

ABSTRAK

Tenaga pemasaran memiliki peran yang sangat penting selaku ujung tombak bagi perusahaan asuransi jiwa, karena sebagai field underwriter dengan calon nasabah dalam menawarkan produk atau jasa, karakteristik produk atau jasa asuransi jiwa ini bukan dijual seperti produk jasa keuangan lainnya seperti perbankan, akan tetapi produk dan jasa ini ditawarkan serta dipresentasikan sesuai dengan kebutuhan dari calon nasabah. Berdasarkan data dari Asosiasi Asuransi Jiwa Indonesia (AAJI), pada kuartal II-2016 ini, jumlah tenaga pemasar tumbuh 12,1% menjadi lebih dari 507.000 ribu tenaga pemasar berlisensi.

Mengingat besarnya peran tenaga pemasaran terhadap kemajuan perusahaan dalam mencapai target penjualan, sehingga dilakukan penelitian pada perusahaan asuransi jiwa Prudential Prufuture Team Agency seluruh Indonesia. Tujuan dari penelitian ini untuk menentukan faktor-faktor penentu kinerja tenaga pemasaran meliputi Religiusitas, Kepribadian, dan Motivasi terhadap Entrepreneurship dan Kinerja Tenaga Pemasaran secara parsial, serta menganalisa pengaruh tidak langsung ketiga faktor dengan mediasi entrepreneurship terhadap Kinerja Tenaga Pemasaran.

Hasil penelitian dianalisa dengan menggunakan SEM-PLS 3.0 didapat kesimpulan bahwa Religiusitas, Kepribadian dan Motivasi mempunyai pengaruh positif dan signifikan terhadap Entrepreneurship, dan juga berpengaruh secara positif dan signifikan terhadap Kinerja Tenaga Pemasaran secara parsial. Pengaruh terbesar faktor Religiusitas, Kepribadian, dan Motivasi terhadap Kinerja Tenaga Pemasaran jika ketika faktor tersebut di mediasi oleh faktor Entrepreneurship, dimana pengaruh terbesar pertama yaitu faktor Religiusitas, Motivasi, dan Kepribadian dalam mempengaruhi Kinerja Tenaga Pemasaran dengan Entrepreneurship sebagai Intervening. Analisa data deskriptif demografi serta analisa data kualitatif yang diperoleh dari interview dan pengamatan secara langsung, memberikan penjelasan yang lebih komprehensif terhadap pengaruh ketiga faktor dengan Entrepreneurship sebagai faktor mediasi sehingga didapat kesimpulan bahwa, ketiga faktor dalam penelitian ini mempengaruhi secara positif dan signifikan terhadap Kinerja Tenaga Pemasaran Prudential Prufuture Team Agency.

Kata Kunci : *Religiusitas, Kepribadian, Motivasi, Entrepreneurship, Kinerja Tenaga Pemasaran, Human Capital, Asuransi Jiwa.*

ABSTRACT

*Sales Forces have an important role and are the essence investment within life insurance industry, because as **field underwriter** whom meeting the clients face to face on daily basis in providing financial solution, unlike banking industry in this case products or services offered by life insurance companies are designed and presented based on the priority needs of prospective clients. According to the latest report by Asosiasi Asuransi Jiwa Indonesia (Indonesian Life Insurance Association) on second quarter of 2016, the number of sales forces rose by 12.1% or equivalent to more than 507,000 fresh licensed had joined into the market.*

Therefore, as such important role possessed by sales forces in contribution to the existence of organization to sustain sales growth and maintain accomplishment of sales target, which led to this research conducted on Prudential Life Assurance Indonesia with focus study at Prufuture Team Agency nationwide. The purpose of this research are to determine factors that become determinant to Sales Force's Performance such as Religiosity, Personality, and Motivation to the Entrepreneurship and Sales's Force Performance partially as well as analyzing the indirect effect between Religiosity, Personality, and Motivation with Entrepreneurship as mediation to Sales Force's Performance.

The result of this research was analyzed by using SEM-PLS 3.0 and generated with the conclusion: where Religiosity, Personality, and Motivation are having positive and significant effect to Entrepreneurship as well as to Sales Force's Performance partially. Biggest effect by Religiosity, Personality, and Motivation to Sales Force's Performance occur when those variables has mediated with Entrepreneurship, whereas the first largest effect such as Religiosity, Motivation, and Personality affecting the Sales Force's Performance with Entrepreneurship as Intervening. Demographic descriptive data analysis and Qualitative data analysis collected from personal direct interview and observation had conducted to gain further comprehensive explanation on Religiosity, Personality, and Motivation with Entrepreneurship as mediation factor. Hence, it can be concluded that Religiosity, Personality, and Motivation have given positive and significant influence to Sales Force's Performance at Prudential especially for Prufuture Team Agency within this research.

Keywords: *Religiosity, Personality, Motivation, Entrepreneurship, Sales Force Performance, Human Capital, Life Insurance.*