Leader Investigation Strategies In The Development Of Marketing Environments To Forther Competitiveness In PT. Prudential Financial Binjai

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Informasi Artikel

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<th>ABSTRACT</th>
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<td>Strategy is a unified, comprehensive and integrated plan that links the advantages of corporate strategy with environmental challenges and that is designed to ensure that the company's main objectives can be achieved through proper execution by the company. The purpose of this study is to examine more deeply the leadership strategy of leaders in developing marketers to increase competitive advantage at PT. Prudential Sharia Binjai. And to find out the success rate of a leader or leader in developing marketers. The method used is a qualitative descriptive method. Research is written using descriptive where research related to questions through interviews with leaders in a company to obtain results by observing and managing data. The results of this study show the success or success of a leader or leader seen from several factors, namely, agents have increased income, achievement of contests, achievement of travel trips and achievement of MDRT. The strategy used by leaders to develop marketers to increase competitive advantage in the company is to use a communication strategy, where communication is a very important role in increasing competitiveness.</td>
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Kata Kunci:
Strategy, Leader, Agent, Competitive Advantage

Introduction

The Ministry of Industry of the Republic of Indonesia (2015) explains that Indonesia is potentially the largest market in Southeast Asia and the fast-growing middle class reaches 42.7%, currently the population of Indonesia who have access to insurance is only about 15%. Indonesian insurance is still lagging behind compared to the countries that are in ASEAN, seen from the penetration rate and density ratio. Insurance levels in Indonesia are currently below Singapore and Malaysia. It shows that insurance companies in Indonesia are underdeveloped.

According to Sitepu (2021:17) explains that in ASEAN Indonesia has a great opportunity to have a leading insurance industry with some support that is conducive to its development. Easy service as well as diverse products and assistance from agents to help the public in financial planning is the insurance business in winning global competition.

Indonesia is home to a large number of insurance companies, including PT. Sharia prudential recognized as an enterprise. The insurance provider that uses the principle of ta’awun (please help) in all aspects of its operations is PT Prudential Shariah. To avoid the occurrence of gharar, gambling, illegal commodities and interests and other things prohibited in Islam. PT. Prudential Shariah has surveillance supervised by the DPS (Dewan Pengawas Syariah). Besides, PT. Prudential Shariah also appreciated his partners by applying the idea of mutual aid, which was then poured into a funding instrument called the tabaru fund. (Syiafuldin, 2019). Every insurance company has a quality product, so it needs a competitive advantage. A company's competitive advantage can be achieved through the role of a leader through its leadership strategy in developing marketers' power to enhance competitive advantages. The section mentions that leadership strategy is a role that is interpersonal in nature as its activity of liaison with the outside, as well as a role which is informational in nature that is the role of decision maker (H. Edi, 2017). Leadership is the most important asset in achieving the goals of an organization. According to the Section (2002:62), leadership is the ability of one to influence others so that others will do the will of the leader. Leadership is also a process of influencing others to do their job according to their intended goals.
In an insurance company, in order to a goal, a insurance company requires a leadership role in developing the marketing performance of the company, where the marketing power also plays an important role in marketing the product as well as serving the customer. An insurance agent works as a private business or works in a group of enterprises that acts on behalf of an insurance company and meets the requirements of representing the insurance company in insurance marketing. Because of the dominant position of the insurance agency, this can cause changes or problems in the insurance business so that it requires a leader leadership strategy in developing marketers’ power to increase competitive advantage. (Yanie Pratiwi, 2016).

Strategic activities in any company are generally an attempt to enhance team and individual collaboration to goals with human resources. So from that every organization formed needs a strategy to the goals of the organization. As for the constraints that occurred to Prudential Binjai with the decrease in the number of active leaders and agents, where in 2020 the appearance of Covid-19 resulted in a decline in the marketers' power and many of the customers did not continue their insurance program. The marketer's energy is hindered by the marketing of its products and socialization to the community. This is an observation by Prudential Sharia Binjai.

Communication barriers or communication processes become one that includes barriers between leaders and agents with the delivery of information related to job declarations from management to employees not delivered correctly. Sending the wrong information causes the work to be completed not to reach the goal. The performance of the marketers is also evident from the achievements achieved. The decline in employee performance can also be one of the causes of poor communication. Thus reducing the number of customers due to the lack of responsibility of the existing agents. So that's why Communication Strategy is crucial in developing employee performance from manager to leader and then leader to agent. These strategic activities have increased the agency’s confidence so that they can perform well.

The title of this research has several previous types of research related among others: Edi Suryadi (2010) which discusses about leadership has a decisive role in the pursuit of corporate goals. Where the leader needs others as subordinates to help with the tasks in developing the company. In addition, Rahajeng Febri Kurniasari (2016) discussed that there are three phases of strategy used by leaders in the agency structure, namely communication strategy, such as the planning phase conducted by leaders towards their agency, where they conduct training programmes, seminars, special meetings and rewards, to support agency performance. As for further research, Estu Permana (2019) discusses the competitive advantages that companies promote through agents, namely on the quality of service. Where in marketing, the company must ensure good service.

Based on the above explanation, the aim of this research is to study the leadership strategy of the leader in developing the marketing power to increase the competitive advantage of the PT. Prudential Sharia Binjai. As well as to know the success rate of a leader or leader in developing the marketer's power. Use this analysis to prevent the reduction of leaders and agents in the company.

Leadership is the ability to influence the behavior of a person or group with the aim of achieving a commonly desired goal. A leader is a person or a group of people, such as a leader, a commander, a chief, and so on. (Rosalina, 2012). Leadership is sometimes defined as the exercise of authority and decision-making, some also define initiatives to act that produce a consistent pattern to find solutions to common problems. Leadership has a broader meaning than power, because leadership is an attempt to influence people, not only to do what the superiors want, but also to the goals of the organization. (Estu, 2019).

From some of the above understandings, it can be concluded that leadership is a person's ability and willingness to influence others with motivation. In the insurance company, one of them at PT. Prudential Shariah Binjai has an executive named Leader, whose members help the leadership strategy that has been developed. In Islam, leadership is identical to the term caliph, which means representation. In addition to the caliph, he is also called Ulil Amir, which means the highest leader of Islam. Leadership is not power, position, or authority to be proud of. From the point of view of Islam, the essence of leadership is a mission that must be performed correctly and counted before God not only in this world, but also in the Hereafter. A leadership that is not conducted professionally and proportionately is a betrayal of God and His Messenger. Whoever leads a business of the Muslims, and then leads someone
A strategy is an integrated, comprehensive and integrated plan that combines the benefits of a company strategy with environmental challenges and aims to ensure that the company's primary objectives can be achieved through proper implementation by the company. As a leader, a leader must have a strategy that can guide agents through strategic management. (Edi, 2010).

Strategic planning almost always starts with "what could happen" rather than "which would happen." According to Simamora, the company's marketing success is influenced by competition in the market. Therefore, (Nil Luh Putu, 2019), companies need to recognize who their competitors are, what their proposals and strategies are, which are their strengths and weaknesses, and how they respond to competition. To determine a competitive strategy, a leader has a plan, among others:

First. Strategy Formulation
Strategy formulation includes developing a vision and mission, identifying external opportunities and threats, awareness of internal strengths and weaknesses, setting long-term goals, finding alternative strategies, and choosing specific strategies to them.

Second. Strategy Implementation
Running a strategy requires a company to set annual goals, develop policies, motivate employees, and allocate resources so that the established strategy can be implemented. Strategy implementation is often referred to as "action phase" and strategic management. Implementing a strategy means instructing employees and managers to implement a strategy that has been defined.

Third. Strategy Assessment
Strategy assessment is the last step in strategy management. Managers know when a particular strategy doesn't work. Strategy evaluation is the most important way to get this kind of information. All strategies can change in the future, as various external and internal factors are constantly changing. The three strategic evaluation activities include:

1. Consider the external and internal factors that underpin the current strategy.
2. Recognition of achievement.
3. Take corrective action.

On the legal side, in relation to the role of an agent, which is included in Article 1 paragraph (28) of the Act No. 40 In 2014 about the insurance business, it was stated that the agency was only entrusted to market the products of the insurance company. Article 1(28) of Act No. 40 of 2014 on Insurance Enterprises reads as follows: an insurance agent is a person who works alone or for a company, who acts for and on behalf of an insurance company or a Sharia insurance company, and who meets the requirements of representing an insurer or Sharia insurer in the marketing of insurance products or sharia insurance products.

Agents are very influential in the insurance business, one of the factors that influence between insurance companies and consumers is the services provided by agents as part of the human resources department that offers products directly to the public or consumers. A lot of people misunderstand the primary task of an insurance agent. Many people assume that the job of an agent is to sell a product or encourage people to buy, but in fact the main task of an agency is to acquire, find facts, and identify potential potential problems. (Wibowo, 2021).

The job of an insurance agent, which is sometimes forgotten, is to accept rejections and complaints as well as remove the grievances of prospects or clients, in order to be a professional agent, must be willing to be rejected and have a right and positive mindset about such rejection. When an agent rejects a potential customer, not an agent is rejected, but a potential problem and a proposed solution. So nothing's personal. Agents need to judge themselves when they receive rejection, make and then improve the way they work. The agent is obliged to make it part of his noble duty to serve the client and the community. (Yanie Pratiwi, 2016). Agents play an important role in persuading prospective customers to buy the insurance products offered, agents also play a role in the friendship of a customer or potential customer in choosing which complaint product is appropriate to use the needs of the customer or the
prospect customer so that the customer is satisfied. They use the insurance product they buy and choose, forming customers as loyal to the insurance company they choose (Andri Soemitra, 2015).

Competitive advantage is one of the keys to a company's success. Competitive advantage is the ability acquired through the characteristics and resources of a company to higher performance than other companies in the same industry or market. A competitive advantage is an advantage over a competitor obtained by offering higher consumer benefits, either at a lower price or by providing greater benefits and services at a higher price. (Sitepu, 2021). Competitive advantages can be achieved if a company is able to better represent every operational process of its business in the production of goods and services with high quality and competitive prices. So that the product produced is able to compete with its competitors in the market both in terms of quality, price, product delivery and flexibility (Heizer & Render, 2008).

**Method**

In this study used qualitative descriptive methods. Research is written descriptively when research deals with questions about leaders in companies to results. The location of the investigation was carried out at the Prudential Shariah Binjai insurance office located at No. 35 Soekarno Hatta district East Binjai. Secondary data sources are obtained through library study like articles in previous journals and using databases. The data was collected through an interview with a leader at Prudential Shariah Binjai PT named Dino Ariandi MM, CFP. As far as the phase for this research is concerned, it starts with observations, interviews, observation, analysis and processing of existing data to become more effective conclusions. Qualitative research is research aimed at understanding the phenomena of the experience of the subject of research, such as behavior, perception, motivation, actions, etc., holistically and through descriptions in the form of words and language, in the context of a particular nature and using various natural methods.

**Result**

The results of this study were obtained from interviews and observations carried out by the researchers. Interview data collected from live interviews with informants related to research purposes. Observation data is collected through direct observation by researchers who look at and observe the behavior of each agent and client. Communication strategy developed by PT. Prudential Shariah Binjai with the aim of improving the agency’s performance is team communication and interpersonal communication. In this way, it is possible to build a good relationship based on trust between agents and companies, agents with customers and customers with companies. Group communication is demonstrated in programmes organized by headquarters or Prudential agents in the process of implementation in the form of training and awards programmes. However, communication strategies are more focused on interpersonal communication systems that occur between leaders and agents in the same group. An executive will always guide their agents both in serving clients and in achieving overall success in this insurance business, from there they are expected to improve the agency’s performance. This interpersonal communication is demonstrated through three phases carried out by Prudential, namely the planning, implementation and evaluation phases. From such data collection techniques, it can be seen that there are three phases of communication strategy used in the PT agency system. Prudential Shariah Binjai with the aim of improving agency performance, which covers the planning, implementation and evaluation stages. Here's an explanation of the measures:

**Performance Planning**

Performance planning involves defining business goals and objectives, developing overall strategies to those goals, and developing comprehensive planning hierarchies to integrate and coordinate activities. Theoretically, AIDDA techniques (Awareness, Interest, Desire, Decision, Action) are often used in strategic planning. Prudential itself uses this technique as a blueprint to transform the negative thinking or thinking of the agent into positive, can motivate the agent to continue to evolve, starting with his search for awareness of financial growth, ensuring that the attention of the communicator at the time is focused on what the communicator (interested) communicates, enters and sends messages to make sure that the communicator receives the message. Agent tasks for lead (action) (Desmulyati, 2018).
At this stage of planning, the executive or agency manager performs a BOP (Business Opportunity Presentation), which explains Prudential to potential agents not only as an insurance company, but also as a company that trains employees for financial development. If a potential agent understands and understands the leader's explanation, then he's interested and confident to join as a PT agent. Prudential Syariah Binjai, this prospective agent, will get initial training as a potential agent, including a request to ask potential agents to participate in a special program organized by PRUsales Academy, namely PRU Quick Launch to prepare potential agents before taking the AAJI (Indonesian Life Insurance Association) exam, which is required to obtain official approval from the insurance agency. Once a potential agent passes the required AAJI exam and officially becomes an insurance agent, the agent qualifies for the acquisition. (Trimulato, 2016).

Strategy Implementation

In the implementation of the strategy in the sharia supervision insurance, there are three systems that become the communication strategy to improve the operational efficiency of the institution, namely the agency system (marketing department), the precautionary system and the private system (under the command of the head). (Rahajeng Febri, 2016). Prudential (Prudential Center), agents, and team leaders develop discussion, training, and reward programmes as a communication strategy to develop and maintain the morality of human resources, especially employees or marketing staff in the company. A motivation program is an incentive for a person to contribute as much as possible to the success of the organization in achieving its goals. It is understandable that the achievement of the objectives of the organization also means the achieving of the individual goals of the members of the organisation concerned.

In addition to the programmes provided by Prudential and its agents, the manager or executive of the agency network plays the greatest role in guiding agents towards success in the insurance industry compared to Prudential (centre) and his agents. However, this is not the primary responsibility of the manager, because success in the company depends on each of the actors involved.

In communication, the role of the communicator in communication is a resource of attraction and a source of trust. The person you need to contact in this case is the director or employee of Prudential Insurance. A leader will be able to communicate and can change the attitude, viewpoint and behavior of a communicator (agent) with a mechanism of attraction, if the communicator feels that the communicator has something to do with him, or, in other words, the kommunikator has the same opinion as the communicant, so that the communicators are prepared to follow the content of the message given by the communicating person. Another factor that can support the success of communication is communicative confidence in the communicator. This belief refers to the profession or expertise of a communicator. (Muhammad, 2019).

In implementation of the communication strategy, led by the Prudential manager, begins with the preliminary determination that the agent has passed the AAJI examination by marking the official government announcement online as soon as the audit is completed and after receiving the code from the agent, so that the agency has the right to market Prudential insurance products to the public. The main reason why the government regulates insurance by conducting AAJI audits is to demonstrate the legitimacy of agents in carrying out their duties and to protect the public from acting on behalf of incompetent and fraudulent insurance companies.

An executive cannot be considered successful in this business if they can't encourage them to help their agents succeed too. Motivated agents will complete tasks long enough to their goals. Therefore, a manager or leader must be an effective sales manager who can motivate his subordinate agents to start a company and maintain an existing business.

The strategy, developed by a manager or executive at Prudential, has effectively adopted the Objective-based Management (MBO) approach by taking a participatory approach to setting realistic and verifiable goals. There are four components of MBO as the application of motivation theory to performance, namely the theory of goal setting, participatory decision-making, time periods, and performance feedback. Below is the implementation of the MBO from the Prudential manager or executive:

First. Determining Agent Settings Goals
When it comes to setting goals, there's the term "SMART", specific, motivated, achievable, realistic, time-bound. Objective-setting theory suggests that difficult goals produce a higher level of personal
achievement than easy goals, that it is difficult to higher performance with a specific goal than no general goal or goal at all, and that their performance feedback leads to superior performance.

Second. Participatory decision-making
Participatory decision-making means that supervisors are responsible for what they do. Participatory decision-making is a process that makes agents more trustworthy or empowered to solve their own problems by creating trust and authority to cultivate an agent's sense of responsibility for what they do.

Third. Time Plan
The Time Plan is a benchmark that Prudential executives apply to their agents to plan what they have to do or do in a day.

Fourth. Concentration camp
Concentration Camp is a level for a prospective Unit Manager or Prudential Insurance Agent who has successfully completed the Time Plains phase in a limited time. This is the agent's response to the leader if the agent has managed to pass the previous step.

From the above analysis, it can be concluded that the essence of goal-oriented management (MBO) as a theory of motivation lies in the involvement of actors who carefully determine the goals and goals that must be achieved in order to those goals and objectives. Depends on the actual circumstances, such as the capacity of the agent as an executive.

Performance Evaluation
Performance evaluation is carried out to evaluate the outcome of work or the performance of work of an organization, collective or individual. Performance reviews provide feedback on performance targets and targets. Performance assessment itself is a process in which an organization tries to obtain the most accurate information about the performance of its members. Prudential's assessment of efficiency can be seen from the annual premium income generated by the agent each month and from the customer's attitude to the services provided by the agency. Annual bonus income is considered accurate information, as it represents the trader's actual performance per month and can be seen through the system available at Prudential Center.

Meanwhile, the primary goal of running an insurance agency is customer service, so customer service is an important factor for Prudential to its goal of becoming the leading financial services company in Asia. Therefore, based on the above analysis, it can be concluded that the performance of agents can be evaluated by what agents do to serve their customers, how they do it, and how attitudes or behaviour are produced by their customers.

Evaluation of agent performance can be carried out at any time or at a specific time point through informal feedback to evaluate performance. However, these assessments are usually done once every two weeks, but no later than once a month at the time of group or agency meetings. A process that runs after completion gives performance or performance results. Performance is the result of work related to the organization's strategic goals, customer satisfaction and contribution to the economy. The strategic goal of Prudential Insurance's network of agents is to make it easier for the company to its mission of becoming the best retail financial services company in Indonesia, exceeding the expectations of customers, sales representatives (dealers), employees and shareholders by providing the best service, quality products, dedicated and professional marketing personnel, return on investment and high profitability. The agency system at Prudential can be described as effective, because along with the agency, agents have a place where they can exchange their minds between management and agents, the existence of agency systems also helps agents in managing their business.

Insurance companies have an agency system that helps manage some of the administrative tasks that previously had to be done by agents, such as writing and issuing contracts, collecting insurance premiums, and asking for contract changes from customers, creating an atmosphere that encourages agents to move forward developing, through agency systems, to improve service delivery efficiency and create customer satisfaction.

The degree of success of a leader or leader in developing a marketer's energy
From the results of the interview, in the year 2019-2022 PT. Binjai's Sharia Insurance has suffered the rise and fall of its mortgage due to Covid-19. In 2020-2021, companies are less productive because they can't operate and are severely restricted due to covid, and all of the company's activities are
done via zoom only. That's where the agency's achievement began to decline, and some of the agents did not continue their work. On the other hand, the role of an agent is crucial in the process of finding clients. By the end of 2022 the leader has begun to recruit new agents with the aim of developing the company's quality to increase the competitive advantage that can be distinguished from other insurance companies. Developing and adding these agents aims, so that the Leader can create a new marketing strategy. The Leader will also develop a new strategy to develop the Agent so that it does not suffer from continuous decline.

Based on the results of observations and interviews at PT Prudential Insurance Shariah Binjai with one of the insurance agents named Dino Ariandi MM.CFP said a leadership, the success or success of a leader or leader is seen from several factors, namely:
First. An agent has an increase in income or income, which is the value of profit generated by a company. So, if sales are more focused on the revenue that a company can generate, it's highly likely that that revenue will be equal to the value of the net profit that the company could generate.
Second. Conducting a contest, which means that the agency has successfully created or implemented a program to promote products in the company to potential customers who wish to participate.
Third. Successful travel is rewarding agents who succeed in achieving the company's goals, such as high commission income and bonuses.
Fourth. The achievement of the MDRT is Promotion, which from the outset has risen to the AAD (Association of Agency Directors) and the highest AD (Agency Director) awards to show that they have received outstanding awards, both on the basis of income (First Year Premium/FYP) and in the First Year Commission (FYC).

**Conclusion**

The results of this study show that leadership plays a crucial, even crucial role in achieving previously set goals. A leader needs someone else, that is, a subordinate, to perform his duties directly, in addition to other means and means. Effective leadership is that leadership can thrive, nurture and develop a business and environment that is conducive to the life of an organization or company. A leader will succeed in communicating and can change the attitude, the way of view and the behavior of a communicator (agent) through the mechanism of attraction-attraction, if the communicator feels that the komunikator is involved with him, or in other words, the communicator has the same opinion with. Communicator, so that the communicator is ready to follow the content of the message given by the communicator. Managers must be effective sales managers who can motivate their subordinate agents to start a business and maintain an existing business. The strategy, developed by a manager or executive at Prudential, is effectively based on a goal-oriented management approach. The success or success of a league player or executive is seen through one factor, namely the achievement of the MDRT, which from the outset has grown to the AAD (Association of Agency Directors) and AD (Agency Director) highest of these awards to indicate that they have achieved outstanding awards, both on the basis of sales (First Year Premium/FYP) as well as sales (First Year Commission/ FYC). Therefore, based on the above analysis, it can be concluded that the performance of agents can be evaluated by what agents do to serve their customers, how they do it, and how attitudes or behaviour are produced by their customers.

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