

ABSTRACT

The businessmen agree that differentiation and positioning strategy have power to grasp more market share against competitors, but it is not easy to create a meaningful differentiations, because none each of the differences is different. The differences should meet some criterion, such as : important, unique, superior, communicative able, one step a head (in advance) and reachable, so that those can be used create a competitive position is means and show differences in consumer mind. Before create differentiation and positioning strategy, the company must research differentiation and positioning strategy now. Result research become orientations to create diferensiation and positioning strategy future, same this research.

The research is a multivariate analysis with interdependence variables. Problem solving used method Factor analysis and Multi Dimensional Scaling (MDS) analysis. Before applying methods, there pre-research aimed to test the validity and reliability of questioners and to input data of some consumer's perceptions attributes which are used as basic consideration for consumer in making decision whether to take the polis's life insurance or not.

Result pre- research with product moment technique for validity that item questions is valid, there one question isn't valid, so this question is delete. Result reliability test use Alpha formula that questioner is relabel, and get to eleven attributes consumer's perceptions.

The next step is the main research, consists of Factor Analysis and MDS Analysis. Result the Factor Analysis is reduce 11 consumer's perseption atributes to be 7 atributes, are classified to 3 factors, that is : (1) Internal factors, suddenly stand up 'Benefit', 'Protection' and 'Profil' atributes. (2) Ekstenal factors, suddenly stand up 'Product' and 'Claim' (3) Extra factors, suddenly stand up 'Services' and 'Advantage'. Futhermore, those 3 factors are to be 3 dimensions in MDS Analysis.

While the MDS Analysis shows that none of position of the 5 insurance industries is nearly to the ideal point position, there in dimension 2. Bumiputera 1912, Jaminan 1962 and Tugu Mandiri is on dimension 1, It means that those industries insurance have difference factors at their competitor in 'Benefit', 'Protection', and 'Claim' atributes. While the position of Astra CMG Life and AIG Lippo Life insurance is close to dimension 3, which means that those insurance have difference factors at their competitor in 'Services' and 'Advantage' atributes.

Refer to MDS Analysis, concluded that those 5 insurance industries should reposition themselves to nearly ideal point position, and they also should take a niche by entering position which are not yet touched by competitors. Hopefully, by taking those strategies the industries will be different from competitors.