

## CONSUMER PREFERENCES FOR MOTOR VEHICLE INSURANCE ATTRIBUTES AND IMPLICATIONS FOR ASURANSI JASINDO'S MARKETING STRATEGY

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### Abstract:

**Background:** Intense competition requires companies to develop products that align with consumer preferences. Asuransi Jasindo faces a low market share in the motor vehicle insurance sector, which is poised for growth due to an increasing number of vehicles and a government plan to mandate insurance coverage.

**Purpose:** This study aims to analyze consumer preferences for motor vehicle insurance attributes, determine the most ideal combination of attributes, and formulate strategic implications for Asuransi Jasindo's product development.

**Design/methodology/approach:** This research employs a quantitative approach through Choice-Based Conjoint (CBC) Analysis. Data were collected from a sample of 300 consumer in the Jabodetabek area. Data analysis was conducted by estimating part-worth utility values and relative attribute importance, followed by market simulations using Sawtooth Software.

**Findings/Result:** Claim service is identified as the most influential attribute (38,19%), followed by Additional Services (18,39%) and Price Scheme (16,28%). The ideal product combines a fast claim process with an authorized dealer (ATPM) workshop network, comprehensive additional services including a replacement car, a 25% price discount, and omnichannel service access. Market simulations predict that launching a product with this ideal configuration could increase Asuransi Jasindo's preference share from 10,87% to 33,89%.

**Conclusion:** Consumer preferences in motor vehicle insurance have shifted from a focus on traditional factors like price and brand towards service quality and customer experience. Theoretically, this study enriches the behavioral insurance literature by providing empirical evidence on how regulatory price floors can neutralize price sensitivity, shifting consumer focus towards service quality and 'moment of truth' experiences.

**Originality/value (State of the art):** This study provides data-driven strategic recommendations for a state-owned insurance company to enhance its product competitiveness.

**Keywords:** conjoint analysis, consumer preference, motor vehicle insurance, marketing strategy, product development

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## INTRODUCTION

The number of motor vehicles in Indonesia has shown a consistent annual increase. Data from the Central Statistics Agency (BPS) indicate a steady upward trend from 2018 to 2023. This growth is accompanied by a rising number of traffic accidents and material losses, highlighting an urgent need for risk mitigation instruments. Insurance is an important mechanism to facilitate the reallocation of risk between two parties (Chi et al. 2024). Insurance is a mechanism whereby a person or organization can exchange their uncertainty for greater certainty. Insurance is purchased to protect against risks to life, health, property, liability, and income loss (Sanjeeva et al. 2019). The Insured can choose either the total loss only insurance type or the all risk insurance type. Total loss only, or total loss, is when the Insurer will only be responsible for a loss if the entire insured item sustains complete damage. PSAKBI states that the Insurer can compensate for a total loss only if the loss and/or damage is equal to or greater than 75% (seventy-five percent). The all risk insurance type is when the Insurer will compensate the Insured if the vehicle experiences partial loss or damage, as well as total loss, due to the risks guaranteed in the insurance policy, or in other words, the Insurer will compensate the Insured for all risks suffered by the Insured. For example, collision, scratches, impact, overturned, skidding, plunging, traffic accidents, malicious acts, theft, robbery, or fire. The loss of the vehicle due to theft as mentioned, namely theft that is preceded, accompanied, or followed by violence or the threat of violence, is also included in total loss only and all risk (Dhanistha, 2017).

Recognizing this importance, the Indonesian Government, through the Financial Services Authority (OJK), plans to mandate motor vehicle insurance starting in 2025, a policy that will significantly expand the market. Within the general insurance industry, motor vehicle insurance is consistently one of the top three business lines with the largest market share. Despite this significant market potential, Asuransi Jasindo, a State-Owned Enterprise (BUMN), holds only a 0,67% market share in the motor vehicle insurance business line, according to its 2023 financial report. This low market penetration reveals a significant gap between market opportunity and current performance. As a BUMN, Asuransi Jasindo has a responsibility to support government programs and provide financial protection for the public. Therefore, it is crucial to

understand consumer preferences to develop products that can effectively capture a larger market share. The number of motor vehicles in Indonesia has shown a consistent annual increase. Data from the Central Statistics Agency (BPS) indicate a steady upward trend from 2018 to 2023. This growth is accompanied by a rising number of traffic accidents and material losses, highlighting an urgent need for risk mitigation instruments. Insurance is an important mechanism to facilitate the reallocation of risk between two parties (Chi et al. 2024). Insurance is a mechanism whereby a person or organization can exchange their uncertainty for greater certainty. Insurance is purchased to protect against risks to life, health, property, liability, and income loss (Sanjeeva et al. 2019). The Insured can choose either the total loss only insurance type or the all risk insurance type. Total loss only, or total loss, is when the Insurer will only be responsible for a loss if the entire insured item sustains complete damage. PSAKBI states that the Insurer can compensate for a total loss only if the loss and/or damage is equal to or greater than 75% (seventy-five percent). The all risk insurance type is when the Insurer will compensate the Insured if the vehicle experiences partial loss or damage, as well as total loss, due to the risks guaranteed in the insurance policy, or in other words, the Insurer will compensate the Insured for all risks suffered by the Insured. For example, collision, scratches, impact, overturned, skidding, plunging, traffic accidents, malicious acts, theft, robbery, or fire. The loss of the vehicle due to theft as mentioned, namely theft that is preceded, accompanied, or followed by violence or the threat of violence, is also included in total loss only and all risk (Dhanistha, 2017).

This study addresses a critical gap in the Indonesian insurance literature by conducting the first comprehensive Choice-Based Conjoint (CBC) analysis of motor vehicle insurance preferences. Unlike prior studies that rely on descriptive or single-attribute approaches, this research quantitatively models consumer trade-offs across six simultaneous attributes. The key novelty lies in revealing the strategic dominance of service quality in a market constrained by regulatory price floors, thereby offering a granular, data-driven preference map for state-owned insurers.

This research aims to bridge this gap by analyzing consumer preferences for motor vehicle insurance attributes. The study utilizes a quantitative, multi-attribute approach to model consumer decision-

making, moving beyond descriptive analysis. Conjoint analysis was the precise methodology to address Asuransi Jasindo's low market share because the problem stemmed from a fundamental misalignment between its current products and consumer priorities. This method was uniquely suited to move beyond the simple descriptive analysis that defined previous local research, and instead quantitatively model the complex "trade-offs" Indonesian consumers make between multiple attributes simultaneously. By identifying the ideal combination of attributes and simulating market scenarios, this research provides a clear pathway for formulating data-driven recommendations for Asuransi Jasindo's product development and marketing strategy.

The objectives of this research were formulated specifically to address the identified market gap facing Asuransi Jasindo. This study first aims to analyze the complex influence of various product attributes, such as price, coverage type, and services, on consumer preferences when choosing motor vehicle insurance. Second, the research will identify the most ideal combination of motor vehicle insurance product attributes from the consumer's perspective by utilizing conjoint analysis. By understanding these attribute trade-offs, the study can determine what consumers truly value when making a purchase decision. Ultimately, based on the findings from this comprehensive consumer preference analysis, the research will formulate actionable, data-driven strategic product development recommendations for Asuransi Jasindo.

## **METHODS**

This study employed a quantitative approach using Choice-Based Conjoint (CBC) analysis. The purpose of this methodology was to systematically evaluate consumer preferences for motor vehicle insurance. This specific conjoint analysis was performed using Sawtooth software. The CBC experimental design was generated using Sawtooth Software's balanced overlap method to ensure statistical efficiency. Each respondent completed 15 random choice tasks, where each task presented 3 product concepts plus a 'None' option. The

model was designed to measure consumer preferences across six key attributes that were identified in preliminary studies. The research was conducted over a nine-month period, from April to September 2025.

The data used in this research include both primary and secondary data. The primary data, which is quantitative in nature, was obtained directly from respondents. This data specifically captured their preferences regarding motor vehicle insurance product attributes. Secondary data was collected from literature reviews and previous studies. This was supplemented with internal company data from Asuransi Jasindo to understand the market context and existing product offerings.

Data collection targeted motor vehicle insurance users in the Jabodetabek (Greater Jakarta) area. A non-probability, purposive sampling technique was used for sample selection. The sample criteria established for respondents were specific: they had to be (1) aged 20–55 years, (2) domiciled in Jabodetabek, and (3) had purchased four-wheeled motor vehicle insurance at least once in the last three years. Primary data were obtained directly from these qualified respondents through an online questionnaire. A total of 300 valid responses were collected, a sample size that serves as a practical benchmark to ensure stable and credible results in conjoint studies (Orme, 2010).

The data analysis in this study consisted of two main stages. First, descriptive analysis was used to summarize the demographic characteristics of the respondents. Second, Choice-Based Conjoint (CBC) analysis was performed using Sawtooth software to measure consumer preferences quantitatively. This analysis began with the identification of six key attributes and their respective levels based on preliminary studies, as detailed in Table 1. The Hierarchical Bayes (HB) estimation method was then used, as it is highly effective at recovering part-worth heterogeneity at the individual level, even with complex experimental designs (Lenk et al. 1996; Allenby & Ginter, 1995). Finally, a market simulator was used to predict preference shares for various product configurations in different competitive scenarios.

Table 1. Attributes and attribute levels of motor vehicle insurance products used in the conjoint analysis

Attribute	Level	Description
Price Scheme	1	Lower OJK tariff without discount
	2	Lower OJK tariff without discount with installment plan
	3	Lower OJK tariff + 25% discount
Brand	1	Top Brand (Garda Oto, Zurich Autolicin, AXA Mandiri, ACA Mobil, Simas Mobil)
	2	State-Owned (Jasindo)
	3	Other Brands
Adds On Cover	1	Basic Package (Comprehensive/TLO)
	2	Silver Package (Basic + Legal Liability & Personal Accident)
	3	Gold Package (Silver + Natural Disasters)
	4	Platinum Package (Gold + Riot, Terrorism)
Claim Services	1	Standard process, general workshops
	2	Fast process (1-day SPK guarantee), general workshops
	3	Standard process, includes authorized (ATPM) workshops
	4	Proses cepat (garansi SPK perbaikan ringan Fast process (1-day SPK guarantee), includes authorized (ATPM) workshops
Additional Services	1	Towing service
	2	Towing service + 24-hour emergency assistance
	3	Towing service + 24-hour emergency assistance + replacement car
Service Access	1	Office (physical) and telephone
	2	Digital only (app and website)
	3	Omnichannel (physical, telephone, and digital)

The research framework (Figure 1) illustrates the flow of this study. It begins with identifying the market gap (low market share) and the research problem (lack of preference understanding). This informs the selection of key insurance attributes for the conjoint analysis. By measuring consumer utility values for these attributes, the study identifies the most ideal product combination. These results are then used to run market simulations, leading directly to the formulation of a new product strategy and marketing mix recommendations for Asuransi Jasindo.

## RESULTS

### Respondent Characteristics

The characteristics of the study's respondents provide a clear profile of the insurance consumer within Indonesia's primary metropolitan region. The survey successfully collected data from 300 respondents domiciled in the Jabodetabek (Greater Jakarta) area. In terms of gender composition, the majority of respondents were male, accounting for 61.33% of the total sample. Generationally, this demographic was dominated by

Generation X (51.3%) and Millennials (41.7%), who collectively represent the primary, financially mature consumer segments. Their economic profile is further clarified by the monthly income findings, wherein the largest group (42.3%) earned between IDR 10 million and IDR 25 million.

### Conjoint Analysis Results

#### Relative Importance of Attributes

To determine the influence of each attribute on consumer choice, its relative importance was calculated. The analysis reveals a clear hierarchy of consumer priorities, identifying the primary drivers of choice, as illustrated in Figure 2. Claim Service was identified as the most critical attribute, accounting for 38.19% of the decision-making process. This dominance empirically confirms the "moment of truth" concept. Consumers perceive an insurance policy as an intangible promise, the claims process is the single moment that promise is tested and made tangible. The high importance score indicates consumers are less focused on pre-purchase factors and more on the critical question "How will I be treated when I actually need help?". This finding

suggests the primary competitive battleground for insurers has shifted from policy features to operational excellence and superior customer experience during a crisis. A significant paradigm shift is also evident in the subsequent rankings: Additional Services (18.39%) and Price Scheme (16.28%). The fact that services designed to ensure uninterrupted mobility (such as a replacement car) outweigh the importance of the price demonstrates a market evolution from price-driven to solution-driven. Consumers are no longer purchasing a simple financial safety net; instead, they are investing

in a comprehensive solution for mobility and peace of mind. Conversely, attributes historically considered key differentiators Brand (7.70%) and Adds On Cover (7.02%) showed the lowest relative importance. This does not mean they are irrelevant, but rather that they have become “hygiene factors”. In a mature market, consumers tend to perceive major insurers as offering largely comparable protection and reputation. Consequently, their evaluation shifts to the tangible service experiences that truly differentiate the offerings.

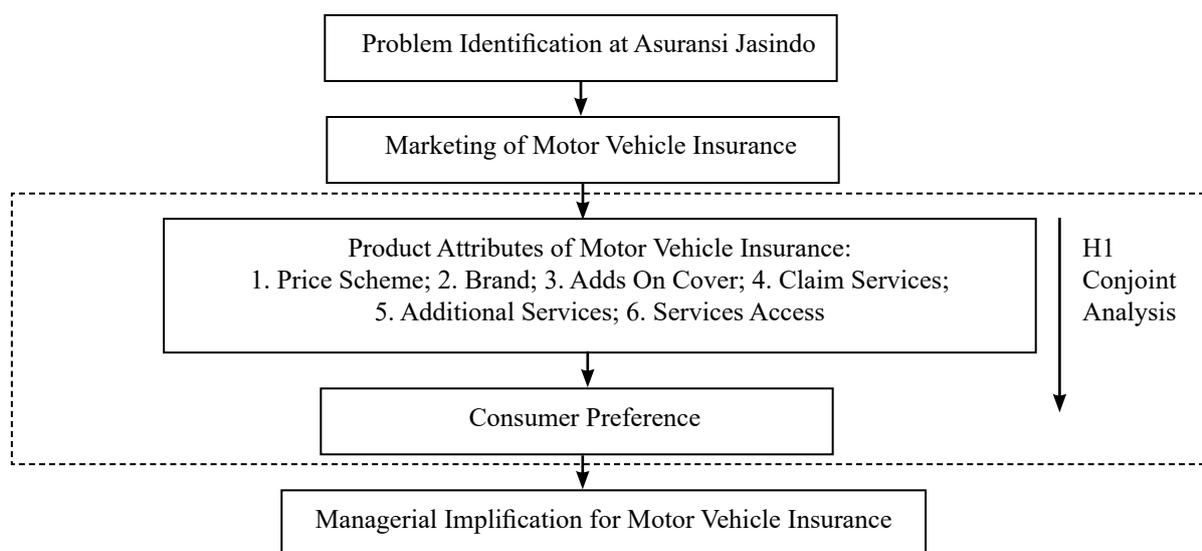


Figure 1. Research framework for analyzing consumer preferences and formulating asuransi jasindo's marketing strategy

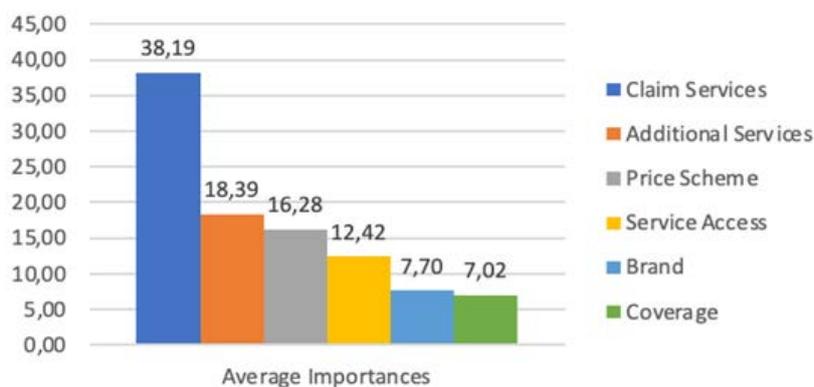


Figure 2. Relative importance of motor vehicle insurance attributes in consumer decision-making

## Part-Worth Utility Analysis

The part-worth utility analysis, detailed in Table 2, provides a deep and granular understanding of the specific preferences driving consumer decisions for each attribute level. The analysis confirms that Claim Service is the most critical factor, with the combination of a “Fast process (1-day SPK guarantee)” and access to an “authorized (ATPM) workshop” network yielding the highest possible utility score (+92.40). This finding reveals a crucial trade-off: consumers strongly prefer the guaranteed quality of an ATPM workshop, even if it means a standard processing time (+16.54), whereas a fast process limited to general workshops generates negative utility, indicating that speed without quality assurance is perceived unfavorably (-5.20). This demonstrates that any attempt to sacrifice quality for speed is perceived negatively by the market. This preference for comprehensive, hassle-free solutions is powerfully reinforced by the Additional Services

attribute, where the most complete package including a tow truck, 24-hour assistance, and a replacement car was highly valued (+45.80). In sharp contrast, a basic package offering only towing service was perceived very negatively, generating a high disutility score (-43.33), indicating consumers demand solutions that solve the core problem of lost mobility. Furthermore, the findings for the Price Scheme show that consumer price sensitivity is nuanced; a straightforward “25% discount” offered strong positive utility (+44.50), while a “lower OJK tariff with an installment plan” was not valued and produced a negative score (-9.63). This suggests consumers are motivated by immediate, tangible value rather than mere cash-flow convenience. Finally, the remaining attributes rounded out the ideal product profile: an Omnichannel approach for Service Access (physical, telephone, & digital) was most preferred (+24.89), while a Top Brand (+10.8) and the all-inclusive Platinum Package (+7.21) were the most desirable levels in their respective categories .

Table 2. Part-worth utilities per attribute

Attribute and Level	Value
<b>Pricing Scheme</b>	
OJK lower tariff without discount	-34.86
OJK lower tariff without discount with installment scheme	-9.63
OJK lower tariff + 25% discount	44.50
<b>Brand</b>	
Top Brand (Garda Oto, Zurich Autolicin, AXA Mandiri, ACA Mobil, Simas Mobil)	10.83
State-Owned Enterprise (Jasindo)	5.53
Other Brands	-16.36
<b>Coverage</b>	
Basic Package - Comprehensive/Total Loss	-13.69
Silver Package - (Basic Package + Legal Liability & Personal Accident)	3.34
Gold Package - (Silver Package + Natural Disasters)	3.13
Platinum Package - (Gold Package + Riots & Civil Commotion and Terrorism & Sabotage)	7.21
<b>Claims Service</b>	
Standard process, non-authorized workshops, no extra facilities	-103.20
Fast process (1-day light repair guarantee), general workshop network	-19.55
Standard process, network includes authorized (ATPM) workshops	30.34
Fast process (1-day light repair guarantee), network includes authorized (ATPM) workshops	92.40
<b>Additional Services</b>	
Towing & Vehicle Pick-up/Delivery Service	-43.33
Towing/Pick-up/Delivery Service + Emergency Roadside Assistance	-2.47
Towing/Pick-up/Delivery + Emergency Roadside Assistance + Taxi Fare/Replacement Car	45.80
<b>Service Access</b>	
Office (physical/face-to-face) and Phone	-37.33
Digital only (via app and website)	12.43
Omnichannel (physical, phone & digital)	24.89

### Ideal Product Combination

Based on the part-worth analysis, the levels with the highest utility scores for each attribute were used to identify the most ideal motor vehicle insurance product for consumers. These high utility scores indicate the strongest level of preference consumers have for that specific feature compared to other options within the same attribute. This ideal product profile was then “built” by combining all the most preferred levels from every category, ranging from the pricing scheme to service access. Thus, this combination represents the product package that theoretically provides the maximum value and satisfaction to consumers according to the research findings. The complete details of this configuration, deemed the most ideal product, are presented in Table 3.

Table 3. The most ideal motor vehicle insurance product combination based on highest part-worth utility

Attribute	Most Preferred Level (Highest Utility)
Claim Service	Fast process (1-day SPK guarantee), includes authorized (ATPM) workshops
Additional Services	Towing Service + Emergency Assistance (Road Assistance) + Replacement Car
Price Scheme	Lower OJK tariff + 25% discount
Service Access	Omnichannel (physical, telephone & digital)
Brand	Top Brand (Garda Oto, Zurich, AXA, etc.)
Coverage	Platinum Package (includes Riot & Civil Commotion, Terrorism & Sabotage)

### Market Simulation

To assess the strategic implications of these findings, two market scenarios were simulated. To establish a baseline and quantify Asuransi Jasindo’s current market challenge, the first simulation modeled the “Current Market Condition”. In this scenario, Asuransi Jasindo’s existing product was simulated, defined by its standard claim processes and basic additional services, pitting it against established “Top Brands” and other competitors. The results were stark, revealing a significant misalignment between Jasindo’s current offering and consumer preferences. The simulation predicted a preference share of only 10.72% for Asuransi Jasindo as shown in Figure 3. This low share stood in sharp contrast to the “Top Brands,” which dominated the market simulation with a combined preference share of 72.30%.

The second simulation tested the strategic implications of the research findings by modeling a “Proposed Product Launch”. This scenario introduced a new, hypothetical product named “Jasindo Best,” which was configured using the ideal attribute combination identified from the part-worth utility analysis specifically, a fast claim process with ATPM workshops, comprehensive additional services including a replacement car, and the preferred 25% discount . The simulation predicted a dramatic and positive shift in market dynamics. Asuransi Jasindo’s preference share was forecasted to increase threefold, surging from 10.72% to a highly competitive 33.89%, as shown in Figure 4. Crucially, this gain came primarily at the expense of the dominant “Top Brands,” whose collective share fell significantly to 46.37% in this new competitive landscape.

The findings of this research quantitatively confirm a significant paradigm shift in the consumer preferences for motor vehicle insurance in Indonesia. The competitive landscape is no longer defined by traditional metrics alone. The analysis clearly indicates that consumers have evolved, moving their focus from simple, pre-purchase attributes to complex, experience-oriented factors. The absolute dominance of Claim Service (38.19%) as the primary attribute, followed by Additional Services (18.39%), provides empirical validation for this shift. This hierarchy suggests that consumers are no longer purchasing a simple financial policy; they are investing in a comprehensive “mobility and peace of mind” solution. Their evaluation is heavily weighted toward the moment of truth the point of claim rather than the point of sale. The most strategically important finding, however, is the positioning of the Price Scheme at third place (16.28%). While seemingly counter-intuitive in a market often assumed to be price-sensitive, this ranking is perfectly logical when viewed through the lens of Indonesia’s regulatory environment. The Indonesian Financial Services Authority (OJK) mandates a Tarif Batas Bawah (TBB), or a lower-bound tariff for premiums. This regulation effectively creates a price floor, forcing most major competitors, including Asuransi Jasindo and the “Top Brands,” to offer base premiums that are highly similar and clustered around this regulated minimum. Consequently, the base premium itself has been neutralized as a strategic differentiator. It has been relegated to the status of a “bare minimum” or a “hygiene factor,” much like Brand (7.70%) and Coverage (7.02%) . Consumers in this mature market appear to assume that all major players offer a standardized, comprehensive policy (Coverage)

and possess an adequate reputation (Brand). They now also assume that the base price will be comparable and competitive due to regulation. The part-worth utility analysis strongly supports this interpretation. The standard OJK tariff, even when offered with an installment plan, failed to generate positive value, yielding a negative utility score (-9.63). The only price-related level that generated strong positive preference was the “25% discount” (+44.50). This clearly shows that consumers are no longer motivated by the base premium itself; their price sensitivity is now channeled entirely toward promotional incentives (discounts) that offer tangible value below the standardized baseline.

Theoretically, this research enriches consumer behavior literature by modeling the ‘neutralization effect’ of regulatory price floors on price sensitivity. The findings demonstrate that when base premiums are standardized by government regulation, consumer utility functions shift decisively from financial cost to experiential service quality. This expands the ‘moment of truth’ framework within the insurance sector, validating that the intangibility of the product is overcome by the tangible assurance of claim reliability rather than brand equity. Furthermore, the study adds nuance to attribute trade-off theory by quantifying that consumers in developing markets prioritize quality certainty (authorized workshops) over process

speed. This challenges the traditional assumption that price is the universal dominant driver in emerging economies, highlighting the distinct maturity of the Indonesian consumer. When the three traditional pillars of competition Price, Brand, and Coverage are effectively neutralized and perceived as ‘table stakes,’ the competitive battleground must inevitably shift. This research identifies that the battleground has decisively moved to the only areas where true, tangible differentiation can be felt by the customer: the quality of the service experience. This directly explains why Claim Service (the core experience) and Additional Services (the value-added experience) have risen to become the two most important attributes. This finding also places the Indonesian market in a unique context globally. Unlike studies in other markets, such as Saudi Arabia where Almulhim et al. (2024) found price to be the most critical factor, or Ghana where Vitor (2012) identified premium levels as the primary determinant of demand, the Indonesian consumer appears to have ‘priced in’ the regulated premium. Instead, this study aligns closer with findings by Prasetyo et al. (2024), which emphasize that in competitive insurance contexts, service quality and trust become the decisive drivers of consumer preference. This represents a massive opportunity for companies willing to pivot from price-based competition to superior customer experience.

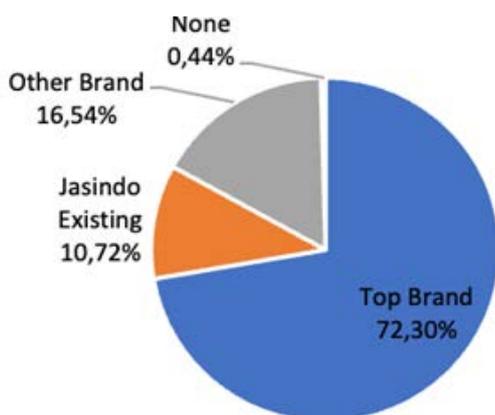


Figure 3. Market simulation of preference share for asuransi jasindo's existing product vs. competitors

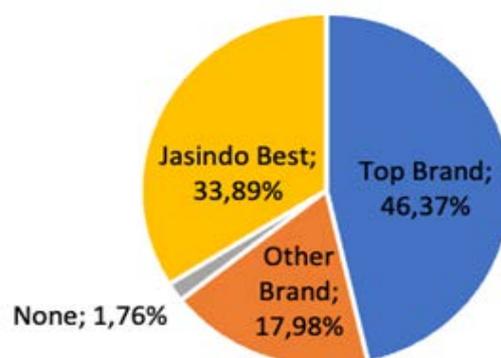


Figure 4. Market simulation of preference share for the proposed "jasindo best" product vs. competitors

While these findings are significant, it is important to note the study's limitation. The sample was drawn from the Jabodetabek (Greater Jakarta) region, an urban area whose consumers may have different service expectations and price sensitivities than consumers in other parts of Indonesia. Future research could explore if this service-dominant preference hierarchy holds true on a national scale.

### Managerial Implications

The findings reveal a clear and urgent strategic imperative for Asuransi Jasindo. The company's low market share is not an irreversible market position but a direct and measurable consequence of a product misalignment with current consumer priorities. Continuing with a status quo product that competes on commoditized factors will likely lead to further market share erosion, especially as the market expands post-2025. Conversely, the market simulation results demonstrate a substantial strategic opportunity: by reallocating resources to develop a new product tailored to these identified service preferences, Asuransi Jasindo can directly challenge market leaders and potentially triple its preference share from 10.72% to a highly competitive 33.89%. The core implication is that the path to sustainable growth lies in a strategic pivot: away from a 'red ocean' of price-based competition and towards a 'blue ocean' of superior service experience. For a BUMN like Jasindo, this also aligns with a public service mandate to provide products that deliver tangible, reliable value at the 'moment of truth,' not just a low price at the point of sale.

## CONCLUSIONS AND RECOMMENDATIONS

### Conclusions

This study concludes that a significant paradigm shift has occurred in consumer preferences for motor vehicle insurance, moving from a focus on traditional attributes to a focus on service quality and experience. This shift appears driven by the commoditization of traditional factors; with base premiums regulated by the OJK and brand/coverage perceived as 'table stakes,' consumers now primarily differentiate based on the tangible service experience. This is empirically evidenced by the dominance of Claim Service (38.19%) as the most important driver of choice, followed by Additional Services (18.39%). The most ideal product

combination, therefore, is one that offers a fast and guaranteed claim process with an authorized (ATPM) workshop network, a comprehensive replacement car facility, a significant 25% premium discount, seamless omnichannel service access, and is supported by a top-tier brand and platinum-level coverage.

### Recommendations

Based on these conclusions and implications, actionable strategic recommendations for Asuransi Jasindo are focused on an integrated marketing mix (Musfar, 2020). On the product front, the company must prioritize operational innovation by developing and launching a flagship product, "Jasindo Best." This product's core value proposition must be service excellence, incorporating a guaranteed Service Level Agreement (SLA) such as a 1-day service promise for light repairs and 24-hour SPK issuance an expanded ATPM workshop network secured through new strategic partnerships, and a truly hassle-free replacement car service. For price and promotion, this superior product should be launched with an aggressive 25% discount, strategically positioned not as a low price but as a high-value introductory offer to acquire new customers. All marketing communications must pivot entirely from "low premium" messaging to a campaign centered on a "guaranteed easy and worry-free claim experience," heavily leveraging digital storytelling and customer testimonials to build trust and social proof. Finally, regarding place and process, this entire strategy is critically dependent on investment in a truly seamless omnichannel platform. This requires integrating all customer touchpoints from the app and website to WhatsApp and call centers to ensure a customer can start, track, and complete a claim anywhere without friction or information repetition, demanding a significant upgrade in CRM and data integration capabilities.

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more coherent. After using this service, the authors reviewed and edited the content as needed, and took full responsibility for the content of the publication.

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