

# KREDIBILITAS KOMUNIKATOR DALAM KOMUNIKASIPEMASARAN JASA ASURANSI JIWA(Studi pada Nasabah AJB Bumiputera 1912 Cabang Kepanjen Malang)

 Oleh: AYU SETO JULAIKA ( 02220308 )

Communication Science

Dibuat: 2010-05-24 , dengan 6 file(s).

**Keywords:** Kredibilitas Komunikator

Kredibilitas (kepercayaan) merupakan faktor yang paling penting dalam hubungan interpersonal, karena faktor percaya menentukan efektifitas komunikasi. Agen sebagai komunikator harus memilih komitmen apa yang mampu kita berikan, dan janji apa yang mampu kita tepati. Sebuah kredibilitas yang kuat dan nyata bisa membawa seorang agen maju. Oleh karena itu komunikator dituntut untuk berhati-hati terhadap kredibilitasnya. Kredibilitas komunikator dalam melakukan komunikasi interpersonal ditentukan oleh bagaimana hubungan interpersonal yang efektif dapat diciptakan. Menurut Jalaluddin Rakhmat (1992:129) hubungan interpersonal yang baik mencakup tiga unsur, meliputi sikap percaya (trust), suportif, dan sikap terbuka. Dalam komunikasi interpersonal, perusahaan asuransi perlu untuk menciptakan dan menjaga kredibilitas agen asuransi sebagai komunikator. Keuntungan adanya kredibilitas komunikator dalam komunikasi interpersonal adalah dapat meningkatkan hubungan interpersonal yang baik antara nasabah dan agen asuransi. Jika nasabah sudah percaya pada agen asuransi, maka kedua belah pihak dapat membuka saluran komunikasi, memperjelas pengiriman dan penerimaan informasi, yang pada akhirnya diharapkan akan tercipta efek hubungan timbal balik yang baik dan menguntungkan. Berangkat dari fenomena inilah, peneliti merasa tertarik untuk melakukan penelitian dengan rumusasan masalah bagaimanakah tingkat kredibilitas komunikator dalam komunikasi pemasaran jasa asuransi jiwa menurut persepsi nasabah AJB Bumiputera 1912 Cabang Kepanjen Malang, sehingga tujuan dari penelitian ini adalah untuk mengetahui tingkat kredibilitas komunikator dalam komunikasi pemasaran jasa asuransi jiwa menurut persepsi nasabah AJB Bumiputera 1912 Cabang Kepanjen Malang.

Tipe penelitan ini adalah penelitian deskriptif. Populasinya adalah semua nasabah Asuransi Jiwa AJB Bumiputera Cabang Kepanjen Malang pada bulan Mei 2009 yang berjumlah 252 orang nasabah. Selanjutnya peneliti merujuk pada pendapat yang dikemukakan oleh Suharsimi Arikunto, bahwa jika jumlah subyek besar, dapat diambil antara 10 – 15 % atau 20 – 25 %, atau lebih (Arikunto, 1998:107), sehingga didapatkan jumlah sampel sebesar 63 orang atau 25% dari total populasi. Jangka waktu pengambilan sampel dilakukan pada tanggal 10 juni 2009 – 25 juni 2009. Pengambilan sampel yang digunakan oleh peneliti adalah teknik simpel random sampling, yaitu dengan memperhatikan secara cermat hal.

Credibility (trustworthiness) is one of the most important factor in the interpersonal relationship, because trust factor relate to effect of the communication. The agents as the communicator should have the commitment what we able to give, and promise everything which can be done in a proper time. A strong and real capability can make the agents to forward. Because of that the communicator should be careful with credibility themselves. The communicator's credibility in interpersonal communication action based on how to create interpersonal relationship in effectivly. According to Jalaluddin Rakhmat (1992:129) that good interpersonal relationship

involves 3 kinds, they are Trust, Supportive, and open mindedness. In the interpersonal communication, The assurance company needs and keep the credibility of assurance agent as the communicator. The advantage of having communicator's credibility in the interpersonal communication is that it can be able to improve the interpersonal relationship which is good between the costumer and the agent of assurance. If the costumer has believed already to the agent of assurance, so the two sides can open the communication channel, to give the clarification of sending and receiving the information, that eventually it is hoped the arising of the good mutualism effect. Refer to this phenomenon, the writer is interested in doing to research by the problem formulation how to improve the communicator's credibility in marketing communications mix of life assurance service according to the costumer's perception of AJB Bumiputera 1912 Branch Kepanjen Malang. So the purpose of research is to know the grade of the communicator's credibility in marketing communications mix of life assurance service according to the costumer's perception of AJB Bumiputera 1912 Branch Kepanjen Malang. The type of this research is the descriptive research. The population is the all of the costumers of the of life assurance AJB Bumiputera 1912 Branch Kepanjen Malang in May 2009 which involve 252 customers. Then the researcher refers to the opinion which is started by Suharsimi Arikunto if the amount of subject is big, can be taken 10-15 % or 20-25 %, or more (Arikunto, 1998:107). So it can be raised the sample is 63 persons or 25% from the total of population. The term of withdrawing the sample is done on June 10, 2009 – June 25, 2009. the withdrawing of the sample which is used by the researcher is the technique Simple random sampling, it is about paying attention cartisiously in the case of sample, with the decision of probability which is the same to all members to choose as a sample. (Kartono,1986:123)

The technique of data assessment which uses the Questioner, Interview and documentations. The data which are submitted, they are analyzed quantitatively and it is started in the numbers. The instrument of measurement to the research is the ordinal scale. Whereas the technical analysis of the data by describing the real data. The analyzes of the data is done either all the materials or all the variables by using the mean formula. To decide high or low the credibility, the average result is compared to credibility categories table.

As the conclusion from this research is : the variable of the trust which is created by the agent of assurance AJB Bumiputera 1912 branch of Kepanjen has the average 3.23 and being decided as the higher credibility. The supportive variable which is created by the agent of assurance AJB Bumiputera 1912 branch of Kepanjen has average score 3.14 and categorized as the upper credibility. The variable of open mindedness which is created by the agent of assurance AJB Bumiputera 1912 branch of Kepanjen has average score 3.01 and being decided as the higher credibility, and from the result of the last analysis, gotten the score 3.15. so it can be concluded that from the three variables the trust, supportive and open mindedness, the credibility of communicator in this case is agent , such as the high credibility degree. The reason is that basically AJB Bumiputera 1912 branch of Kepanjen in recruiting the agent, besides selecting the agent to be who has a competency in this case also always the researches to some new agents which is useful to educate and teach the systematical working of agent, it must be true. One of them also teaches how to communicate effectively to the customers by insisting the agent belief, having the supportive and open mindedness.