

**THE IMPACT OF PROCESS AND SERVICE INNOVATION IN
IMPROVING TURNOVER: A CASE STUDY OF PT ASEI REASURANSI
INDONESIA**

By:

Lolita SekarFarwinda

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SWISS GERMAN UNIVERSITY
EduTown BSD City
Tangerang 15339
Indonesia

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, it contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.

Lolita SekarFarwinda

Student

Date

Approved by:

Dr. Samuel PD Anantadjaya

Thesis Advisor

Date

Prof Eric Jos Nasution MBA, MA, PhD

Dean

Date

Lolita SekarFarwinda

ABSTRACT

**THE IMPACT OF PROCESS AND SERVICE INNOVATION IN IMPROVING
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By

Lolita SekarFarwinda
Dr. Samuel PD Anantadjaya

SWISS GERMAN UNIVERISTY

The purpose of this study to analyze the impact of service and innovation in improving turnover. Since innovation is the important tools in every business, all major of business need to be innovating to compete with others. This study only focused into two types of innovations, which are process and service innovations. The process innovation was supported insurance company in order to increase the turnover policy production. While through service innovation, insurance company also can reach a profitable production within a good service. To achieve an excellence business, insurance company should be committed to run a sustainable business to realize the needs and expectations of all stakeholders. To run a sustainable business also related with the process and service in insurance company. The process also needs improvements along with the services itself. This study proven that the process and service innovation can raise the turnover of sales production in insurance company. The innovation of the process and service innovation was significantly reflect the production. So, it is a good deal for insurance company to make a refreshment of the process and the service to the customers.

Keywords: Process innovation, service innovation, insurance company, turnover production, exploratory research model.



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DEDICATION

I dedicate this study works for my family, my mother and father, my two sisters,
always support, and pray for me whenever they are.

And to Swiss German University, for the support and determination.



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