

ABSTRAK

Gambaran *Hardiness* Karyawan *Bancaassurance* Pada Produk Asuransi Jiwa di
DKI Jakarta

Charlieana Rapma Sari
Psikologi

Di Indonesia terdapat 229 perusahaan di bidang asuransi baik itu perusahaan asuransi maupun perusahaan penunjang asuransi. Penggunaan Asuransi terbesar ada di Kota Jakarta sebesar (50,97%), dan produk asuransi yang paling banyak digunakan pada produk asuransi jiwa sebesar 41,8%. Aktivitas kerjasama pemasaran antara bank dengan perusahaan asuransi yang selanjutnya disebut *bancassurance* ini adalah aktivitas kerjasama antara bank dengan perusahaan asuransi dalam rangka memasarkan produk asuransi melalui bank. Tantangan pemenuhan target yang dihadapi oleh karyawan *bancassurance* saat memasarkan produknya, maka mereka harus bersaing dengan sesama rekan untuk itu diperlukan ketahanan mental (*Hardiness*). Tujuan penelitian ini untuk melihat gambaran *hardiness* pada karyawan *Bancassurance* di DKI Jakarta berdasarkan data penunjang. Penelitian menggunakan metode penelitian kuantitatif deskriptif. Responden penelitian ini menggunakan teknik slovin sebanyak 100 karyawan *Bancassurance*. Item valid pada penelitian ini ada 20 aitem. Dengan nilai reabilitasnya (α) = 0.949 dan validitasnya (r) = 0,518 – 0,841. Hasil penelitian menunjukkan lebih banyak yang memiliki *hardiness* rendah (58%) dibandingkan dengan yang *hardiness* tinggi sebanyak (42%). Berdasarkan hasil dari data penunjang berdasarkan jenis kelamin, pendidikan, lama bekerja semua kelompok tersebut mempunyai *hardiness* yang rendah. Namun pada status bekerja ditemukan bahwa staff freelance memiliki *hardiness* paling tinggi (57.30%) dibandingkan dengan karyawan *outsourcing*, kontrak, dan tetap.

Kata kunci: Asuransi, *Bancassurance*, *Hardiness*

ABSTRACT

An Overview of Bancaansurance Employees Hardiness in Life Insurance Products in DKI Jakarta.

Charlieana Rapma Sari
Psychology

In Indonesia, there are 229 companies in the insurance sector, both insurance companies and insurance support companies. The largest use of insurance is in the city of Jakarta (50.97%), and insurance products which are the most widely used in life insurance products are 41.8%. Marketing cooperation activities between banks and insurance companies, hereinafter referred to as bancassurance, are cooperative activities between banks and insurance companies in the context of marketing insurance products through banks. The challenge of meeting targets faced by bancaassurance employees when marketing their products, then they have to compete with fellow colleagues for that mental resilience is needed (Hardiness). The purpose of this study is to see a description of the hardiness of Bancassurance employees in DKI Jakarta based on supporting data. The research uses descriptive quantitative research methods. Respondents of this study used the slovin technique as many as 100 Bancassurance employees. There are 20 valid items in this study. With reliability value (α) = 0.949 and validity (r) = 0.518 – 0.841. The results showed that there were more people with low hardiness (58%) than those with high hardiness (42%). Based on the results of supporting data based on gender, education, length of work, all of these groups have low hardiness. However, on working status, it was found that freelance staff had the highest hardiness (57.30%) compared to out-scheduled, contracted, and permanent employees.

Keyword: insurance, Bancassurance, Hardiness