

## ABSTRACT

**Mella Selvia.** 2023. *Sharia Insurance Agents Service Strategy in Maintaining Customer Loyalty at PT. Allianz Banjarmasin Insurance.* Thesis, Sharia Insurance Study Program Faculty of Islamic Economics and Business.  
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In the era of increasingly competitive business competition like today, every company needs to develop and implement the right business strategy. Strategy is a part of organizational management that is very important to pay attention to especially for large companies, because it will determine the direction of the company's business operations. The tight competition faced by each institution forces the company to design a strategy so that customers remain loyal. Sharia insurance is one of the businesses that cannot be separated from competition. Therefore, sharia insurance requires a service strategy that can affect the satisfaction and loyalty of policyholders. This research aims to find out the service strategy carried out by PT agents. Allianz Banjarmasin Insurance in maintaining customer loyalty. Besides that, it is also to find out the problems of PT agents. Allianz Banjarmasin Insurance in maintaining customer loyalty.

This research is a field research that comes directly to the field to directly research data related to research. The approach used is to use a qualitative descriptive approach with data collection techniques in the form of interviews, and documentation.

Based on the results of research, it is known that the agent service strategy of PT. Allianz Banjarmasin Insurance is to grow a helpful attitude as the main intention, maintain communication because it supports the relationship between agents and customers, explain product mechanisms and insurance concepts, respond quickly, build long-term relationships, and break the paradigm of society. As for the obstacles for PT agents. Allianz Banjarmasin Insurance in maintaining customer loyalty is customers who are difficult to contact, changes in product regulations, changes in the situation and financial condition of customers that cannot be controlled, competitor price wars, promises that forget to be kept by agents, bad images of other companies, and customers who receive negative information about insurance.