



## Analysis of the Cycle Selling Skill System in Increasing Sales of Health Insurance Products

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**ABSTRACT:** In this context, the sale of health insurance products is an important factor for insurance companies to meet the needs of a growing market. Insurance companies need to develop effective sales skills. This research aims to provide a better understanding of the sales skills required in the health insurance industry, as well as to identify effective strategies and solutions in increasing sales of health insurance products. The research method used in this study is a qualitative approach. By relying on data collected from observations, interviews and documentation, the results of this study explain that the implementation of the cycle selling skill system at PT Chubb Life Insurance Indonesia Medan has provided positive results in increasing sales of health insurance products. However, this success requires continuous efforts in agent training, use of technology, and product innovation to face existing challenges and maximize sales opportunities, insurance agents can increase health insurance sales more effectively. The stages in this analysis help insurance agents understand the needs of potential customers, provide appropriate solutions, and handle objections that may arise.

**Keywords:** Cycle Selling Skill, Sales, Health Insurance



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## INTRODUCTION

Insurance companies are non-bank financial entities that provide services to the public with the aim of reducing risks that may occur in the future. Insurance acts as an important financial tool in people's lives to overcome basic risks such as death, property loss, and health problems. The hope is that insurance can overcome various types of risks faced by the community ([Kesici & Yilmaz, 2023](#); [Larson & Potter, 2019](#); [Weziak-Bialowolska et al., 2022](#)). In the current economic context, the insurance business is experiencing significant growth. Public awareness of the importance of insurance as protection has increased. Nowadays, people are starting to realize the importance of insurance, especially health insurance. Health insurance is one of the alternative ways of financing health services that will continue to grow. Health insurance can play a role as one of the financing instruments whose results can achieve the goal of universal health coverage ([Salman Wijaya & Arlan Tjahyadi, 2023](#)).

In the midst of intense competition insurance agents need to have cycle selling skills that are able to increase sales of health insurance products. Cycle Selling Skill is a cycle It is a comprehensive approach to improving sales skills by addressing the various stages in the sales cycle ([Khoirunnisa Ghefira Yusrani et al., 2023](#)). In the context of health insurance products, this approach combines a deep understanding of the product with strong interpersonal skills to influence prospects to understand the benefits and importance of health insurance. The importance of this approach lies in its holistic focus on the sales process, which includes identifying potential prospects, the right approach in building relationships, effective product presentation, favorable negotiation, and satisfactory post-sales service ([Lubis & Nasution, 2022](#)).

The results of preliminary observations made while chatting with one of the insurance agents on February 08, 2024 Mr. Monra stated that at PT Chubb Life Insurance Indonesia Medan Branch there are still many salespeople or insurance agents who do not have sales skills, which causes many cases such as customers who do not get benefits in accordance with the agreement that has been made, which in turn customers no longer believe in Health insurance products. This is what causes the sale of Health insurance products to decline ([Afianto & Suryani, 2023](#)). Therefore PT Chubb Life Insurance Indonesia Medan Branch needs to improve selling skills, by applying Cycle Selling Skill, health insurance agents can increase their sales and provide added value to customers through quality service. In applying selling skills, a selling strategy is needed so that the sales target is achieved. All parties involved in the business are always looking for suitable methods, techniques, and strategies to increase their sales and profits. However, not all such approaches, techniques or strategies can have a significant impact on increasing sales, as they may not be aligned with the characteristics of the business. Competition in the corporate world is fraught with various risks. This is because companies compete to provide products with similar services and reach the same target market ([Frankovic & Kuhn, 2023](#); [Kahfi Hakim et al., 2023](#); [Trinh et al., 2023](#)).

Thus this study aims to provide a better understanding of the sales skills required in the health insurance industry, as well as to identify effective strategies and solutions in increasing sales of health insurance products. Thus, the cycle system can be a very important tool in increasing sales of health insurance products ([Call et al., 2023](#); [Lasmi & Yusrizal, 2022](#); [Li et al., 2023](#)).

Cycle selling skills are cycle selling skills. Cycle selling skills refer to the set of skills and knowledge needed to effectively manage the various stages of the sales cycle, from prospecting to closing the deal. Good cycle selling skills enable individuals or teams to optimize sales opportunities and achieve sales targets. Another characteristic of sales representatives is expertise. According to ([Monica et al., 2024](#)). That the concept of sales competence includes at least six elements, namely knowledge, understanding, skills, values, attitudes, and interests. The skills possessed by salespeople have a positive impact on their performance. Sales skills should enable them to maintain quality relationships with customers related to superior sales. These strong relationships can significantly help businesses increase profitability and achieve the best results ([Nufikha et al., 2024](#)).

In any business endeavor, sellers are expected to have the skills to achieve sales targets by adjusting to customer needs, which is the foundation for achieving long-term profits and building strong relationships with customers. By creating a positive appearance, a company can strengthen

its position in directing its focus on customer needs, which in turn allows the company to create positive customer perceptions ([Abdul Basit, 2019](#)). Customers who are satisfied with their customer onboarding experience are likely to make repeat purchases and even recommend products to others. Through collaboration between sellers, they can building mutual trust and finding joint solutions to problems, and helping each other create value for customers. Thus, a skill is formed that enables the seller to achieve success ([Hizbullah Hasibuan et al., 2023](#)).

According to Muhammad ([Wibowo, 2019b](#)). Explains sales skills as the ability possessed by salespeople which includes an understanding of products, an understanding of the company's situation and competition, and the ability to offer solutions to problems faced by customers. These skills are also understood as the ability to carry out assigned tasks. As company representatives who deal directly with customers, salespeople must be able to build strong relationships with them. This good relationship can be realized when customers feel that salespeople have a good understanding of the product and can provide adequate solutions to the problems faced by customers ([Yesica Cipta, 2023](#)).

In making sales, salespeople need a number of essential skills. Sales skills refer to a salesperson's ability to learn and carry out necessary sales tasks, including developing interpersonal skills, salesmanship, technical skills and marketing skills. As sellers, it is important for us to understand how to attract buyers' attention through attitude, behavior, body language, actions, appearance, and verbal communication in order to create a positive first impression ([Saniah & Aidatus Sholihah, 2023](#)), which in turn will help build a good relationship between sellers and consumers. Sales skills are also very important for insurance agents, who are tasked with selling insurance products to potential customers. Agents must have strong sales skills, including negotiation skills, the ability to identify customer needs, and the ability to offer solutions that suit their needs ([Sunandi, 2023](#)).

To convince clients to buy goods or services, your salespeople must have basic effective written and vocal communication skills. Salespeople should also be aware of the importance of tone and style of delivery. "Direct interaction between a salesperson and a prospective customer with the objective of introducing the product to the customer and helping them understand the value of the product before they make a purchase decision" is how Tjiptono defines personal selling ([Asmara & Nuriaslami, 2021](#)). When a salesperson engages in personal selling, they must be able to understand and fulfill the demands of each customer to build a mutually beneficial long-term partnership. This definition emphasizes that the "selling" process goes beyond simply conducting business transactions; it also involves aspects of helping customers identify problems, providing relevant information, resolving problems, and providing support after the sale ([Zuhro et al., 2023](#)).

According to Kho Hwat Yoe in the book . The science of selling is an art in the world of trade and life. Selling is not just about offering goods or services to others, but also involves the ability to influence people so that they think, feel, and act according to our wishes. Sales is one of the sources of income for individuals or companies involved in buying and selling transactions. A company's revenue will increase significantly if the sales volume increases, and vice versa, it will decrease if the number of sales decreases.

According to Charles Grafielda Criteria in the book ([Chrisnahutama, 2023](#)). Salespeople include:

- a. Take risks.
- b. Have a strong sense of responsibility.
- c. Competent in problem solving
- d. Pay attention to customers.
- e. Plan the visit carefully.

In insurance companies, salespeople are called agents. An insurance agent is an individual who acts as an initiator, having innovation in carrying out their duties without direct orders from the company. They also act as a liaison between the company and customers, establishing long-term business relationships with them ([Nopiah & Wahyuni, 2022](#)). An agent needs to have a strong communicator appeal to attract the attention of prospective customers. An agent's ability as a communicator allows him or her to change attitudes, opinions, and communication behaviors through his or her appeal. This appeal will be more effective if the prospective customer feels that the agent is on their side, or believes that there is a partnership relationship between the agent and the prospective customer. An agent's attitude of trying to be on the same level as potential customers will make them feel connected and sympathetic to the agent ([Mokoginta et al., 2019](#)).

An effective marketer must be able to communicate gently and kindly. This is in line with the example set by the Prophet Muhammad Saw. in spreading the teachings of Islam. In carrying out his responsibilities, the Prophet Muhammad Saw. showed a compassionate attitude. As the word of Allah SWT in the Qur'an [Qs. al- Taubah \[9\]: 128](#) as follows:

لَقَدْ جَاءَكُمْ رَسُولٌ مِّنْ أَنْفُسِكُمْ عَزِيزٌ عَلَيْهِ مَا عَنِتُّمْ حَرِيصٌ عَلَيْكُمْ بِالْمُؤْمِنِينَ رَءُوفٌ رَّحِيمٌ

Meaning: Truly, there has come to you a messenger from your own people. He has felt your sufferings, is anxious for you (faith and salvation), and is merciful and compassionate towards the believers.

According to the above verse, a marketer who exudes kindness and gentleness will win customer empathy and trust. Moreover, customers will be satisfied not only with the high quality of the product, but also with the seller's comfort level during the transaction.

According to Kotler and Keller in the book. The steps in the sales process that must be mastered by a salesperson are mainly related to efforts to get new customers and generate orders from them. Many salespeople spend most of their time maintaining relationships with existing customers and building long-term relationships. James emphasizes that successful sales often occur through human interactions that open up opportunities for future sales ([Sudarwanto, 2019](#)).

Sales people play a key role in a company's sales strategy. Sales managers are responsible for managing the available resources, including the sales team, to achieve the sales targets set by the company. Usually, sales targets will be divided based on the number of salespeople and sales regions. Therefore, the performance of individuals in the sales team is crucial in achieving the set

sales targets. Thus, effective sales can meet consumer needs well, because products can be marketed efficiently and consumer needs can be met easily ([Putri, 2022](#)).

Actually, what needs to be considered is not only the ability of salespeople to achieve sales targets, but also whether this achievement is accompanied by efficiency. If effectiveness is related to the achievement of predetermined goals, then efficiency is related to the costs incurred to achieve these goals. The success of achieving a company's sales target is influenced by a number of factors. This is because the process of building a marketing strategy includes all aspects of how a company analyzes, plans, and manages the products it makes in a way that targets optimal distribution, as is the case with today's rapidly growing insurance industry ([Mahardika, 2019](#)). Companies that exist as organizational units are generally formed with the aim of making a profit by providing products that meet the needs of society. If your company can achieve maximum sales, it can make a profit ([Apris, 2021](#)).

Insurance is an agreement between two or more parties, in which the insuring party commits to provide reimbursement to the insured party by receiving an insurance premium. This reimbursement is provided as compensation for loss, damage, loss of expected profits, or legal liability to third parties that may be experienced by the insured party. The history of insurance has been known since ancient times and has been practiced in society even though in a simple form. This is due to the basic value of the concept of "help" which has existed along with human existence ([Wulandari, 2022](#)). The insurance agreement, which is the basis for the insuring party, promises to provide something of value to the insured party upon the occurrence of a certain event. This agreement involves one party taking the risk faced by another party with the payment of a certain premium ([Gunara et al., 2023](#)).

According to Fery Fadzlul in the book ([Wibowo, 2019a](#)). Health insurance policies offer protection from the high costs of medical care and treatment in the event of an illness or accident. The purpose of this kind of insurance is to protect the policyholder's finances from medical costs in the event of an illness or accident. The costs of hospital stays, outpatient care, surgeries, and prescription drugs are all covered by health insurance benefits. Maintaining the health and financial security of a person or family relies heavily on health insurance. The financial security offered by health insurance is one of the main indicators of its importance ([Mulyono, 2022](#)). Health insurance serves as a buffer against financial stress that may arise from long-term care or extensive medical treatment due to the high cost of healthcare. Health insurance guarantees faster and more economical access to high-quality healthcare services through a network of participating healthcare facilities, in addition to offering financial security.

## **METHOD**

The type of research used in this research is a qualitative approach method. Qualitative research according to ([Sugiyono, 2019](#)) is research that emphasizes aspects of in-depth understanding of a problem rather than looking at problems for generalization research. This research was conducted at PT Chub Life insurance. The data source of this research is direct interviews with agents. This research the author chose 2 informants to interview, namely Mr. Monra and Mrs. Elayan. Through

interviews and observations, it is called primary data. Data collection techniques in this research Observation, Interview Documentation Data analysis techniques in this research Data reduction includes summarizing, selecting key elements, concentrating on important things, looking for themes and patterns, eliminating irrelevant information, and compiling data in such a way that it leads to conclusions and verification. As a result, the condensed data will present a clearer picture and make it easier for researchers to collect additional data and search for it as needed) ([Nasution, 2019](#)).

## **RESULT AND DISCUSSION**

Based on the results of research through interviews that have been conducted, the author can describe the cycle selling skill system that can increase sales of Health insurance products..The author chose 2 sources to be interviewed. In this study, the authors obtained various results regarding the cycle selling skill system through the following interview transcripts;

Interviewee 1: Agent of PT CHUBB Life Insurance (Mr. Monra Adhiputra Hasibuan)

Interviewee 2; Agent of PT.CHUBB Life Insurance (Elyana Syakira)

Interviewer: "Can cycle selling skills increase sales of health insurance products?"

Interviewee 1

"By applying good cycle selling skills, insurance agents can increase sales effectiveness. Cycle selling skills can identify potential new customers, build solid relationships with existing customers, and increase customer conversion and retention rates. In addition, by understanding more about the sales cycle, insurance agents can also develop more effective and efficient sales strategies.

Interviewee 2;

"The cycle selling skill system can increase sales because the system is an important basis for being an agent. These capabilities are information and dominance to perform certain activities as procedural information and extraordinary activities that allude to reaching an agreement.

From their statements, the author can conclude that this system can increase sales of Health insurance products. Effective persuasion skills also help agents convince customers of the benefits and value of health insurance products, thereby increasing sales volume. the ability to influence others so that they will buy advertised goods or services. The term is often used in the context of sales or marketing, where salespeople use various techniques and strategies to bring value and benefits. Sales can be considered both an art and a science as it requires artistic ability and specialized skills to persuade others to buy the goods or services offered.

Interviewer ; Has this system been implemented in your company and how is the cycle selling skill system implemented in your company?



Interviewee 1;

"This system has been implemented in this company. The cycle selling skill system applied in this company includes identifying prospects who meet sales requirements, making presentations related to products or services, handling objections or problems owned by prospective customers and prospects, using effective persuasion skills. With the ability to sell skills, people who have become members can explain well about the product, besides that with an easy selling process, it will be able to attract someone's buying interest in buying a product.

Interviewee 2:

"Of course this system has been implemented in this company although the system has been introduced quite a long time ago, I can give you an overview of cycle selling skills and how it can be applied in sales in my company, Cycle selling skills involve a series of stages in the sales process, starting from identifying potential prospects, presenting products or services, handling objections or problems that arise, to closing the sale. In a corporate context, the cycle selling skills system may include different marketing strategies for each stage of the product or service sales cycle. In addition, in applying cycle selling skills, it is important to understand customer needs and collaborate with internal teams to achieve company targets. The ability to negotiate is also an important factor in achieving benefits for the company and consumers."

From this statement, I can conclude that the application of the cycle selling skill system in companies can vary greatly depending on the industry, product, and target market of the company. Therefore, it is important to understand the specific context and sales strategies applied in each company.

Interviewer; Are there any obstacles or constraints in this cycle selling skill system?

Interviewee 1

"There are no obstacles in this system, the only obstacle is the agent. The obstacles usually occur when selling not in this cycle selling skill system. Some common obstacles that can be experienced when selling insurance products include difficulties in explaining product benefits clearly, referring to technical terms that are difficult for potential customers to understand, and overcoming objections or doubts regarding the need or value of the product for the customer. In addition, finding interested customers, overcoming resistance, and competing with products from other insurance companies can also be a challenge in selling insurance, difficulty in clearly communicating product benefits to potential customers, concerns about costs and benefits, and negative perceptions of the insurance industry. In addition, there are also challenges such as competition with similar products, changes in regulations, and the need to build long-term trust with customers and difficulties in clearly explaining the benefits of the product, handling resistance from potential customers, fierce competition in the market, as well as difficulties in building trust and maintaining long-term relationships with clients.

Interviewee 2;

"The obstacles depend on each agent or each individual. This system is certainly very good. If this system is carried out effectively, of course, product sales will increase.

From the two statements it can be concluded that the inj system has no obstacles, it's just that these obstacles occur during the sales process, agents who do not apply this system. If this system is implemented continuously sales of insurance products will increase.

### **Cycle Selling Skill System in selling insurance products at PT CHUBB LIFE Insurance Medan**

Stages of product sales or also known as cycle selling skills used by PT.CHUBB LIFE Insurance:

#### **A. Prospecting Stage**

This initial step involves identifying and evaluating potential customers. In the sales process, this stage is known as prospecting, where the seller looks for and assesses who has potential as a customer. In the past, the task of prospecting was given to sellers (agents). However, over time, companies now take an active role in prospecting and evaluating potential customers so that sellers can use their time more efficiently. Approaching potential customers is key to driving company sales. Salespeople often have to approach many potential customers to get only a few orders. For example, in the insurance industry, only one in nine prospects eventually becomes a customer. In the computer business, 125 phone calls can shrink to 25 long conversations, then to five demonstrations, and finally one sale. Although companies provide direction and guidance, salespeople need to have the skills to find their own prospective customers. They need to be able to assess prospects well, which is the ability to recognize potential customers and sort out the less qualified ones. Prospects are assessed based on various factors, including financial capability, business volume, special needs, location, and growth potential.

#### **B. Pre-Approach Stage**

Before making a direct approach to a prospective customer, agents need to gather as much information as possible about the prospective customer's company (their needs, who is involved in the buying decision) and the buyer (personal characteristics and buying style). This process is known as pre-approach. Before visiting a prospective customer, salespeople should conduct in-depth research on the prospect in question. Agents should also establish the purpose of the visit, whether it is to evaluate the potential customer or gather relevant information. Agents should have a clear objective for the visit: qualify the prospect, collect data, or even make a direct sale. The best approach can be through direct contact such as personal visits, phone calls, or letters. Also, good timing is important as many potential customers are busy at certain times of the day. Lastly, agents need to plan an overall sales strategy for the customer.

#### **C. Approach Stage.**

In the approach stage, an agent should have an understanding of how to communicate with prospective customers and start the relationship with appropriate first steps so that prospective customers feel comfortable during the transaction process. This stage includes aspects of the agent's appearance, opening remarks, and follow-up actions. Every agent should also master how



to meet and greet customers and start the relationship well. This step involves a professional appearance, the use of appropriate opening words, and notes for further follow-up. This opening is usually followed by a series of important questions to better understand the customer's needs or by showing examples or samples of products to capture the customer's attention and curiosity. As in all stages of the sales process, the ability to listen to the customer well is also key.

#### D. Needs Analysis Stage

At this stage, agents meet with prospective customers to understand their insurance needs and evaluate their financial situation. The agent collects information about the customer's assets, liabilities, income, and dependents to determine the appropriate insurance coverage.

#### E. Presentation Stage

In the presentation stage of the sales process, the agent should tell the "history" of the product to the buyer by showing how the product will make money or save money. During the presentation step, the agent should also tell about the product. What are the features of the product, its advantages, the benefits that can be gained from using the product, its benefits, and its value? For this stage to be successful as a whole, a good business should spend as much time as possible with the customer and potential customer as a whole. Agents should explain the product features but keep the focus on providing benefits to the customer. Using a needs-satisfaction approach, prospecting starts by identifying the customer's needs, letting them do the talking. Agents must therefore have good listening and problem-solving skills. Sales presentations can be improved with demonstration aids, such as booklets, flip charts, slides, videotapes or videodiscs, and product samples. When buyers can see or handle the product, they will better remember its properties and benefits.

#### F. Objection Handling Stage

Generally, when agents make presentations or request orders, customers may raise objections. These objections can be logical or psychological, and are often not expressed directly. A competent agent needs to be able to handle this situation with a positive approach. They can ask the customer to explain their objection, ask questions that help the customer find their own answer, refute the objection, or turn the objection into a reason to make the purchase. All salespeople need training to develop objection handling skills.

#### G. Sales Closing Stage:

After overcoming the objections of the prospective customer, the Agent may try to close the sale. Some sellers may be inactive in their closing efforts or poorly organized. They may lack confidence, be reluctant to ask for the order, or not know when the time is right to close the sale. Sellers can use closing strategies. Signs of completion from buyers can be physical actions, statements or comments, and questions. Sellers should be able to generate interest by offering special incentives for completion such as additional quantities or souvenirs, discounts, bonuses or gifts. They can solicit purchases, review deal points, offer assistance in writing orders. Agents can also offer special deals to buyers for closing, such as lower prices or additional perks at no extra cost. Agents should have the ability to recognize signs of completion from buyers, including physical gestures,

comments, and questions. For example, a customer may show interest by leaning forward and nodding in agreement or asking about price or credit payment terms. Agents may use one of several settlement techniques. They may submit the order, review the details of the deal, offer assistance in filling out the order form, ask the buyer's preference for the model they want, or remind them that the buyer will miss out on benefits if they don't make the purchase soon. Agents can give buyers specific reasons to settle, such as a lower price or additional items without increased costs.

#### H. After-Sales Service Stage:

After the sale is completed, the agent provides after-sales support and services to the customer. This includes assisting in policy renewals, handling claims, answering customer queries, and maintaining long-term relationships.

The result of this statement is that the author can conclude that an agent must apply cycle selling skills from the initial stages to the end so that agents can increase sales of their products. These stages should not be skipped, these stages must be applied structured from start to finish. With a structured and customer-focused approach, cycle selling skills have proven effective in increasing sales of health insurance products.

### **Barriers in the Cycle Selling Skill System**

In increasing sales of health insurance products, the cycle selling skill system can face several obstacles. Here are some of the obstacles that may occur and their solutions:

1. **Difficulty in identifying potential prospects:** One of the barriers that may occur is the difficulty in identifying the right prospects for health insurance products. The solution is to conduct in-depth market research to understand the target audience and develop the right marketing strategy to reach them.
2. **Objections or problems that arise during the sales process:** During the sales process, objections or issues may arise that need to be addressed. The solution is to prepare yourself with in-depth knowledge of health insurance products and the ability to answer customer objections clearly and convincingly.
3. **Challenges in closing the sale:** Closing the sale is a critical stage in the sales cycle. Challenges that may arise include price negotiations, final objections from customers, or competition with other offers. The solution is to prepare yourself with effective closing strategies, such as offering additional incentives, providing clear explanations of product benefits, and showing the advantages of health insurance products compared to competitors.
4. **Lack of understanding of customer needs:** One of the most common barriers is the lack of in-depth understanding of customer needs and wants. The solution is to conduct in-depth market research, actively communicate with potential customers, and adapt sales strategies according to their needs.

## CONCLUSION

Based on the results it can be concluded that:

1. The implementation of the cycle selling skill system at PT Chubb Life Insurance Indonesia Medan has provided positive results in increasing sales of health insurance products. However, this success requires continuous efforts in agent training, use of technology, and product innovation to face existing challenges and maximise sales opportunities.
2. The system applied by agents of PT Chubb Life Insurance consists of several stages, namely: Prospecting: \*Searching for potential customers. Approach: \*gathering as much information as possible about the prospective customer's company. Approach: \*Building relationships with prospective customers. Needs analysis: \*Identifying customer needs and concerns. Objection handling: \*Resolve customer doubts and objections. Presentation: \*Explain the benefits and advantages of health insurance products. Closing: \*Helping customers make a decision to buy the product. After Sales Service: \*Provide service and support to customers after purchase.
3. That each insurance company may face different barriers in the cycle selling skill system. One of the barriers lies in the individual genes rather than the system. Therefore, it is important to identify specific barriers and find suitable solutions to increase sales of health insurance products. By understanding these barriers and implementing appropriate solutions, health insurance agents can more effectively execute cycle selling skills to increase sales.

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