher is interested in citing the title “SWOT & QSPM AS A STRATEGY FOR

Theoretical review

A. Understanding SWOT & QSPM

SWOT is a perception of various aspects in a systematic way to define a company's scheme. This analysis is based on thoughts that can optimize strengths and opportunities, but simultaneously also reduce weaknesses and threats (RANGKUTI, 1997). Strategic decision making model with improved company goals, missions, aspects and procedures. The SWOT matrix is one of the tools to measure suitability in this research. This SWOT matrix will match and describe four types of strategies, namely :

1. SO Strategy (strength-opportunity)

Using all strengths to attract and use the widest opportunities

2. ST Strategy (strength-threat)

Utilizing the company's strengths to solve threat problems

3. WO Strategy (weakness of opportunity)

Use existing opportunity by reducing existing weaknesses

4. WT Strategy (weakness-threat)

This process is based on activities that are preventative and try to reduce existing weaknesses and avoid threats

INCREASING CUSTOMER LOYALTY OF EKAWARSA PLUS PARTNERS AT AJB BUMIPUTERA 1912 MEDAN”. So the aim of this research is to find out how to increase loyalty to a Mita Ekawarsa Plus Personal Accident product at the AJB Bumiputera company using SWOT & QSPM analysis. The benefits of this research are that it can be used as an insight enhancer and can be used as a theoretical basis, reference and reference for further research.

Thus, the SWOT approach strategy for the AJB Bumiputera 1912 Medan company is very important for collecting various data, both data coming from external and internal company factors, in order to avoid various threats and take advantage of strengths to attract customer sympathy and take advantage of opportunities to minimize existing weaknesses could threaten the company

²⁴ QSPM (*Quantitative Strategic Planning Matrics*)

QSPM (*Quantitative Strategic Planning Matrics*) a technique that strengthens the implementation of methods for measuring strategic substitution (AS) and strategic substitution (TAS) scientifically (Syahbudi et al., 2022). Quantitative is used to determine which option strategy decision is the highest or best and most significant for the company to implement based on internal factors and external factors (Evelyn, 2018) in the data that was previously identified. As with other measuring instruments, QSPM also requires good responsive calculations. QSPM (Quantitative Strategic Planning Matrix) it self has ⁷ stages of data analysis : 1. Data entry stage, IFE (Internal Factor Evaluation) and EFE (External Factor Evaluation) matrices. 2. Matching Stage (Grand Strategy Matrix and SWOT Matrix), at this stage it is used to get

results/positions in the quadrant 7. 3. Decision stage, at this stage the QSPM (Quantitative Strategic Planning Matrix) strategy is the analysis used for this stage (Setyorini & Santoso, 2016). It is at this stage that the company can determine the highest score to be used as a recommendation that will be implemented to increase customer loyalty

B. Customer Loyalty

In terms of the rapid development of insurance service companies, it will not run by itself, of course there is an attachment between customers and agents who build each other so that it can increase customer loyalty. Customer loyalty is a must that every company should have. Moreover, developments in the business or business world are increasingly active, requiring companies to take part in responding to changes that occur. The main problem faced by companies today is how the company attracts or attracts clients and customers and retains them so that the company can stay and develop (Gunawan, 2015). Customer loyalty can be seen in terms of the increasing number of customers every year, customers buying the product many times, getting positive feedback from customers. In this case, insurance service companies, especially in the field of marketing at AJB Bumiputera 1912 Medan, play an important role in increasing customer loyalty. Good service must be channeled to meet the expectations and satisfaction of participants or customers, especially in terms of marketing a product, which is one of the important elements used as media to gain customer loyalty and the company's own image (PAMUNGKAS, 2016)

Customer loyalty in a broad sense is a form of community/customer commitment to a product repeatedly or even permanently, whether in the form of certain goods or services (Komalasari et al., 2015). Good customer loyalty will be a very good consideration for participants to

become regular customers and even to increase the number of customers/participants. Loyalty is required and required because it can provide opportunities to promote more products to customers than before and is fast, concise, easy and cheaper than new products (Muttaqiin et al., 2021). Maintaining customer loyalty is not easy, plus the negative issues that have spread everywhere, not to mention that the public's understanding of insurance is still minimal, there is a lack of marketing personnel and there is no budget from schools for insurance and there are still many people who think that insurance is a fraud. This is why not many people have insurance in Indonesia.

C. Company Strategy in Increasing Customer Loyalty

In terms of strategies to increase customer loyalty to service companies, it is certainly not easy because there are still many people who

1. Provide the best service to customers
2. Respond positively if customers give negative feedback
3. Give rewards or discounts
4. Build trust by creating close relationships with customers
5. Improve the quality of each product.
6. Increase the number of agent partners in the marketing department
7. Change/add marketing strategies to make them more superior or attractive
8. Expand the target market
9. Increase expertise and trustworthiness in providing services (Syahbudi & Alwainiy, 2015)

do not believe in them and are not interested in taking insurance, therefore

there are several things you need to know to increase customer loyalty, including:

A. ABD 25 School Personal Accident Partner Products

Mitra Ekawarsa Personal Accident is a form of self-protection from risks that might occur. Why is it said to be an ABD 25 School Personal Accident Ekawarsa Partner Product? Because the initial premium for this product is IDR 2500 per payment. The ABD 25 School Personal Accident Ekawarsa is a sharia joint life insurance product with an element of tabarru or mutual assistance between insurance participants in dealing with financial risks or other risks that can result in disability or even death.

As regulated in Article 1 paragraph (1) of Law Number 40 of 2014 concerning insurance, insurance is an agreement between two parties, namely the insurance company and the policy holder, which is the basis for receiving premiums by the insurance company in return for:

1. Providing compensation to the insured or policy holder for losses, damage, costs incurred, lost profits or legal liability to third parties that the insured or policy holder may suffer due to the occurrence of an uncertain event
2. Providing payments based on the death of the insured or payments based on the life of the insured with benefits whose amounts have been determined and are based on the results of the fund manager. (Law Number 40 of 2014 concerning Insurance).

And according to the Fatwa of the National Sharia Insurance Council of the Indonesian Ulama Council (DSN-MUI), DSN Fatwa No.21/DSN-MUI/X/2001 concerning General Guidelines for Sharia Insurance, the first part states that the meaning of Sharia Insurance (ta'min, tafakul' or tadhmun) is efforts to protect each other and help each other among a number of people or parties through investment in the form of assets or tabarru funds which provide return patterns to face certain risks through contracts or agreements that comply with sharia (Winarno, 2015)

B. Terms of Ekawarsa Partner products

1. The initial entry age ranges from 4 years (preschool) to 25 years (students).
2. Cover the risk for 1 year.
3. Policy costs start from IDR 2500 to IDR 100,000 (depending on the agreement between insurance participants)
4. The maximum benefit received is 3 times the specified amount. (MILYANI, 2019)

C. Purpose of Mitra Ekawarsa products

Providing protection guarantees to children aged 4 years to 25 years for 1 year against financial risks if they experience an accident and die.

D. Benefits of Mitra Ekawarsa products

Table of data on personal accident insurance benefits and compensation received

Risk occurs	Preschool-Elementary School	Middle/High school	Student (25 years)
Died of illness	Received Compensation Money of Rp. 1. 200,000	Received Compensation Money of Rp. 1. 200,000	Received Compensation Money of Rp. 12,000,000

Died in an accident	Received Compensation Money of Rp. 12,000,000	Received Compensation Money of Rp. 12,000,000	Menerima Uang Santunan sebesar Rp. 12.000.000
Accident get replacement medical expenses	Get a replacement treatment fee for a maximum receipt of IDR. 2,400,000	Get a replacement treatment fee for a maximum receipt of IDR. 2,400,000	Get a replacement treatment fee for a maximum receipt of IDR. 2,400,000
Accidents that cause disability	Receive Compensation Money in the amount of percentage table disability max Rp. 12,000,000	Receive Compensation Money in the amount of percentage table disability max Rp. 12,000,000	Receive Compensation Money in the amount of percentage table disability max Rp. 12,000,000

Data Table 1.1 Data source: Obtained from AJB Bumiputra 1912 Medan

1. To get a number of benefits, each customer only needs to set aside Rp. 20,000,- at the time of registration
2. Protection is provided for 1 year

E. Premiums and how to pay premiums

1. Each premium amount paid is in accordance with the benefit grouping (Preschool, Kindergarten, Elementary, Middle School, High School and Student) with an agreement between the customer and the party concerned.

23

RESEARCH METHODS

The method in this research is qualitative research. Qualitative research obtained from primary data sources by conducting direct observations at the AJB Bumiputera 1912 Medan office or the conclusion of research conducted in the field (Dayantri et al., 2023), conducting two-way interviews between the researcher and one of the employees in the marketing department, secondary data is

2. Premium payments can be directly transferred to the special account number for receiving premiums at BNI Bank in the name of AJB Bumiputra 1912 Pusat
3. Single premium payment term and 1 year insurance term
4. The maximum insurance benefit obtained is 3 times the applicable provisions
5. Premiums are paid in an amount of money in Indonesian Rupiah. (Alfatiha & Atika, 2022)

complementary data used as a basic reference for theory, obtained through books, journal papers, studying and reading previous research related to the problem under study (Lumantow et al., 2022)

The data collection technique uses SWOT and QSPM analysis to obtain some information from several participants (Batubara et al., 2022) related to improving Mitra Ekawarsa products plus personal accidents ABD 25 schools in Bumiputera

1912 Medan, . Meanwhile, the SWOT and QSPM approaches are applied as a careful comparison of existing problems but do not carry out hypothesis testing (Sururi & Hasanah, 2021). 26 distributed questionnaires with the number of respondents in this study being 15 people consisting of 14 participants who were students and 1 participant who was a student.

RESULTS AND DISCUSSION

This qualitative research using SWOT and QSPM approach analysis includes internal and external factors which will then be used as a strategic plan to increase customer loyalty specifically for Mitra Ekawarsa products plus ADB 25 school personal accidents in terms of marketing these products (Atikah et al., 2021) . The SWOT approach analysis

strategy technique determined in this research is the score (Syahbudi & Arif, 2019).

1. Input Stage

IFE Matrix

Based on the calculation of weights and ratings on internal factors, a score for the IFE matrix is calculated. The IFE matrix score can be seen in data table 1.2, the matrix score is obtained from the results of multiplying the weight and rating. The result is a score for each factor with a value of 1 (low) and 4 (high). With an average score of 2.5. A total score above 2.5 indicates that the company is quite strong internally, however, if the total score is below 2.5, the company is declared weak internally. Then, add the scores in the weighting section to find out the company's total score (RANGKUTI, 1997)

Data Table 1.2 IFE Matrix Scores

Strengths	WEIGHT	RATINGS	SCORE
1. Ekawarsa Plus Partner Products Can Cover the Risks Experienced by Students	0,165	2	0,32
2. Premiums paid on Ekawarsa plus personal accident partner products are in accordance with the student's ability to pay	0,182	2	0,41
3. Submitting a claim is easy Amount	0,182	2	0,34
			1,07
Weaknesses	WEIGHT	RATINGS	SCORE
1. Submission of claims is still done manually/come to the office	0,169	2	0,32
2. Submission of claims is carried out on behalf of the school because the insurance on this product is collective	0,165	2	0,37
3. The premium will be forfeited if there is no risk within 1 year	0,136	3	0,36

Total Weight x Score for internal factors	1	1,05
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Based on data table 1.2 IFE Matrix, it can be seen that the highest strength ranking is in S2, namely the premium paid on Ekawarsa partner products plus personal accidents according to the student's ability to pay. This strength should be used as best and as possible in order to promote and maintain the loyalty of AJB Bumiputera 1912 Medan company customers. Meanwhile, the highest level for weaknesses is in the W1 section (as seen from the lowest rating), namely, Submission of claims is still done manually/coming to the office. It is important to know that this weakness must be paid attention to because if not, the company will experience a decrease in customers or even fail.

EFE Matrix

Based on the results of calculating weights and ratings on external factors, a score for the EFE matrix is calculated as depicted in data table 1.3. The score can be obtained by multiplying the weight by the rating. The results are in the form of a weighting score for each factor where the result value starts from 1.0 (poor) to 4.0 (outstanding). A total score of 4.0 states that the company responded to opportunities in a fairly fantastic way and avoided threats that might occur when marketing the product. The average score is 2.5 and the total score is 1.0, showing that the company's strategies do not take advantage of various opportunities or cannot avoid various external threats. Then, add the scores in the weighting section to find out the company's total score (RANGKUTI, 1997)

Data Table 1.3 EFE Matrix Scores

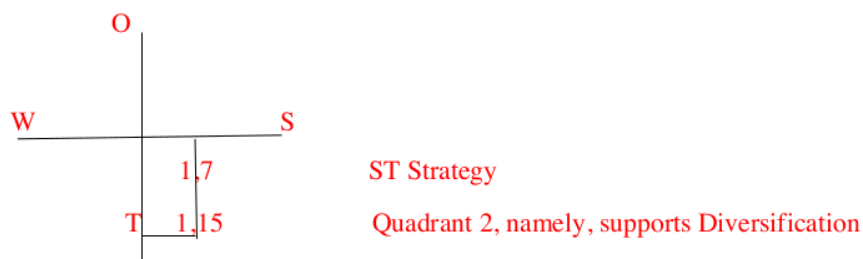
Opportunities	WEIGHT	RATINGS	SCORE
1. Mita Ekawarsa Plus Products Personal accidents can reach students from villages	0,137	2	0,33
2. Mitra Ekawarsa Personal Accident Center products are also valid from 4 years old (preschool) to 25 years old (students)	0,181	2	0,37
3. Each Foundation/School can require its students to use insurance Amount 1,07	0,185	2	0,37
Threats			
1. Other companies can submit claims online, making the claims process easier	0,173	2	0,38

2. The existence of new products that have more benefits than other companies can threaten the company	0,169	2	0,38
3. The existence of negative issues from outside can result in a decrease in students' interest in buying products from insurance companies	0,157	2	0,39
Total Weight x Score for external factors	1		1,15

Based on the table above, it can be seen that the highest ranking opportunity is at O2, namely, the Mitra Ekawarsa Pus Personal Accident product is also valid from the age of 4 years (preschool) to the age of 25 years (students). This opportunity should be maintained in order to increase customer loyalty to the AJB Bumiputera 1912 Medan company through this opportunity. Meanwhile, the highest ranking for the threat factor is at T3,

2. Matching Stage (Grand Strategy Matrix and SWOT Matrix)

Grand Strategy Matrix



Based on the matrix diagram above, it can be concluded that the condition of the AJB Bumiputera 1912 Medan company is in quadrant 2, namely, Supporting Diversification Strategy where quadrant 2 is the ST strategy. The dominant score results in data table 1.2 and data table 1.3 are 1.07 with the Strengths (S) factor and 1.15 with the Threats (S) factor. The ST strategy is a strategy that utilizes the

namely, the presence of negative issues from outside can result in a decrease in students' interest in buying products from insurance companies. This threat has received a higher response compared to other threats. So, this threat should be avoided by the AJB Bumiputera 1912 Medan company by increasing its involvement in other opportunities because if not, the company will experience a decrease in customer loyalty or even fail.

In the next stage, to get the results/positions in the quadrants, it is shown in the diagram below:

existing strengths of the company (RANGKUTI, 1997) AJB Bumiputera 1912 Medan by avoiding threats

SWOT Matrix

In this process, the SWOT matrix is determined and will match and describe four types of strategies, namely, SO, WO, ST and WT strategies. Next, at this stage, matching will be carried out between external factors and internal factors. The

results of the SWOT matrix will be presented in the table below.

	Factor	Strengths- (S)	Weakness- (W)
Internal		<p>1. Mitra Ekawarsa Plus products can cover the risks experienced by students</p> <p>2. Premiums paid for Mitra Ekawarsa products plus personal accidents are in accordance with the student's ability to pay</p>	<p>1. Submission of claims is still done manually/come to the office</p> <p>2. Submission of claims is carried out on behalf of the school because the insurance on this product is collective</p>
External	Factor External	3. Submitting a claim is easy	3. The premium will be forfeited if there is no risk within 1 year
Opportunities- (O)		Strategi SO	WO Strategy
<p>1. Mita Ekawarsa Plus Products Personal accidents can reach students from villages</p> <p>2. Mitra Ekawarsa Personal Accident Center products are also valid from 4 years old (preschool) to 25 years old (students)</p> <p>3. Each foundation/school can require its students to use insurance</p>		<p>3 Create strategies that use strengths to take advantage of opportunities</p>	<p>Create strategies that minimize weaknesses to take advantage of opportunities</p>

Treaths (T)	ST Strategy	WT Strategy
<p>1. Mita Ekawarsa Plus Personal Products can reach students from villages</p> <p>2. Mitra Ekawarsa Personal Accident Center products are also valid from 4 years old (preschool) to 25 years old (students)</p> <p>3. Each foundation/school can require its students to use insurance</p>	<p>1. Create a new product that can cover all risks that students may experience (S1, T2)</p> <p>2. Increase the number of employees in the marketing/agent department who are honest and responsible (S2, T3)</p> <p>3. Change the claims submission system to an online system (S3, T1)</p>	<p>10 Create strategies that minimize weaknesses and avoid threats</p>

The ST strategy in this research is making a strategy by applying the company's internal strengths so that it can avoid or minimize the consequences of several threats originating from foreign companies. The strategy resulting from research conducted by researchers at the Company (Fauzi, 2023) AJB Bumiputera 1912 Medan is:

1. Create a new product that can cover all the risks that students may experience

2. Increase the number of employees in the marketing/agent department who are honest and responsible

3. Change the claims submission system to an online/digital system

3. QSPM (Quantitative Strategic Planning Matrics)

The results of this QSPM matrix research are as follows:

Questionnaire	Weight	Strategy 1		Strategy 2		Strategy 3	
		AS	TAS	AS	TAS	AS	TAS
Mitra Ekawarsa Plus Personal Accident products can reach students from villages	0,137	2	0,319	3	0,958	3	0,496
Mitra Ekawarsa Personal Accident Center products are also valid from 4 years old (preschool) to 25 years old (students)	0,181	2	0,413	2	0,936	3	0,547

Each Foundation/School can require its students to use insurance	0,185	3	0,547	3	1,640	3	0,547
Threats							
Other companies can submit claims online, making the claims process easier	0,173	2	0,380	3	0,518	3	0,518
The existence of new products that have more benefits than other companies can threaten the company	0,169	3	0,506	2	0,382	2	0,382
The existence of negative issues from outside can result in a decrease in students' interest in purchasing products from insurance companies	0,157	3	0,470	3	0,470	3	0,470
Amount			2,635		4,905		2,959

17

From the results of the QSPM matrix above, it can be seen that strategy 1 has the highest score with a value of 4.905, followed by strategy 2 with a value of 2.959 and strategy 3 with a value of 2.635. Therefore, the sequence of strategies that the AJB Bumiputera 1912 Medan company should implement to increase customer loyalty is as follows:

1. Increase the number of employees in the marketing/agent department who are honest and responsible. Increasing the number of honest and responsible employees, especially in the marketing/agent department, is one of the strengths that can be used to attract public trust in insurance, with this trust, more customers will take insurance.

2. Change the claims submission system to an online system. Apart from increasing the number of employees in the marketing sector, the second strength that the company should make is to change the claims submission system from previously submitting claims could only be done manually or coming to the office to change to submitting claims digitally/online, in this way it will make it easier for customers in terms of submitting the claim.

3. Create new products that can cover all risks that students may experience. By creating a product that can cover all the risks experienced by students, previously this product could only cover a few risks. This is one of the incentives for many people to have insurance because the benefits they get are increasing.

CONCLUSION

The application of strategic management is very important in a company or even a business/enterprise in

terms of achieving previously desired goals. With a strategy, the structure and management within it are more focused and can adjust to the situation if there is something that could threaten the company and the business it is running. The strategy used in this research is SWOT (Strengths Weaknesses Opportunities Threats) & QSPM (Quantitative Strategic Planning Matrix).

To make this analysis there are three stages, namely by carrying out the input stage by analyzing internal and external factors through the EFAS and IFAS stages, the integration stage using the SWOT matrix, and the selection stage using the QSPM strategy. At the input stage, IFAS gets a value of 1.07 and EFAS gets a value of 1.15, thus positioning the SWOT matrix in the position of the ST strategy (strengths and threats), namely the Diversification strategy. Then the next stage is QSPM, the results of this stage show that Increasing employees in the marketing/agent

department who are honest and responsible has the highest TAS score with a value of 4,905, Changing the claim submission system to an online/digital system has a TAS score of 2,959, Creating a new product that can cover all risks that students may experience has a TAS score of 2.635. Thus, increasing the number of employees in the marketing/agent department who are honest and responsible is a recommended strategy that should be implemented by the company AJB Bumiputera 1912 Medan in order to increase customer loyalty to the company.

Suggestions for future authors to use other strategies to determine alternative priority strategies such as AHP (Analytical Hierarchy Process), SOAR, ANP, ISM, Rapid Application Development (RAD) and so on, and as a basis for theoretical reference, further researchers are advised to use international and national journals as well as journals indexed by Sita.

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