

American Journal of Humanities and Social Sciences Research (AJHSSR)

e-ISSN :2378-703X

Volume-5, Issue-7-pp-98-107

www.ajhssr.com

Research Paper

Open Access

AISAS Model Analysis of General Insurance Company Strategy using Instagram (Study at PT Asuransi Tokio Marine Indonesia)

Vania Yuliana Rusli¹, Yasinta Dewi Pradina²

¹Marketing Communications, Post Graduate Programme LSPR Communication and Business Institute, Indonesia

²Marketing Communications, Post Graduate Programme LSPR Communication and Business Institute, Indonesia

ABSTRACT : General insurance companies are starting to look at the retail segment, one of the is PT Asuransi Tokio Marine Indonesia. Social media is one of way for company to do marketing communication in retail segment effectively and efficiently. Social media is a place for consumers to find information about products and share product information. This is especially important for products with credence characteristics such as general insurance. Product characteristics and the development of the internet as well as the use of social media make changes in consumer behavior model from AIDA (Attention-Interest-Desire-Action) to become AISAS (Attention-Interest-Search-Action-Share). This research is using constructivism paradigm and qualitative reasearch method to analyze strategy that applied for PT Asuransi Tokio Marine Indonesia's Instagram using AISAS Model. In the results of this study, it was found that the Share stage in AISAS is very important for the company but the company has not implemented any strategy at this stage. This study suggests that company should apply strategies at the Share stage considering that information on consumer experiences for products with credential characteristics is very important to influence purchasing decisions.

KEYWORDS : AISAS, General Insurance, Instagram

I. INTRODUCTION

PT Asuransi Tokio Marine Indonesia is one of the Japanese insurance companies that entered Indonesia to provide insurance protection for the assets of Japanese companies investing in Indonesia. Japanese companies really uphold nationalism where for business they will prefer a business or partner from Japan. In its business in Indonesia, PT Asuransi Tokio Marine Indonesia provides protection for Japanese company assets in Indonesia such as factory buildings, warehouses, machinery, stock, transportation of goods, third party liability and other protections.

Around 2014, PT Asuransi Tokio Marine Indonesia began planning to expand its business to other segments such as the retail segment and alternative channels. At that time, the company was still trying to take advantage of existing channels for retail business, such as collaborating with minimarket networks to offer retail products. Along with the development of technology and the increasing need for retail consumers for general insurance, the company has also developed a website as a place to purchase products for retail consumers.

The strategy to enter the retail segment carried out by PT Asuransi Tokio Marine Indonesia is supported by a statement from the Executive Director of the Indonesian General Insurance Association (AAUI) Mr. Dody A.S Dalimunthe. He said that with the increasing number of insurance products to retail made by general insurance companies, it will increase the growth of the retail segment. This is very possible supported by the rise of marketing through digital networks and financial technology (Hidayat, 2018). Marketing in the retail segment requires a wider sales force and marketing distribution. The development of digital technology can help insurance to expand marketing distribution by selling via online.

Basically, the insurance industry in Indonesia is increasingly interested in learning and incorporating new technology into their business processes, as shown by the high percentage of insurance companies that have started incorporating digital technology into their marketing and operational processes. Insurance companies are starting to lead to the development of digital distribution. At present, several companies are just starting to develop simple ones such as utilizing social media networks and refreshing more attractive websites (AAUI, 2019).

In 2020, PT Asuransi Tokio Marine Indonesia ranks 14th in the 2020 Market Leaders Awards awards held by Media Asuransi (Nisaputra, 2020). However, compared to other market leaders, the brand name PT Asuransi Tokio Marine Indonesia is still very little known by the public. One of the efforts of PT Asuransi Tokio Marine Indonesia to be known by the public is by using the website. To support activities on the website, PT Asuransi Tokio Marine Indonesia uses social media as a means of marketing communication to spread brand awareness.

Initially, social media was only used as a means of communication to connect with friends, co-workers and family. But in its development, social media is not only used to that extent. Social media is now widely used to disseminate or provide various information, ranging from information on politics, business, education, culinary, health, culture, entertainment, to product promotion activities (Rahman & Panuju, 2017).

The model of consumer behavior before making a purchase decision that is widely used is AIDA, namely Attention-Interest-Desire-Action. However, this model is not compatible with current technological developments where consumers tend to search for information on the products they are interested in. According to Yeweng & Yan (2017, pp. 410-411), with the development of the Internet, the channels for consumers to obtain information become diverse, the traditional era of consumer behavior model is also developed from the AIDMA model into a AISAS model: Attention-Interest-Search-Action-Share. The search function on of the Internet and the sharing function of the media have changed the behavior model of the consumer, shortening the steps of the consumer from noticing to buying, and the consuming rhythm becomes faster and faster.

Product characteristics also determine consumer behavior in making purchasing decisions. Products PT Asuransi Tokio Marine Indonesia, which is an insurance product, is a product with credential characteristics. According to Pan & Ciu in Ismagilova et al., (2017, p. 55), credence goods include features that consumers cannot verify with confidence even after using them. Chang & Wu and Fan in Ismagilova et al., (2017, p. 55) said that it is difficult for consumers to evaluate credence goods even after purchase and consumption due to their intangible nature of the attributes, which increases the need for the experience and opinions of other consumers who use the product already. As a result, information received from eWOM tends to be persuasive for consumers (2017, p. 55). It can be said that eWOM is needed by insurance companies as a tool that can convince consumers of insurance brands and products.

One of the fruits of the greatness of the internet is social media. Currently, there are many social media that appear in various display and content characteristics. Call it Youtube, Line, Facebook, Instagram, and Twitter. There is a very close relationship between Share points in AISAS and social media. The existence of this sharing opportunity for social media users provides a personal experience to be able to interact and inform about what they see, feel, and experience (Wirawan & Hapsari, 2016, p. 74).

According to data released by We are Social and Hootsuite (2021), it was informed that 65.1% of social media users in Indonesia use social media as the main source to search for a brand where the highest social media users are in the millennial age range. The Central Statistics Agency called Badan Pusat Statistik (2018, p. 18) says that the millennial generation is a generation that involves technology in all aspects of life. The tangible evidence that can be observed is that almost all individuals in that generation choose to use smartphones. By using these tools, millennials can become more productive and efficient individuals (2018, p. 18). Millennials are included in the productive age range which is the target consumer of PT Asuransi Tokio Marine Indonesia.

PT Asuransi Tokio Marine Indonesia has social media accounts on Facebook, Twitter and Instagram where the three social media accounts are integrated with each other to convey marketing communication messages. PT Asuransi Tokio Marine Indonesia uses Instagram accounts more often to carry out various activities such as advertising, making quizzes and even promos. Based on data released by We are Social and Hootsuite (2021), Instagram is the 3rd most used social media platform in Indonesia after Youtube and Whatsapp.

According to NataConnexindo (2019), nowadays, Indonesians are more interested in interesting pictures than reading. Therefore, Instagram is more in demand especially by young people than Facebook for sharing photos and videos. Based on the reasons above and because PT Asuransi Tokio Marine Indonesia is not active on the Youtube platform and does not yet have a Whatsapp account for business, researchers are interested in researching marketing communication strategies on the company's Instagram account.

Based on the explanation above, the researcher is interested in conducting qualitative research to analyze the marketing communication strategy of social media marketing through Instagram using the AISAS Model approach conducted by PT Asuransi Tokio Marine Indonesia.

II. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

1. Literature Review

Nalendra (2020) in his research on Coca Cola's advertising strategy in digital media said that AISAS stands for Attention - Interest - Search - Action - Share. AISAS is intended as a reflection of the magnitude of

the role of the internet in human life in the present era. Where the position of SEARCH and SHARE is an important activity on the internet. SEARCH & SHARE is a very transparent element, in seeking information in the form of user experience, service level, satisfaction, etc., all directly from consumers, not from producers. Testimonials and the Word of Mouth (WOM) of consumers are the main weapons(2020).

Hendriyani, et al. (2013) states that the AISAS model shows that a consumer, who is concerned about a product, service or advertisement (attention) and is interested, will collect information (search) from items from the internet - blogs, Twitter, Facebook, official websites, and so on. - or by talking to family or friends who have used the product. The consumer will then evaluate the information. A positive evaluation will be followed by a firm decision to make a purchase (action). After purchasing, consumers become a transmitter of Word-of-Mouth information, by talking with others or by posting comments and impressions on the Internet (share) (Hendriyani, et al., 2013, p. 4).

Moeli and Widiyari conducted research on the promotion of Zalora products via Twitter using AISAS. Regarding AISAS process, 40% respondents strongly agree with awareness of the online distributor. Interest of products that display in online distributor proofs by 50% respondents, who chose strongly agree. Then, search is agreed by 40% respondent. It interprets about 40% respondents are curiously search further information regarding products, once they have seen it in Zalora Indonesia. Data counting also reveals that 40% respondents strongly agree that there is a purchase Action after the Search action. And for the last step of AISAS, it is only 35% respondent who strongly agreed that they would Share information or things that they purchased in online distributors (Moeli & Widiyari, 2015, p. 49).

Zaputra and Iskandar identified the purchasing behavior of Indonesian consumers to design a marketing strategy for Gundam using the AISAS approach which Gundam fans are usually referred to as Gundam Otaku. In the study, it was explained that the AISAS model was used to explain consumer purchasing activities in the internet era. Most people pay attention to Gundam from movies, designs as well as friends. They are attracted to the Gundam but mostly cannot remember how they first paid attention to the Gundam. Most people search for information online through websites and communities. Friends from the community can influence the decision to collect Gundam. Most people make purchases online. People who collect Gundam like to share about their hobbies by sharing news or photos via Facebook or influencing friends by showing their models (Zaputra & Iskandar, 2013, p. 58).

Italia and Noor (2017, p. 713) stated that although AISAS model is believed to be able to describe the consumer journey in digital age, the results show that some variables in AISAS model do not affect each variable directly. There are other variables that become intermediary variables that affect directly to the next variable. Each case on an online shopping sites has different significance from the influence of AISAS model, therefore AISAS can still be a guide to understanding the consumer journey on online shopping sites, but we also need to identify other variables that may be able to explain how the consumer journey can occur in more detail at each stage. Finally, in general it can be concluded that online shopping sites can use social media to spread messages that effectively can stimulate consumers to make transactions, because basically regardless of the size or magnitude of the AISAS model from communication with low involvement to communication with high involvement, social media proved to have an effect on the increase consumer behavior (Italia & Noor, 2017, p. 713).

2. Theoretical Framework

1. Marketing Communication

Fill and Turnbull (2016) said that marketing communications is a process through which organisations and audiences attempt to engage with one another. Through an understanding of an audience's preferred communications environments, participants seek to develop and present messages, before evaluating and responding. By conveying messages that are relevant and significant, participants are encouraged to offer attitudinal, emotional and behavioral responses (p. 20). Firmansyah, S.E., M.M (2020) added that marketing communication is a means by which companies try to inform, persuade, and remind consumers directly or indirectly about the products and brands being sold. The word "Marketing Communication" has two main elements, namely: Communication: The process by which thoughts and understanding are conveyed between individuals, or between organizations and individuals. Communication is the process of delivering messages which are the sender's ideas or information through a medium to the recipient in order to be able to understand the sender's intentions. Marketing: A set of activities in which a company or other organization transfers values (exchanges) about product information, services and ideas between them and its customers (Firmansyah, S.E.,M.M, 2020, p. 2).

2. AISAS Model

Developed by Strong (1925) on Fill & Turnbull (2016, p. 120), the AIDA model was designed to represent the stages that a salesperson must take a prospect through in the personal selling process. This model shows the prospect passing through successive stages of attention, interest, desire and action. This expression of the process was later adopted, very loosely, as the basic framework to explain how persuasive communications, and advertising in particular, was thought to work (2016, p. 120). The AIDA model was originally developed to understand personal selling, but it was soon thereafter applied to advertising. It proposes a straightforward linear sequence of effects: advertising reaches its impact on consumer behavior through the sequence of Attention (cognitive stage), Interest, Desire (affective stage), and Action (conative stage) (Fennis & Stroebe, 2010, p. 29).

Sugiyama and Andree (2011, p. 77) said that it's clear that the information environment that surrounds us today is changing dramatically, as are consumption behaviors. Because of these changes, we decided it was time to take another look at the traditional consumer behavior models that marketers and advertisers have been using for years. From our analysis, we believe that the traditional AIDMA behavior model—Attention, Interest, Desire, Memory, Action—is too linear for today's world. That is, the AIDMA model assumes that information flow goes in only one direction and that consumers, rather than drawing information from companies or from each other, simply respond to information given by the company. Because of Information barriers, and because of new abilities to interact provided by emerging technologies, we believe the old model has become obsolete for a substantial portion of today's marketing (Sugiyama & Andree, 2011, p. 77).

Sugiyama and Andree (2011, p. 78) added that the AIDMA model may work for companies where consumers have little reason to learn more about products beyond the advertising message before their purchase. In the Internet era, however, where anyone can easily access information, we have seen a great proliferation of what we call "active contact with information," that is, after consumers notice a product, service, or advertisement, they voluntarily dig deeper, and share with others the intriguing information that they have obtained. In addition to the flow of information from companies (the senders) to the consumers (the receivers), two unique behaviors of consumers themselves— searching for (i.e., gathering) and sharing information—have become important factors in the purchase decision (Sugiyama & Andree, 2011, p. 78).

Based on these changes in the information environment, Dentsu now advocates a new consumption behavior model called AISAS (Attention, Interest, Search, Action, Share). If we were to compare this model to AIDMA, we would see that the psychological transformation process (A→I→D→M) has been scaled back, and the final (A) for Action process has been expanded to encompass Search→ Action→ Share. So the model becomes: Attention – Interest – Search – Action – Share (Sugiyama & Andree, 2011, p. 78).

The net result is that AISAS is a comprehensive model that anticipates the diverse behaviors of modern consumers, and at the same time functions as a model that operates in accordance with real-world activities. As we will see throughout the rest of *The Dentsu Way*, the AISAS model plays a critical role in the design of Cross Communication. As marketers, we must strategically design mechanisms that will capture consumers' hearts in each of the AISAS processes (Sugiyama & Andree, 2011, p. 81).

3. Social Media Marketing

Social media marketing is monitoring and facilitating customer interaction and participation throughout the web to encourage positive engagement with a company and its brands. Interactions may occur on a company site, social networks and other third-party sites (Chaffey & Ellis-Chadwick, 2016, p. 528). Social media marketing is any form of direct or indirect marketing that is used to build awareness, recognition, recall, and action for a brand, business, product, person, or other entity and is carried out using the tools of the social Web, such as blogging, microblogging, social networking, social bookmarking, and content sharing (Gunelius, 2010, p. 10).

4. Instagram

Instagram is an online mobile social-networking service that enables users to take photos and videos and share them on a variety of social networking platforms (Quesenberry & College, 2019, p. 147). Instagram is unique in that it enables users to take pictures and videos, apply digital filters, and share directly on other social sites, such as Facebook, Twitter, and Tumblr. Instagram is all about quality photos (Quesenberry & College, 2019, p. 148).

Instagram is a powerful marketing channel that brands should be using to its fullest extent. As it stands, Instagram is the right solution for marketing at the right time. With Instagram, you can meet these buyers on their home turf and share your story in a memorable and authentic way (Flashstock, 2015, p. 9).

Instagram provides a unique interactive ecosystem for brands and their consumers. As a result of the platform's highly visual nature, Instagram allows marketers to convey their brand story differently. Through the use of pictures and videos, brands have the opportunity to engage their audience with media that is less inhibited by language barriers. This means that branded content on Instagram resonates with consumers in a way that words seldom can by appealing to an emotional level (Flashstock, 2015, p. 10).

This shift towards the adoption of a visual approach in marketing and the high usage of mobile devices attests to Instagram's key position within a brand's social strategy. In a fast-paced generation where consumers' attention can be lost within seconds, a picture may be worth much more than words alone. Posting content on a

platform where your consumers are already engrossed provides additional opportunities for engagement (Flashstock, 2015, p. 10).

5. Conceptual Framework

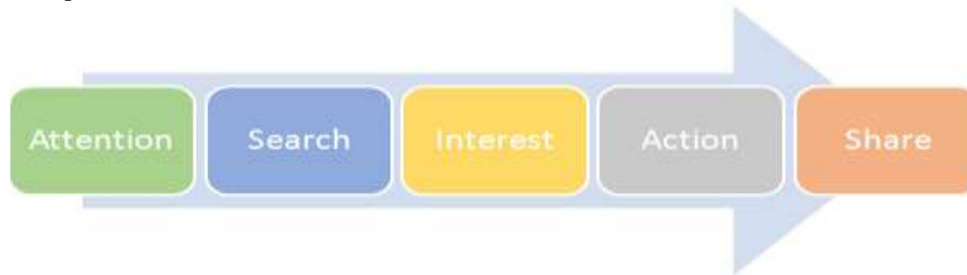


Figure 1. Conceptual Framework of This Research

As shown in figure 1, the Attention section, the researcher will analyze the company's strategy to attract the attention of the audience. In the Interest section, the researcher will analyze the company's strategy to grow interest in insurance products. The Search section will analyze the company's strategy to make it easier to find company names and products through social media. The Action section will analyze the company's strategy to encourage consumers to make purchasing decisions. The Share section will analyze the company's strategy to encourage consumers to share experiences or company information.

III. RESEARCH METHODOLOGY

This research uses a qualitative research method with constructivism paradigm. Creswell and Creswell (2018, p. 46) stated that constructivism or social constructivism (often combined with interpretivism) is such a perspective, and it is typically seen as an approach to qualitative research (Creswell & Creswell, 2018, p. 46). Data collection technique of this research is divided into two types of data which are primary data and secondary data. Primary data in this research were obtained by conducting interviews with internal informants. Roulston and Choi in Flick (2018, p. 233) stated that on the semi-structured or 'open-ended' interview, researchers have identified topics about which they want to ask questions of individual participants (Flick, 2018, p. 233). Secondary data of this research were obtained from company social media observation, company social media activity report and other articles.

This research is limited to narrow about social media marketing implementation of general insurance company in Indonesia using AISAS Model. The research is using qualitative research methods where the results will be subjective and different with other same business.

IV. RESULTS

The operational of PT Asuransi Tokio Marine Indonesia head quarter is Sentral Senayan I, Central Jakarta, Indonesia which has eight branches in Indonesia's urban cities, there are Medan, Pekanbaru, Palembang, Lampung, Bandung, Semarang, Surabaya dan Makassar. The other four representatives located in Cikarang, Batam, Balikpapan and Bali. At the beginning, the target of PT Asuransi Tokio Marine Indonesia was the corps from Japan and Japan's easing company. However, as the time goes by, PT Asuransi Tokio Marine Indonesia has started to expand to retails and grouping the affinity department in 2014. The division cupping retails through website, digital insurance portals, e-commerce, fintech and other channels.

The analysis is made by in-depth interview to the key informants and relating the result to the AISAS model, social media marketing and Instagram. The key informants are Juliana Chindra as *Corporate Planning Section Head*, Foster Kurniawan as *Digital Strategy Department Head* and Ahmad Khomaini as *Affinity & Bank Business Department Head*.

From the interviews, the result shown as the strive of PT Asuransi Tokio Marine Indonesia to shift its target market from corporate to retail needs a platform that helps them to do promotion and communication easily where the company is share the useful information to the consumer without leaving boring impression. The platform categorizes as "low cost" media to bigger mass compared to the conventional way. The platform is also expected to help the company to generate sales of the products. *Digital Strategy Department Head* of PT Asuransi Tokio Marine Indonesia also stated that the most appropriate social media to use for this company is Instagram because its higher effectivity of marketing communication compared to the traditional one.

Digital 2021: Indonesia (2021) reported that the Internet user at age 16-64 spend around 8 hours and 52 minutes a day to browse Internet and 3 hour and 14 min spends for social media. A company or a brand need to create image on the social media, and to make it, they need to deliver several information on their social media especially Instagram for education contents about insurance, product information, soft selling and also hard selling.

AISAS is the comprehensive model that anticipate the modern consumer behavior and operates in real implementation which used for uncovering the selling media and promotions. Attention has part on *post*, like, click through rate however, the content planning is the first thing to do before everything. At Interest, when a customer already uncovered about a brand or product they will feel “want to get to know more” or neglecting it. For this situation, a company need to firm the strategy to generate people interest, for the company they use Quiz to have the prospective customer database. The company also use SEO (search engine optimization) strategy to generate traction for the follower numbers at Search stage. TMI use hashtag #TokioMarineIndonesia, #TMIPartner dan #BebasCemas and also blast message strategy to make it easy to find. Action is the step for people who already have interest and desire to purchase. Using Integrated marketing to make the marketing communication is the right step, however the innovation need to be continuous in implementation. For the Share, it happens when the consumers perceive the feeling of content or satisfaction for the purchased product or service. For this moment, consumer will deliberately share their experience through their social media to help other or just only give other reference. This situation also can create brand image and generate sales because of the trust they obtain from the brand.

In order to obtain primary data, researcher did interview with 3 (three) internal key-informants which this 3 (three) key-informants are related to marketing communication strategies that implemented in the company. In the beginning of interview, researcher asked about why company choose to use social media marketing as marketing communication strategies. Social media was chosen because of the usage of social media especially in Indonesia is very high. People tend to search for information they needed about a product through social media. It is also said that the use of social media for marketing communication is more effective and cost efficiency than conventional method such as television advertising and billboard. Social media marketing also helps to reach out more people because of the wide reach of social media. Instagram was selected as one of social media platform which is used as marketing communication tools because of its popularity especially in the millennial generation which happened to be targeted consumer for company. Instagram also help company to do brand awareness, product awareness and also forming a company image in the eyes of consumers.

Attention Analysis

As a general insurance company that wants to penetrate the retail segment, company have to set relevant strategies to make company's brand and products are known through Instagram. One of key informant stated that they knew that company's brand is not well known in retail segment because the company used to focus only for corporate segment. Therefore, the company focuses on company branding and product branding to get the attention of consumers. One of key informant said that company also plan to use influencers especially micro influencers to get attention from many customers. Kay, Mulcahy, and Parkinson (2020, p. 22) said that micro-influencers can have a greater influence on consumers and, thus, should be considered by practitioners when selecting endorsers of their products and brand. This will benefit organizations and brands that engage with and use social media influencers, as micro-influencers are more cost-effective, accessible and flexible than their counterparts (Kay, Mulcahy, & Parkinson, 2020, p. 22).

Company also set strategies to make their products are known through Instagram by making educational content about each product. Company want to make sure that their content doesn't look like it's selling. Company also plays on the appearance of content such as design, images, colors and writing to attract consumers' attention to read.

The obstacles experienced in the process of getting the attention of consumers is the low of insurance awareness in Indonesia. The mindset of the Indonesian people towards insurance is also still bad because of the many cases that have occurred in insurance companies in Indonesia. Low of brand awareness towards company is also one of big challenge that faced by company.

The effectiveness of strategies that applied by company to attract consumer attention is measured by online tools such as google analytics, social blade and icono square. Company also use insights provided by Instagram. The parameters are reach, impression, engagement rates and others which are done monthly.

Interest Analysis

Kim et al. (2017) and Gulseven (2018, p. 22) on Fannani et al. (2020, p. 290) said that social media followers like the messages and information conveyed, which will increase an individual interest in how social media is offered to promote the products offered. If consumer already put their attention in one brand or one product, company must provide encouragement so that consumers are more interested in the brand or product. Company try to attract customer interest by doing many activities in Instagram like quiz to increase engagement rate. Company also make information content which is not only just one page, but company also present information that is really more challenging so that people are interested in reading repeatedly and understanding the information provided using the Instagram carousel.

In Indonesia, some of general insurance product features and premium rate is already regulated by Financial Service Authority known as Otoritas Jasa Keuangan (OJK), it means that product features and premium rate is not be used to attract consumer interest. Instead, company do their marketing campaign by the design, font color, wording to attract consumer eyes. Company also try to get consumer interest by offering digital purchase to set difference with other general insurance company.

Company measure the effectiveness of their strategies using some of Instagram features such as like, click through rate and engagement rate. Company also can measure which products that consumers are interested by seeing results from each product contents that uploaded. Unfortunately, company have no significant strategy for consumer who interested with company's products.

Search Analysis

Shim et al.(2001, p. 411) said that an intention to search the Internet for product information leads to an intention to purchase through the same medium. Therefore, information search and its selected channel should be considered extremely crucial elements leading to a choice in purchase format (Shim, Eastlick, Lotz, & Warrington, 2001, p. 411). Information is one of the most important factors needed by consumers before making a purchase decision. If consumers are interested in a brand or product, consumers will search for additional information about that brand or product. Easily available information is one of the important factors that can drive consumer purchasing decisions. Based on Digital 2021: Indonesia data (Kemp, 2021),65.1% of Indonesians use social media as the main source for researching a brand using various devices.



Figure 2. Online Search Behaviors

Company implements a strategy that can help consumers easily find the company's Instagram account as well as other corporate social media accounts. Company also provides a link to the company website, so that consumers can easily get the information they need. Every content uploaded to an Instagram account always uses the same hashtag, including company slogans. Activities carried out on Instagram accounts such as advertisements, quizzes and even message blasts also help companies to make their Instagram accounts easy to find. Company said that these activities is helping consumers to find company's social media and information about company and products effectively.

Action Analysis

One of the ultimate goals of marketing communications through Instagram me is product sales. To achieve this goal, the information or message conveyed must be persuading so that consumers are interested in making purchasing decisions. Research that hold by Prasad &Garg (2019) shows that the use of social media has a direct significant effect on purchase intention. Research conducted by Hutter et la. (2013) in Prasad and Garg (2019) prove that social media activity affects perceptions about brands and therefore, affects the purchasing decision process.

The company is pursuing a strategy to encourage consumers to purchase insurance products online through an Instagram account, such as providing discounts. The company also said that digital customer journeys are one of the factors that can encourage consumers who are already interested in purchasing insurance products through their Instagram account so that momentum is not missed. This customer journey is also assisted by the availability of information and assistance online which is one of the factors that drives consumer purchasing decisions through an Instagram account.

Interest things that researchers found out is about strategies after purchase decision. Referring to the characteristics of the insurance product which are included in the credential characteristics and also the nature of the product, the company cannot carry out a special strategy for purchases that have been made by consumers. This is because the real experience experienced by consumers is not when purchasing an insurance product but at the time of a claim. Company can only do cross-selling or claim education for customer after they made purchase decision.

Share Analysis

When consumers feel satisfied with the products or services purchased, consumers will share their experiences with others. This process is an important process for a company because the word of mouth process for one's positive experiences with a product or service will help increase the image of a brand and also the sales of a product. Ma et al. (2018) said that user satisfaction has the greatest impact on the users' share intention, followed by information source credibility, utilitarian value and hedonic value. Xue et al. (2021, p. 14) said when customers use products or services, they actively create user contents on open platforms like blogs, community websites, and forums. They post comments and support (or lack thereof) for products and services in various forms. People share shopping or other user experiences as a way to demonstrate personal experiences and what they share draws the attention of other potential buyers (Xue, Shen, Morrison, & Kuo, 2021, p. 14).

Company said that sharing of experiences by consumers is very important for the company but there is no significant strategy that was done by company to encourage customer to share their purchase experience. This is also related to products characteristics which consumer haven't been able to feel the benefits of the product directly after purchase. The experience is more on claim experience which the consumer will never know when they will experience it. The experience that consumers feel in the beginning is just the purchase related which is only about the purchase journey not the product benefits.

On customer's claim experience, company already did strategies to get customer feedback by doing claim questionnaire. The result of the questionnaire will be used by company for internal performance evaluation. Company said that consumers still rarely share their claim experiences on social media, but much of it is done offline, for example sharing in the car and travel community. By sharing it online, company thought that it would be difficult to be done voluntarily, there must be a motivating factor so that consumers want to share their claim experiences on social media.

Discussion

The AISAS model which consists of Attention, Interest, Search, Action and Share is a suitable model to describe consumer behavior in the world of social media. At each stage in the AISAS model, it describes the processes that consumers go through before consumers make a purchase decision. The process that the consumer goes through can move linearly but can also move nonlinearly depending on the respective processes faced by the consumer. Each stage that consumers go through in the purchase decision process cannot be separated from the marketing communication strategy adopted by the company. A marketing communication strategy is useful for encouraging consumers to go through the purchasing decision process according to the AISAS model.

For PT Asuransi Tokio Marine Indonesia, social media is one of the tools that can help companies spread brand awareness of the brand, considering that the company is better known as a company engaged in the corporate world than in the retail world. Social media can also be a marketing and sales tool for companies at a lower cost. Instagram was chosen by the company because of the large number of Instagram users, especially in Indonesia, where Instagram features can help the company's goals to educate consumers and carry out product branding with attractive images and displays. Instagram users themselves are in accordance with the target consumers of PT Asuransi Tokio Marine Indonesia, which is millennial with productive age.

PT Asuransi Tokio Marine Indonesia implemented marketing communication strategies for each stage of AISAS except for Share stage. It is interesting that the researchers found at this stage even though PT Asuransi Tokio Marine Indonesia considers the process of sharing experiences through social media by consumers after purchase is important, but in fact the moment of truth of the insurance product is when making a claim. It can be said that if a consumer carries out the process of sharing experiences on social media during the buying process, it will not have any influence, especially on the sales of PT Asuransi Tokio Marine Indonesia because there is no real experience experienced by these consumers that can be shared or shared with other consumers.

V. CONCLUSION

In the first stage, Attention in the AISAS Model, PT Asuransi Tokio Marine Indonesia uses various activities to get the attention of consumers, such as placing advertisements on Instagram and also conducting blast message activities to consumers. At the Interest stage, PT Asuransi Tokio Marine Indonesia creates content with attractive designs, colors and writing and also always creates interesting activities that involve consumer participation such as quiz activities. At the search stage, PT Asuransi Tokio Marine Indonesia uses quizzes as a tool to make it easier for consumers to find Instagram accounts using the tagging concept. In addition, PT Asuransi Tokio Marine Indonesia also implemented a blast message strategy by providing a direct link to the Instagram account of PT Asuransi Tokio Marine Indonesia. At the action stage, PT Asuransi Tokio Marine Indonesia carries out a promotional strategy by providing discounts to encourage and influence consumer purchasing decisions. At the last stage, share, although it is considered important PT Asuransi Tokio Marine Indonesia does not have a specific strategy in place so that consumers want to share their purchasing experience

through Instagram. Currently, the stage of sharing experiences by consumers is carried out at the time of claim settlement where PT Asuransi Tokio Marine Indonesia will conduct a survey of consumers regarding their claim processing experience.

Based on the results of the research "Analysis of the AISAS Model of General Insurance Company Strategy Using Instagram (Study at PT Asuransi Tokio Marine Indonesia)" it can be concluded that PT Asuransi Tokio Marine Indonesia has implemented the AISAS model process in the social media marketing strategy on Instagram. In the first stage, Attention in the AISAS Model, PT Asuransi Tokio Marine Indonesia uses various activities to get the attention of consumers such as placing advertisements on Instagram and also carrying out message blast activities to consumers. In the Interest stage, PT Asuransi Tokio Marine Indonesia creates content with attractive designs, colors and writing as well as always making interesting activities that involve consumer participation such as quiz activities. In the search stage, PT Asuransi Tokio Marine Indonesia uses quizzes as a tool to make it easier for consumers to find Instagram accounts using the tagging concept. that, PT Asuransi Tokio Marine Indonesia also implemented a blast message strategy by providing a direct link to the Instagram account of PT Asuransi Tokio Marine Indonesia. At the action stage, PT Asuransi Tokio Marine Indonesia carries out a promotional strategy by providing discounts to encourage and influence consumer purchasing decisions. At the last stage, share, although it is considered important PT Asuransi Tokio Marine Indonesia does not have a specific strategy in place so that consumers want to share their purchasing experience through Instagram. Currently, the stage of sharing experiences by consumers is carried out at the time of claim settlement where PT Asuransi Tokio Marine Indonesia will conduct a survey of consumers regarding their claim processing experience.

By knowing the strategy implemented by PT Asuransi Tokio Marine Indonesia, researchers want to provide practical recommendations as follows:

- 1) In the first stage of AISAS, namely attention, PT Asuransi Tokio Marine Indonesia can further maximize strategies that can be used to attract consumers' attention, for example using influencers as brand ambassadors or collaborating with influencers according to the expertise of each influencers, for example collaborating with travel influencers for travel insurance products. By working with influencers, PT Asuransi Tokio Marine Indonesia can generate attention and interest in Instagram accounts and insurance products of PT Asuransi Tokio Marine Indonesia.
- 2) At the search stage, PT Asuransi Tokio Marine Indonesia can maximize SEO and SEM strategies to make it easier for consumers to find the Instagram account of PT Asuransi Tokio Marine Indonesia and insurance products offered through Instagram.
- 3) At the action stage, PT Asuransi Tokio Marine Indonesia is advised to be able to communicate the claim experience of consumers so that it can encourage other consumers to choose PT Asuransi Tokio Marine Indonesia because of its good service.
- 4) At the share stage, related to the previous suggestion, PT Asuransi Tokio Marine Indonesia is advised to create a strategy to encourage consumers to share their purchase experience and claim experience on Instagram. PT Asuransi Tokio Marine Indonesia can provide gimmicks or gifts to consumers who want to share, such as providing free insurance products.

REFERENCES

- [1]. AAUI. (2019, Oktober 4). *Mengejar Ketertinggalan Asuransi di Era Digital*. Retrieved Mei 7, 2020, from Asosiasi Asuransi Umum Indonesia: <https://aui.or.id/mengejar-ketertinggalan-asuransi-di-era-digital/>
- [2]. Badan Pusat Statistik. (2018). *Profil Generasi Milenial Indonesia*. Jakarta: Kementerian Pemberdayaan Perempuan dan Anak. Retrieved Mei 7, 2020
- [3]. Chaffey, D., & Ellis-Chadwick, F. (2016). *Digital Marketing: Strategy, Implementation and Practice*. Pearson.
- [4]. Creswell, J. W., & Creswell, J. D. (2018). *Research Design Qualitative, Quantitative and Mixed Method Approaches* (5th ed.). Los Angeles: Sage Publication, Inc.
- [5]. Fannani, S. I., Najib, M., & Sarma, M. (2020). The Effect of Social Media Towards Organic Foods Literacy and Purchase Intention with AISAS Model. *Jurnal Manajemen & Agribisnis*, 17(3), 285-293. doi:<http://dx.doi.org/10.17358/jma.17.3.285>
- [6]. Fennis, B. M., & Stroebe, W. (2010). *The Psychology of Advertising*. East Sussex: Psychology Press.
- [7]. Fill, C., & Turnbull, S. (2016). *Marketing Communications discovery, creations and conversation* (7th ed.). London: Pearson.
- [8]. Firmansyah, S.E.,M.M, D. (2020). *Komunikasi Pemasaran*. Pasuruan: CV. Penerbit Qiara Media.

- [9]. Flashstock. (2015). *Instagram Marketing Strategy E-Book*. Flashstock. Retrieved Juli 30, 2020, from https://www.slideshare.net/FlashStock/instagram-marketing-strategy-ebook?qid=3fc36dbf-4bfa-4b4b-a7d8-c468c0661b86&v=&b=&from_search=3
- [10]. Flick, U. (2018). *The SAGE Handbook of Qualitative Data Collection*. London: SAGE.
- [11]. Gunelius, S. (2010). *30-minute Social Media Marketing*. McGraw-Hill.
- [12]. Heggde, G., & Shainesh, G. (2018). *Social Media Marketing Emerging Concepts and Applications*. palgrave macmillan.
- [13]. Hendriyani, Jane, J., Cheng, L., Utami, N., Priskila, R., & Anggita, S. (2013). Online Consumer Behavior: Confirming the AISAS Model on Twitter. *International Conference on Social and Political Sciences (ICSPS)*, 1-16.
- [14]. Hidayat, S. (2018, Mei 15). *Prospek cerah, perusahaan asuransi umum genjot segmen ritel*. Retrieved 5 7, 2020, from Kontan.co.id: <https://keuangan.kontan.co.id/news/prospek-cerah-perusahaan-asuransi-umum-genjot-segmen-ritel>
- [15]. Ismagilova, E., Dwivedi, Y. K., Slade, E., & Williams, M. D. (2017). *Persuasiveness of eWOM Communications*. In: *Electronic Word of Mouth (eWOM) in the Marketing Context*. Cham: Springer.
- [16]. Italia, F., & Noor, H. F. (2017). AISAS Model Analysis towards Marketing Communication in Social Media on Online Shopping Sites: Case study of Lazada Indonesia, Mataharimall and Tokopedia. *Indo-IGCC Proceeding*, 696-714. doi:10.7454/igcc.v1i2.46
- [17]. Kay, S., Mulcahy, R., & Parkinson, J. (2020). When Less is More: The Impact of Macro and Micro Social Media Influencers' Disclosure. *Journal of Marketing Management*, 1-31. doi:<https://doi.org/10.1080/0267257X.2020.1718740>
- [18]. Kemp, S. (2021, Februari 11). *Digital 2021 : Indonesia*. Retrieved Maret 28, 2021, from <https://datareportal.com/>: <https://datareportal.com/reports/digital-2021-indonesia>
- [19]. Kemp, S. (2021, Februari 11). *Digital 2021: Indonesia*. Retrieved Mei 7, 2020, from Datareportal: <https://datareportal.com/reports/digital-2021-indonesia>
- [20]. Ma, L., Zhang, X., & Xiao, Y. D. (2018). Social Media Users' Share Intention and Subjective Well-being : An Empirical Study Based on WeChat. *Online Information Review*, 42(6), 784-801. doi:<https://doi.org/10.1108/OIR-02-2017-0058>
- [21]. Moeli, T. R., & Widiasari, N. (2015). Influence of Brand Awareness of Online Distributors toward Purchase Decision using AISAS(Case: Zalora's Product Promotion within Twitter). *International Conference on Corporate and Marketing Communication*, 45-50.
- [22]. Nalendra, M. A. (2020). Kajian Strategi Iklan Media Digital (Studi Kasus Iklan Coca-Cola Versi Rayakan Namamu). *ejournal.ymbz.or.id*, 270-285.
- [23]. NataConnexindo. (2019, Oktober 23). *Alasan Pertumbuhan Pengguna Instagram Lebih Bertambah Banyak Di Tahun 2019 Dibandingkan Facebook Di Indonesia*. Retrieved from <https://www.nataconnexindo.com/blog/alasan-pertumbuhan-pengguna-instagram-lebih-bertambah-banyak-di-tahun-2019-dibandingkan-facebook-di-indonesia>
- [24]. Nisaputra, R. (2020, Agustus 28). *30 Perusahaan Asuransi Raih Insurance Market Leaders Award 2020*. Retrieved from <https://infobanknews.com/>: <https://infobanknews.com/berita-keuangan-terbaru/30-perusahaan-asuransi-raih-insurance-market-leaders-award-2020/>
- [25]. Prasad, S., & Garg, A. (2019). Purchase Decision of Generation Y in an Online Environment. *Marketing Intelligence & Planning*, 37(4), 372-385. doi:<https://doi.org/10.1108/MIP-02-2018-0070>
- [26]. Quesenberry, K. A., & College, M. (2019). *Social Media Strategy : Marketing, Advertising, and Public Relations In The Consumer Revolution*. ROWMAN & LITTLEFIELD.
- [27]. Rahman, I. A., & Panuju, R. (2017). Strategi Komunikasi Pemasaran Produk Fair n Pink. *Wacana: Jurnal Ilmiah Ilmu Komunikasi*, 16(2), 214-224. doi:<https://doi.org/10.32509/wacana.v16i2.26>
- [28]. Shim, S., Eastlick, M. A., Lotz, S., & Warrington, P. (2001). An Online Prepurchase Intentions Model: The Role of Intention to Search. *Journal of Retailing*, 77, 397-416.
- [29]. Sugiyama, K., & Andree, T. (2011). *The Dentsu Way*. McGraw Hills.
- [30]. Wirawan, F. W., & Hapsari, P. D. (2016). Analisis AISAS Model Terhadap Product Placement Dalam Film Indonesia Studi Kasus: Brand Kuliner di Film Ada Apa Dengan Cinta 2. *Jurnal Rekam*, 12(2), 69-81.
- [31]. Xue, L. L., Shen, C. C., Morrison, A., & Kuo, L. W. (2021). Online Tourist Behavior of the Net Generation: An Empirical Analysis in Taiwan Based on the AISAS Model. *Sustainability*, 13, 1-19.
- [32]. Yeweng, X., & Yan, M. (2017). The Present Situation and Strategy Analysis of WeChat Marketing. *Advances in Computer Science Research (ACSR)*, 61, 408-412.
- [33]. Zaputra, Z. I., & Iskandar, B. P. (2013). Identifying Indonesia Consumer Buying Behavior To Design Gundam Model Kits Marketing Strategy. *Journal of Business and Management*, 2(1), 50-59.