## **ABSTRACT**

## MARKETING STRATEGY OF SMART SOLUTION INSURANCE PRODUCTS AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. CIKURUBUK TASIKMALAYA SUB-BRANCH OFFICE

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The purpose of this study is to determine the Marketing Strategy of Smart Solution Insurance Products at PT. Bank Negara Indonesia (Persero) Tbk. Sub-Branch Office Cikurubuk Tasikmalaya. The data sources used are primary data in the form of data obtained directly from research and secondary data. The methods used are in-depth interviews, participant observers and documentation. Smart solution insurance products are BNI Life education insurance, bancassurance products to cover children's education funds and life insurance protection for parents. The results of this study show, first, the Marketing Strategy to improve Smart Solution Insurance Products using the 7P theory. The obstacles faced in marketing Smart Solution Insurance Products are the many people who are still unfamiliar with insurance products. The solution to the obstacles in marketing smart solution insurance products is that the Bank must carry out socialization to the public so that this smart solution education insurance product can be recognized more broadly by the community, especially the people of Indonesia.

Keywords: Strategy, Marketing, Insurance