

## CHAPTER IV

### CONCLUSION

In this chapter, I would like to present the best chosen solutions to overcome the problem. The problem I faced is in handling my difficulty in selling insurance when I was doing my apprenticeship at PT. AXA Financial Indonesia or generally known as AXA. There are three causes of the problem, which are the price of insurance products was not affordable for some of my prospective customers, most of my prospective customers were not aware yet of the importance of having an insurance, and most of my prospective customers underestimated and rejected me. Those causes lead to some effects, namely, I had limited market to sell the insurance products, I had difficulties in approaching and convincing my prospective customers, and I was upset and less motivated when I constantly got underestimated and rejected by my prospective customers. To handle the problem, I have proposed three potential solutions. The first is I have to identify the needs of my prospective customers. The second is I will approach my prospective customers. The third is I have to educate my prospective customers.

After discussing the potential solutions, I would like to present the best solution to solve the problem. The chosen solutions are the combination of the first, second, and third solutions.

The reason I choose those potential solutions is because all of the potential solutions support each other. Lloyd states that, "The sales cycle is composed of each sequential step in the selling process. The cycle starts with prospecting, and then moves to qualifying, analyzing needs, presenting, handling objections, closing, and then servicing and following up" (289). In conclusion, all of the potential solutions above have many promising positive effects.

To sum up, the best solutions to approach the prospective customers is by applying the first, second, and third solution. The first is I have to identify the needs of my prospective customers. The second is I will approach my prospective customers. The third is I have to educate my prospective customers. I would suggest these solutions for other Agents at PT. AXA Financial Indonesia to apply when they have difficulties in selling insurance. Each of the potential solution will support the other potential solutions as a whole, as a result, the selling process can be carried out effectively. I believe those solutions that I choose will help me to overcome the problem and improve my selling skills.