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ABSTRACT

ANY MULYATI (0606056032), *Promotion Cost affluence towards Blife Investlink Syariah Sales Product at PT. BNI Life Insurance*, xii+79 pages+7 tables+5 images+2 graphics+30 bibliographies+ 6 additions

Today insurance industry has now developed and get much attention by the public in line with the necessity to protect themselves and their property. As one of good reputation insurance company PT.BNI Life Insurance in expanding its business unit by establish a syariah division, which offering present product that had a place at public's heart, namely Blife Investlink Syariah a unitlink insurance product. A promotion is one of the most effective strategy to sell company's products, such as sales representative which presenting company's product directly to customer while sales volume is measurable.

As Rossiter proposed, the promotion were designed to stimulates direct purchase and to encourage the sales to go up rapidly and faster compares to avoid promotion ways. Promotion commingle had been conducted by PT.BNI Life Insurance during period of July 2007 to May 2008 for their product of Blife Invest link Syariah includes printing advertising media, personal selling, sales promotions, publicity, and sponsorship.

PT.BNI Life Insurance has spent more cost in taking promotion to its products and demonstrate any influence to sales volume, namely based on linear regression calculation and in-depth interview result has shown that more costly promotion to spent, thus more sales volume to be achieved. Promotion commingle has many influence to towards sales volume improvements.

Based on the calculation by using the Pollii and Cook methods, life cycle product's phase that achieved by Blife Investlink Syariah products are come in with in growth stages.