

## **ABSTRAK**

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### **DAMPAK *EXPOSURE* PEMBERITAAN MEDIA *ONLINE* DETIK.COM TERHADAP KEPUTUSAN PEMBELIAN ASURANSI PRUDENTIAL DI JAKARTA**

(xiii + 70 halaman; 6 gambar; 27 tabel; 7 lampiran)

Kata kunci: asuransi, *exposure*, media digital, detik.com, keputusan pembelian

Asuransi adalah jenis produk keuangan yang sangat berguna untuk mengurangi risiko finansial dan non-finansial. Salah satu perusahaan asuransi terbesar di Indonesia adalah asuransi Prudential. Namun, ada banyak berita negatif tentang asuransi Prudential di media massa yang dapat mempengaruhi keputusan pembelian untuk kebijakan asuransi baru. Penelitian ini kemudian berfokus pada dampak *exposure* liputan negatif media digital detik.com terhadap keputusan pembelian polis asuransi Prudential.

Penelitian ini menggunakan metode penelitian kuantitatif dengan desain penelitian deskriptif. Pengumpulan data primer dilakukan melalui survei terhadap informan yang telah melihat liputan media massa negatif tentang Prudential dan telah ditawari kebijakan asuransi Prudential. Sampel penelitian sebanyak 125 orang. Selain itu, penelitian ini juga diperkuat oleh data sekunder dari internet, jurnal elektronik di situs web, surat kabar, dan media pendukung. Hasil penelitian ini menyatakan bahwa ada pengaruh yang signifikan antara *exposure* media digital dan keputusan pembelian untuk kebijakan asuransi Prudential sebesar 30,6%. Meski begitu, keputusan pembelian asuransi Prudential masih positif di mata responden, artinya berita negatif media digital masih tidak cukup untuk mencegah mereka membeli polis asuransi Prudential.

Referensi : 26 (2001-2016)

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(xiii + 70 pages; 6 pictures; 27 tables; 7 attachments)

Keywords: insurance, exposure, digital media, detiik.com, purchasing decisions

Insurance is a type of financial product that is very useful to reduce financial and non-financial risk. One of the biggest insurance companies in Indonesia is Prudential insurance. However, there is a lot of negative news about Prudential insurance in the mass media that can influence purchasing decisions for new insurance policy. This research then focuses on the impact of negative negative news exposure on one of digital media, detiik.com towards purchasing decisions of the Prudential insurance policy.

This research uses quantitative research methods with descriptive research design. Primary data collection was carried out through a survey of informants who had seen negative mass media coverage about Prudential and had been offered a Prudential insurance policy. The research sample of 125 people. In addition, the study was also strengthened by secondary data from the internet, e-journals on websites, newspapers and supporting media. The results of this study stated that there was a significant influence between the exposure of mass media and the purchase decision for Prudential insurance policy of 30.6%. Even so, the the Prudential insurance purchase decision were still positive in the eyes of respondents, meaning the negative news still is not enough to prevent them to purchase Prudential insurance policy.

Reference: 26 (2001-2016)