

Marketing Strategy Scenario Planning to Increase Digital Market Penetration (Project Based: PT Asuransi Tri Pakarta)

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Abstract: The main challenge faced by PT Asuransi Tri Pakarta (TRIPA) is the low acquisition of new customers through digital channels, despite significant investments in digital infrastructure such as the TRIPA Smart app and omnichannel systems. This gap is driven internally by limited brand awareness and externally by intensifying competition from Insurtechs and traditional insurers. To navigate this uncertainty, the study applies scenario planning to analyze future environments and formulate adaptive marketing strategies for boosting digital market penetration. The research aims to identify root causes, analyze the current situation, formulate future scenarios for the next three to five years, and develop adaptive marketing strategies for each potential scenario. This research employs a descriptive qualitative approach, with data collected through semi-structured interviews involving key stakeholders, including company management, the Head of the Indonesian General Insurance Association (AAUI), regulators, and customer representatives. The analysis and discussion will present an examination of the internal situation (using the STP and SWOT frameworks) and the external situation (using the PESTEL and Porter's Five Forces frameworks), which will then be used to identify driving forces and critical uncertainties. From there, plausible scenarios will be constructed and described narratively, followed by testing to formulate a flexible digital marketing strategy. This research is expected to provide practical contributions to TRIPA's management in formulating proactive and resilient marketing policies, as well as academic contributions by applying scenario planning in the context of the Indonesian insurance industry.

Kata kunci : Scenario planning, marketing strategy, digital market penetration, general insurance, customer acquisition.

INTRODUCTION

The insurance industry in Indonesia is entering the digital era, marked by the increasingly intensive use of digital distribution channels to reach a wider and more technologically savvy market. The Financial Services Authority (OJK) targets an increase in national insurance penetration to 3.2% by 2027 through digital transformation (Rusli, 2023; Schoemaker, 1995, 2002; Schwartz, 1991). Digital technology is considered crucial not only for cost efficiency but also for reaching customer segments previously difficult to access through traditional channels (agents or brokers). Digital channels enable insurance companies to reach younger generations seeking fast and convenient online insurance services, as well as to serve areas beyond the reach of conventional marketers (Insurance, 2024; S. & P., 2022; Sledziewska, 2021; TRIPA, n.d.). Amid relatively low insurance penetration (below 4% of GDP), digitalization is key to driving industry growth by educating and engaging communities that have been underserved by insurance products (Indonesia, n.d.; Valonen, 2024; Van der Heijden, 1996; Voros, 2002; Wack, 1985).

PT Asuransi Tri Pakarta (TRIPA) is a national general insurance company striving to adapt to this trend. Founded in 1978 and majority-owned by the BNI Pension Fund, TRIPA is headquartered in Jakarta and operates 18 branch offices across Indonesia. With over 45 years of experience, TRIPA has built a strong customer base and business network, particularly through its strategic relationship with PT Bank Negara Indonesia (Persero) Tbk (BNI) (Payne & Frow, 2017; Pearce & Robinson, 2011; Porter, 1980). The company upholds values of trust, loyalty, innovation, and superior service as its strategic foundation, with a vision to become a leading and trusted insurance provider in Indonesia

(Purba, 2020; PwC, 2021; Ramírez & Wilkinson, 2016; Ringland, 1998). In recent years, TRIPA has gained recognition in the digital sector, including the 2024 Infobank Digital Brand Awards as The 3rd Best Conventional General Insurance, demonstrating its commitment to strengthening brand presence in the digital landscape.

As part of its digital transformation, TRIPA has developed a digital channel infrastructure that includes the TRIPA Smart mobile application and an omnichannel system. TRIPA Smart, first launched in 2017, is a digital platform for online insurance purchases and customer self-service. The application is designed to provide integrated solutions for customers' insurance needs, in line with the company's tagline, "Providing the Best." Furthermore, in 2024, TRIPA introduced new digital service innovations such as WhatsApp Business integration with AI-based chatbots, an omnichannel system connecting multiple communication channels (social media, email, and web chat), and agent features within the TRIPA Smart application that enable agents to process policy sales digitally. These initiatives aim to improve the customer experience by making it easier, faster, and more personalized while expanding distribution reach through online platforms and digitally empowered agent networks.

Several studies have examined the intersection of digital transformation, marketing strategies, and scenario planning in the insurance sector. For instance, Chaffey and Ellis-Chadwick (2019) emphasized the importance of integrated digital marketing strategies for enhancing customer acquisition, while Schoemaker (1995) identified scenario planning as a critical tool for navigating business uncertainty. In the Indonesian context, Rusli et al. (2023) explored the role of InsurTech in accelerating digital transformation, and Marwati et al. (2023) analyzed digital marketing implementation in life insurance companies. However, few studies have applied scenario planning specifically to formulate adaptive marketing strategies for general insurance companies facing challenges in digital channel adoption. This research aims to address this gap by focusing on TRIPA as a case study, integrating internal and external analyses to develop scenario-based strategic responses.

Despite progress in digital infrastructure development, TRIPA faces a significant challenge in the form of low new market acquisition through its digital channels. Internal data show that the contribution of sales from digital channels (direct online) to total new customer acquisition remains considerably lower than traditional channels such as agencies, brokers, and bancassurance. This indicates a gap between investment in digital technology and corresponding growth in the new customer base. Several factors are believed to contribute to this low rate of digital acquisition, both internal and external to the company. Internally, TRIPA continues to experience low brand awareness among the general public, especially beyond its existing customer segments. Previous studies have highlighted that the TRIPA brand is less well-known than competitors, making it difficult for the company to attract new customers. This stems from TRIPA's historical reliance on captive marketing channels (e.g., BNI group customers) and limited promotional efforts to reach broader retail markets. Additionally, the company's digital marketing capabilities are still evolving—ranging from human resource expertise and organizational culture adaptation to technological change—to budget allocations for digital promotion that often compete with other business priorities (AB, 2025; ABV & PHS, 2025).

Externally, competition in the digital insurance space is intensifying with the emergence of InsurTech players and digital initiatives from established insurers. Competitors are strengthening their digital channels to increase penetration, particularly among millennial and Gen Z consumers. For example, the multinational general insurance company Tugu Pratama Indonesia launched a dedicated digital platform, TDRIVE, which successfully attracted younger customers and boosted online sales. Similarly, insurance technology startups such as Tap Insure focus on simple, affordable, and fast general insurance products delivered via mobile apps to appeal to digital-native consumers. The presence of these competitors has elevated service expectations—speed, convenience, and transparency are now essential standards for attracting retail customers in the digital era. Furthermore, other external challenges include low public insurance literacy, trust issues in online insurance purchases, and

regulatory considerations surrounding digital channels. Regulators such as the OJK and industry associations like the Indonesian General Insurance Association (AAUI) are actively promoting digitalization while safeguarding consumers, for instance by developing insurance agent data infrastructure and introducing digital financial innovation sandbox policies (Belmejdoo, 2024; Chaffey & Ellis-Chadwick, 2019). This dynamic and uncertain external environment underscores the need for TRIPA to anticipate multiple future development scenarios.

The low level of new market acquisition through digital channels at TRIPA is not only a technical marketing issue but also relates to the company's long-term business strategy. On the one hand, TRIPA needs to improve sales performance and market share by capitalizing on opportunities in digital channels, which are relatively cost-effective and have broad reach. On the other hand, these efforts must be implemented carefully to avoid disrupting existing distribution channels (e.g., agent or broker networks) and instead serve to complement them. Therefore, the company requires an adaptive marketing strategy capable of withstanding various future market conditions. The scenario planning method was chosen in this study as a framework for formulating such a strategy. Scenario planning is a strategic management tool that helps organizations navigate uncertainty by envisioning multiple possible future scenarios and developing contingency plans. Unlike traditional planning, which often relies on past trends, scenario planning encourages companies to think more broadly, identify significant environmental changes, and test strategic assumptions across multiple scenarios. Hence, TRIPA is expected to develop a robust and flexible digital marketing strategy that can increase market penetration even as the business landscape undergoes considerable change over the next three to five years.

This study aims to identify the factors hindering digital market acquisition at PT Asuransi Tri Pakarta (TRIPA), analyze the internal and external environments influencing digital market penetration, and formulate adaptive marketing strategy scenarios using a scenario planning approach for the next three to five years. Practically, this research is expected to provide actionable strategic recommendations for TRIPA's management to enhance customer acquisition through digital channels, optimize technological investments, and strengthen strategic resilience in facing market uncertainties. Theoretically, this study contributes to the development of literature on digital marketing strategies in Indonesia's insurance sector by integrating the scenario planning framework within the context of digital transformation. It also enriches the understanding of the interplay among regulatory factors, consumer trust, and technological innovation within the digital insurance ecosystem.

RESEARCH METHOD

This research design employs a qualitative approach with a scenario planning framework as the primary method for formulating marketing strategies to increase PT Asuransi Tri Pakarta's digital market penetration. The qualitative approach was chosen because the study focuses on exploring in-depth perspectives from the company's internal and external stakeholders, including top management, industry regulators, and consumers (Christensen, 2015; Deloitte, 2020; Elkington, 1997; Fund, n.d.). Semi-structured interviews enabled the researchers to collect data that were not only factual but also interpretive—capturing expectations, experiences, and future projections. This aligns with the main objective of scenario planning, which is to anticipate uncertainty and identify the driving forces that influence the digital marketing landscape.



Figure 1. Research Design

Source: Author's conceptualization of the research methodology (2024)

In practice, this research design is divided into several systematic stages that form an integrated research cycle. These stages begin with the formulation of the problem and research questions, a literature review and the development of a theoretical framework, the creation of interview guidelines, the collection of primary and secondary data, and thematic analysis to identify patterns, relationships, and critical issues. Subsequently, the research findings were used to identify key drivers and critical uncertainties, which were then mapped in a scenario matrix. The results of these scenarios are presented in the form of scenario narratives that serve as the basis for formulating marketing strategies for each scenario. The research concludes with the validation of results through triangulation and expert confirmation, followed by the development of conclusions and strategic recommendations.

This research adopts a descriptive qualitative approach, focusing on PT Asuransi Tri Pakarta (TRIPA) as a single case study. The research design follows a systematic cycle, starting with problem formulation and literature review, continuing through primary and secondary data collection, extensive analysis, scenario development, and finally culminating in strategic formulation and validation.

To ensure validity and robustness, the principle of data triangulation was applied. Information derived from TRIPA's internal documents and management perspectives was cross-verified against external sources, including industry data from the Financial Services Authority (OJK) and the Indonesian General Insurance Association (AAUI), as well as insights from external experts (regulators, association leaders), and end-customers. This multi-source verification minimized reliance on individual opinions and strengthened the empirical foundation of the scenario construction.

Primary data were collected through semi-structured interviews with key stakeholders selected for their direct relevance to TRIPA's digital strategy and external ecosystem. The semi-structured format allowed the research to explore pre-determined themes (e.g., current conditions and future projections) while maintaining flexibility to examine emerging issues such as internal channel conflicts or specific regulatory challenges (Grant, 2019; Infobank, 2024; Johnson et al., 2017; Kim & Mauborgne, 2005; Lapidus, 2019).

Interviewees included:

1. Internal Management: President Director (strategic vision, long-term direction), Chief Strategic Officer (CSO) (policy formulation, resource allocation), Head of Digital Business Unit (digital roadmap, acquisition challenges), and Head of IT Division (infrastructure readiness, cyber/T2 risk).
2. External Experts: Chairman of the Indonesian General Insurance Association (AAUI) (industry trends, collective challenges), OJK IKNB Regulatory Manager (policy direction, Market Conduct/L1 supervision), and Customer Representative (digital experience, trust barriers/CU2).

Interview data provided important context, such as the CSO's confirmation that budgets for digital promotions are often limited and the Financial Services Authority (OJK)'s statement that Market Conduct oversight is key to digital consumer protection, both of which are central to defining Critical Uncertainties.

The data analysis methodology followed a multi-step qualitative approach. Initially, a thematic analysis was conducted on all interview transcripts and secondary data, identifying key themes and recurring strategic issues. These themes were mapped to internal (STP, SWOT) and external (PESTEL, Five Forces) frameworks, resulting in an inventory of 15 key external Driving Forces (DF).

To objectively isolate the most critical factors for scenario development, a quantitative weighting process was introduced. Key experts were asked to rate each of the 15 DFs on a Likert scale of 1 (Very Low) to 5 (Very High) across two dimensions: Impact (I) on the success of TRIPA's digital acquisition, and Uncertainty (U) regarding its future direction in the next 3-5 years.

The purpose of this quantitative assessment within a qualitative design was to eliminate researcher bias and systematically prioritize the DFs, ensuring that the resulting scenarios addressed the highest risk factors perceived by industry leadership. The DF with the highest combined Criticality Score (Impact + Uncertainty) was selected as the axis for the 2x2 matrix.

RESULTS AND DISCUSSION

A comprehensive SWOT analysis reveals TRIPA's internal struggles against external pressures. TRIPA's strengths stem from strong institutional credibility stemming from 45+ years of operations and strategic support from the BNI Group. It has built a core digital infrastructure, including TRIPA Smart and an omnichannel system, and has achieved digital brand recognition.

A key weakness is very low brand awareness in the general retail segment, exacerbated by a historical reliance on captive markets. This results in digital channels contributing less than 5% of new acquisitions. Organizational limitations include underdeveloped digital marketing talent expertise and potential internal channel conflict (S3), where traditional agents may perceive digital channels as competition rather than complementary tools (Keuangan, n.d., 2022; Marwati, 2023; Mintzberg, 1994).

Significant opportunities exist in Indonesia's young, digitally savvy, and underinsured population. Regulatory support from the Financial Services Authority (OJK) for innovation frameworks (e.g., ITSK/sandbox) and the potential for strategic Embedded Insurance partnerships offer avenues for rapid distribution expansion.

The threat of intense competition from agile InsurTechs and digitally aggressive multinationals (R1) is increasing consumer expectations for speed (T1) and driving aggressive price wars (R2). Widespread low public trust (CU2) regarding digital insurance security and claims transparency remains a significant barrier to adoption.

Segmentation, Targeting, and Positioning (STP)

To effectively address low digital acquisition rates, TRIPA must refine its focus on digital channels:

The target market segmentation for digital acquisition is defined as digitally savvy urban individuals of productive age (25–40 years old) with middle to upper incomes. This segment exhibits high digital literacy, frequent use of online services, and a growing need for protection, representing the largest untapped market potential for TRIPA.

A concentrated targeting strategy is required, focusing marketing resources on this urban segment. This group offers high potential lifetime value and is easily accessible through digital channels. Targeting this new retail base requires a measured shift away from reliance on traditional

captive markets.

Tripa's positioning should position itself as a Trusted, Easy, and Modern Digital Insurance Provider. This positioning leverages the company's legacy credibility (45+ years, BNI connections) to address the issue of low trust (CU2), while emphasizing convenience and modernity (24/7 service, intuitive UX) to compete with agile InsurTechs. The value proposition should be articulated as: "TRIPA Smart – Trusted Digital Insurance Solution. Easy protection in the palm of your hand, backed by BNI's reputation." ALU Framework

Political Factors (P)

Political dynamics encompass regulatory policies, which are crucial for the insurance industry. DF P1: Stability of Government Support for the Financial Sector. Digitalization is considered a specific factor with low uncertainty, marked by the government's affirmed commitment to digital economic transformation. This support provides a positive signal for TRIPA to continue its long-term investment in digital infrastructure and strategic planning, although implementation requires cross-sector coordination.

However, what remains highly uncertain is how flexible the OJK regulator will be in enabling innovation, especially in the face of technological disruption and new business models. DF P2: The flexibility of the OJK Regulation on Digital Business Innovation is crucial. Regulators face a dilemma between encouraging innovation (as an enabler) or limiting risk (as a safeguard), creating significant uncertainty for TRIPA in marketing partnerships and launching new products. The rigidity of POJK 36/2024 regulations, which require a rigorous due diligence process, is a clear example of this uncertainty.

Economic Factors (Economy - E)

Macroeconomic conditions and consumer purchasing power directly influence market demand for non-mandatory insurance. The growth of the middle class segment in Indonesia presents a significant opportunity for digital acquisition. However, this segment is highly price-sensitive, especially on digital channels where comparisons are readily available. This makes DF E1: Changes in Purchasing Power and Price Sensitivity of the Middle Segment a factor that demands an adaptive pricing strategy amidst economic uncertainty. Economic fluctuations could directly pressure TRIPA's margins if a digital price war (R2) occurs, forcing a focus on cost efficiency.

Furthermore, the high operational costs of digitalization constitute a strategic risk. Dependence on foreign software licenses, global cloud services, and core technology vendors makes DF E2: Exchange Rate Volatility to Technology Operational Costs an unavoidable cost factor. TRIPA's President Director emphasized that rupiah fluctuations can significantly increase the Total Cost of Ownership of digitalization, ultimately reducing profit margins from digital channels, making long-term IT budget planning extremely difficult and risky.

Social Factors (Socio-Cultural - S)

Social factors are at the root of TRIPA's low digital acquisition. Despite high internet and smartphone usage, insurance penetration in Indonesia remains low (1.4%) due to low insurance literacy and trust issues. DF S1: Improving Public Literacy and Trust in Digital Insurance is a key prerequisite for successful acquisition, as low trust in claims and data security (T2) hinders end-to-end digital adoption. This factor is considered a critical uncertainty because it relies on cultural changes and mass market education, where the results of education campaigns are difficult to predict in the short term.

On the other hand, DF S2: Consumer demand for ESG and Sustainable Business Practices is growing stronger. Consumers generally demand transparent and digital services that support business ethics, such as paperless and ethical service. TRIPA's CSO emphasized that these ESG demands are not just a matter of compliance, but also part of the brand's value proposition and reputation among consumers, which influences how TRIPA should market itself. A poor ESG reputation can be a barrier to acquisition, especially in younger consumer segments.

Technology Factor (T)

Technological developments define the boundaries of digital competition. DF T1: The speed of AI/ML adoption for industry end-to-end processes is defining future service standards, such as automated underwriting, personalization, and instant claims, which are critical to customer experience (B1). The speed of adoption by competitors will determine TRIPA's competitive advantage. TRIPA's IT Division Head emphasized that AI is now a fundamental requirement for competition, requiring continuous and rapid investment.

Along with innovation, cyber risks are increasing. DF T2: Cybersecurity & Data Protection Regulation are risk factors that must be managed. The PDP Law's compliance mandate and the rise of cyber threats (L1) are forcing companies to allocate significant investments in data security. T2 compliance is a priority in all scenarios because data security failures directly damage trust (S1) and a company's reputation. T2 compliance is a prerequisite for the success of T1 technology.

Legal Factors (Law - L)

OJK regulations are the most crucial factor determining the limits of TRIPA innovation. DF L1: OJK's strictness in supervising digital market conduct (including POJK 36/2024) is a highly uncertain and high-impact factor, as any new regulation, such as tightening due diligence for digital platforms, directly impacts TRIPA's time-to-market (Oduware & Eromon, 2020; PMS, 2021). OJK managers emphasized that market conduct oversight is key to digital consumer protection, making L1 compliance a life-and-death factor that significantly determines the sustainability of digital operations.

Porter's Five Forces Analysis: Micro-Industry Dynamics (10 Driving Forces)

Threat of New Entrants (NE)

The threat of new entrants is rated High. While traditional insurance licensing is difficult, the Financial Services Authority (OJK) facilitates InsurTech models through sandboxes, lowering barriers to entry. DF NE1: Ease of Licensing New InsurTech Business Models lowers barriers to entry into the digital realm, increasing competition. This factor is closely related to the flexibility of OJK regulations (P2), and is exacerbated by the availability of Venture Capital (VC), which allows new players to wage price wars (R2).

Supplier Bargaining Power (S)

In the digital realm, high supplier power lies with core technology vendors and channel actors. DF S3: Conventional Agents' Commitment to Adopting Digital Tools is an external factor (beyond the control of central management) that can hinder transformation if agents resist digital technology due to channel conflicts. TRIPA's President Director emphasized that digital strategies must complement, not replace, agents, as agents are the foundation of traditional distribution that must be maintained. This conflict can cripple a Hybrid Channel strategy.

Buyer Bargaining Power - B

Buyer power is rated Very High. Consumers demand DF B1: Instant and seamless Product Personalization and Customer Experience (CX). Failure in CXM will lead to easy buyer switching, especially due to low switching costs. This requires investment in AI/ML (T1) for personalization in digital channels. This high CX demand sets a new standard that TRIPA must meet to compete with InsurTech.

Threat of Substitutes - Sub-Threat

This threat is rated High. The threat comes from simpler, more integrated protection models outside of traditional insurance. DF Sub-1: Embedded Insurance Penetration and P2P Models combines the primary threat: Embedded Insurance within Fintech/E-commerce and P2P models. TRIPA's CSOs view this as a threat that requires TRIPA to be part of a partner ecosystem, rather than stand alone, as consumers tend to purchase coverage at the point of purchase.

Rivalry Among Existing Competitors (R)

This competition is rated very high. Intense competition, driven by DF R1: Innovation Intensity and Speed of Competitor Product Launches. Competitors are launching advanced features (instant claims, chatbots) every quarter, demanding extreme time-to-market from TRIPA. This competition is also reflected in DF R2: Price Pressures and the Strategy of Burning Money in Digital Channels, where deep discounts from competitors squeeze profit margins and increase TRIPA CPAs, forcing companies to compete on non-price value.

Table 1. Synthesis of 15 External Driving Forces and Key Informant Validation – Author.

NO.	Analysis Category	Driving Force (DF)	TRIPA Focus	Primary Source Citation Assumptions (Primary Validation)
1	PESTEL - Politics (P1)	Stability of Government Support for	Long Term Investment	"The Indonesian government, through the Coordinating Ministry for Economic

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		Digitalization of the Financial Sector.		Affairs, has affirmed its commitment to the digital transformation of the insurance sector." (AAUI Chair)
2	PESTEL - Politics (P2)	Flexibility of OJK Regulations on Digital Business Innovation.	Speed of Innovation	"The speed with which the OJK issues guidelines for open insurance APIs will determine whether we can quickly partner with them." (Head of TRIPA's Digital Business Group)
3	PESTEL - Economics (E1)	Changes in purchasing power and price sensitivity in the middle segment.	Strategy Pricing	"If the economy is unstable, the insurance that's easiest to find through an app is the cheapest. Digital price sensitivity is very high." (Customer)
4	PESTEL - Economics (E2)	Exchange rate volatility on technology operational costs.	IT/Operational Costs	"The volatility of the rupiah exchange rate makes the Total Cost of Ownership for digitalization very expensive." (TRIPA President)
5	PESTEL - Social (S1)	Increasing public literacy and trust in digital insurance.	Acquisition/Trust	"The biggest challenge is convincing the illiterate public that online purchases are safe and that the claims are transparent." (Chairman of AAUI)
6	PESTEL - Social (S2)	Consumer Demands for ESG and Sustainability Business Practices.	Reputation/Brand	"Consumers are starting to ask for proof that our insurance products support sustainability." (CSO TRIPA)
7	PESTEL - Technology (T1)	Speed of AI/ML Adoption for Industrial End-to-End Processes.	Efficiency & Personalization	"AI is no longer an option, but an industry need. The challenge is how quickly other competitors integrate <i>instant claims</i> ." (Head of IT Div TRIPA)
8	PESTEL - Legal (L1)	OJK's Firmness in <i>Supervision</i> of Digital Market Behavior.	Digital Operations	"Our supervision will be very strict on FSTI. The new POJK demanded <i>strict due diligence</i> . Market <i>behavior</i> compliance is key." (OJK IKNB Policy Setting Manager)
9	Porter - Newcomer (NE1)	Ease of Licensing for New InsurTech Business Models.	Competition/Time	"OJK facilitates <i>a new insurtech model through sandboxes</i> . This lowers the barrier to entry for digital-focused companies." (Chairman of AAUI)
10	Porter - Supplier (S3)	Conventional Agents'	Channel Conflict	"Our digital strategy must <i>complement</i> , not <i>replace</i> , so

		Commitment to Digital Tools Adoption.		that there is no rejection of technology adoption from agents." (President of TRIPA)
11	Porter - Buyer (B1)	Product Personalization and <i>Customer Experience (CX)</i> .	Product Innovation	"I want the TRIPA Smart app to know my travel history and offer insurance automatically." (Customer)
12	Porter - Substitute (Sub1)	Embedded Insurance <i>Penetration</i> and P2P Models.	Business Model	"Our products must be <i>embedded</i> , not stand-alone. We have to compete with an integrated ecosystem." (CSO TRIPA)
13	Porter - Competition (R1)	The innovation, intensity, and speed <i>of competitors of product launches</i> .	Market Time	"We see multinational competitors launching new features every quarter, such as <i>live video claims</i> or smarter chatbots." (Head of TRIPA Digital Business Group)
14	Porter - Competition (R2)	Price pressure and <i>money-burning strategies</i> on digital channels.	Margin/Profitability	"Digital acquisition is currently very expensive because <i>the cost per acquisition</i> is triggered by competitor discounts." (Head of TRIPA Digital Business Group)
15	PESTEL - Technology (T2)	Cybersecurity & Data Protection Regulation (PDP Law).	Compliance/Risk	"Cyber threats and the PDP Act make data security a strategic risk that must be prioritized." (Head of IT Div TRIPA)

Source: Author's analysis, 2024

To determine the classification of driving force based on a scale of 1-5 and there are 6 speakers who are used as a reference in determining driving force, there are several categories as follows:

Tabel 2. Penilaian untuk Kategori Kekuatan Pendorong – Penulis.

Category	Score Range
Low	0 – 12
Low to Medium	>12 – 24
Medium	>24 – 36
Medium to High	>36 – 48
Height	>48 – 60

Source: Author's compilation, 2024

Based on the highest average Critical Score, two external factors are determined as the main axis of the scenario matrix. It was found that there are several similar driving forces so that it is possible to use 1 context, namely Flexibility related to OJK Regulations and Firmness towards Market Behavior which is one direction, namely related to OJK Regulations The direction towards digital innovation & compliance and 1 other driving force is absolute because The highest number is related to the level of consumer trust/literacy regarding insurance as shown in the following figure:

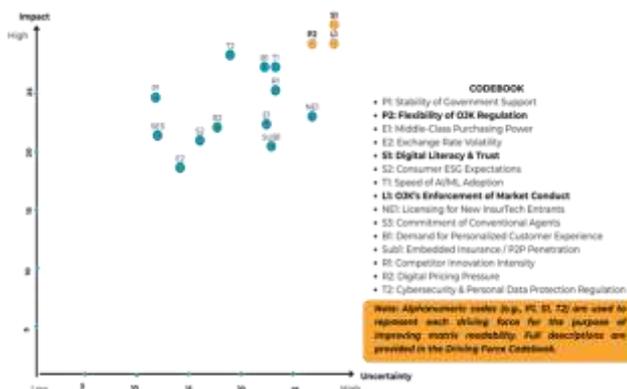


Figure 2. Uncertainty and Impact Measurement Matrix

Source: Author’s analysis based on weighted critical scores from expert validation (2024)

P2 and L1 can be categorized very similarly, namely related to the OJK Regulation Directive on Digital Innovation & Compliance and absolute S1 is the driving force resulting in 2 Critical Driving Forces, The two critical uncertainties are then combined to form a 2x2 matrix consisting of four quadrants, where each quadrant represents one scenario.

1. Critical Uncertainty 1 (CU 1): OJK Regulation Directive on Digital Innovation and Compliance (L1) (Critical Score: 58)
2. Critical Uncertainty 2 (CU 2): Digital Consumer Adoption Rate and Market Confidence (Q1) (Critical Score: 59)

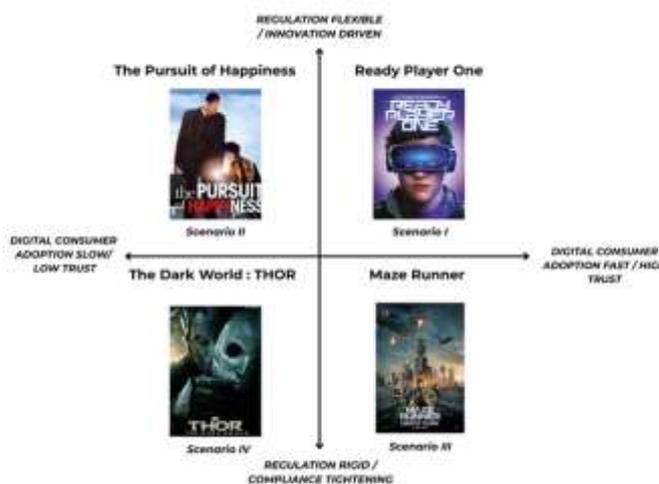


Figure 3. Scenario Matrix

Source: Developed by the author based on critical uncertainties derived from PESTEL and Porter’s Five Forces analyses (2024)

Scenario and Narrative Formulation

The four scenarios developed in Phase 2 will be described in detail in this section. The scenarios are titled "Ready Player One," "The Pursuit of Happiness," "Maze Runner," and "The Dark World." Experts recommend giving each scenario a distinctive and memorable title to enhance its identity and enhance reader retention (Garvin & Levesque, 2006). The author then weaves the scenario characteristics and identified driving forces into a narrative that aligns with the themes and key messages of each scenario title.

Narrative Scenario Development

Scenario Plan I: READY PLAYER ONE.

Critical Uncertainty Characteristics: Flexible OJK Regulations + High Consumer Trust. Warta Ekonomi, October 2, 2030: Digital Speed Limits Disappear

Jakarta, October 2, 2030 — Indonesia's general insurance market is experiencing unprecedented acceleration. TRIPA reports a 400% increase in digital acquisitions in the past two years. This is driven by two main factors: First, the Financial Services Authority (OJK) proactively adopted open insurance API (P2) regulations, streamlined due diligence (L1) processes, and facilitated fintech partnerships. This regulatory environment allows innovation to move "too fast." Second, consumer confidence (CU2) has skyrocketed, driven by the transparency of the instant claims process (T1), which is now the industry standard. Consumers are defaulting to digital channels for insurance purchases, and TRIPA Smart, now fully integrated with the BNI ecosystem, has become a protection super-app. Competition (R1) is fierce, characterized by weekly product launches and real-time feature wars. TRIPA faces the challenge of maintaining the pace of innovation and time-to-market to keep up with the well-capitalized InsurTechs (NE1).

Scenario II: PURSUING HAPPINESS

Critical uncertainty characteristics: Flexible OJK regulations + low consumer trust. Infobank News, October 2, 2030: Fierce Battle for Hybrid Channel Dominance

Jakarta, October 2, 2030 — Although the Financial Services Authority (OJK) has created a progressive and supportive regulatory environment (CU1), the insurance market has failed to achieve widespread digital adoption. Consumers (CU2) still show low trust in purchasing policies without human consultation, a "game of thrones" to dominate customer loyalty. Digitalization serves as an enabler (P2), but high-value transactions still involve agents (S3). TRIPA is in the midst of fierce competition with other conventional companies that are strong in offline networks. The key to success in this scenario is the Hybrid Channel. Companies that can synergize conventional agents with advanced digital tools, eliminate channel conflict (S3), and build the best Customer Experience (B1) will dominate the market. The advantage is not in the speed of AI, but in the quality of personalized service supported by technology.

Scenario III: THE MAZE RUNNER

Critical uncertainty characteristics: Rigid OJK regulations + high consumer trust. Insurance Media, October 2, 2030: Innovation Locked in a Regulatory Maze

Jakarta, October 2, 2030 — Ironically, consumers are ready (CU2) and demand advanced digital services, yet the OJK imposes extremely stringent regulations (CU1). POJK 36/2024 and excessive oversight of Market Conduct (L1) have created a "regulatory prison" that stifles innovation (R1). Every new feature launch—even just an API integration—requires months of due diligence and approval. As a result, all insurance companies are at nearly the same technological level (digital parity), as none can break through the regulatory barriers. TRIPA and other competitors are forced to compete brutally on price (R2) and internal operational efficiency (E1), rather than on front-end innovation. Strategy becomes a dilemma: whether to follow slow regulations, or try to “capture” innovation opportunities despite the risk of violating compliance.

Scenario IV: DARK WORLD: THOR

Critical uncertainty characteristics: Rigid OJK regulations + low consumer trust. Kontan News, October 2, 2030: Defense Mode and Margin Erosion

Jakarta, October 2, 2030 — The Dark World: THOR scenario is about survival and stagnation. The failure of market education (CU2) has reduced public trust in digital insurance, while the OJK maintains rigid regulations (CU1, L1). This combination cripples all new digital acquisition efforts, turning digital investments into sunk costs. The digital insurance market stagnates, and growth occurs only through traditional captive channels (BNI). TRIPA and the rest of the industry are forced into "defense" mode. The primary focus is on Cost Leadership (E1), ensuring data compliance (T2) to avoid regulatory sanctions, and retaining the existing customer base. Digital marketing strategies are scaled back, and budgets are diverted to back-office automation to reduce costs.

Strategic Implications and Action Options

This section identifies the Implications (unavoidable consequences) and Options (strategic choices to be made) of TRIPA in each scenario, presented in representative tabular form.

Table 3. Implications and Options of "Ready Player One" – Author.

Implications	Options
1. Product Innovation War (<i>Time-to-Market</i> R1)	1. <i>Re-platforming</i> to an <i>Open API</i> architecture for ecosystem integration (P2).

2. AI/ML Investment Needs for personalization (T1)	2. Implementing <i>data-based Dynamic Pricing</i> (E1) and <i>usage-based insurance</i> .
3. Risk of losing market share to <i>new InsurTech</i> (NE1)	3. Develop a digital Mini-Brand for <i>microinsurance</i> (Sub1) with an instant process.
4. Digital acquisition costs (CPAs) increase dramatically (R2)	4. Train digital teams for extreme Growth Hacking and Performance Marketing.

Source: Author's synthesis derived from scenario narrative and strategic analysis (2024)

Table 4. Implications and Options of "Pursuing Happiness" – Author.

Implications	Options
1. Dependence on <i>Hybrid channels</i> (S3)	1. Massive investment in <i>Agent Enablement Platforms</i> (S3) for <i>digital pre-sales</i> .
2. High <i>Cost of Building Trust</i> (CU2)	2. Turning branch offices into <i>Digital Service Hub</i> (DSH) that focuses on education.
3. Online vs <i>offline</i> channel conflict (S3)	3. Implement incentive agent compensation schemes for <i>Hybrid sales</i> and <i>lead generation</i> .
4. Failure to achieve economies of scale in digital (E1)	4. Prioritize a seamless <i>Customer Experience</i> (B1) from application to agent.

Table 5. Implications and Options of "Maze Runner" – Author

Implications	Options
1. <i>Front-end innovation</i> is hampered by <i>compliance</i> (L1)	1. Focus IT investment on <i>Robotic Process Automation</i> (RPA) for <i>back-office</i> (E2).
2. Competition shifts to price war (R2)	2. Maintain <i>Digital Leadership Costs</i> by cutting administrative costs (E1).
3. High risk of regulatory sanctions (L1)	3. Strengthen <i>the RegTech</i> and <i>Compliance</i> (T2) team as a defense function.
4. Loss of <i>technological competitive advantage</i> (T1)	4. Emphasizing non-technological value proposition (Institutional Stability and Reputation).

Source: Author's synthesis derived from scenario narrative and strategic analysis (2024)

Table 6. Implications and Options of "The Dark World: THOR" – Author.

Implications	Options
1. Limited capital for innovation (E2)	1. <i>Defensive Strategy</i> : Cut ineffective digital acquisition (R2) budgets.
2. Reputational risk due to failure to <i>comply</i> (L1, T2)	2. Divert digital resources to strengthen data security and <i>core systems</i> (T2).
3. Stagnant acquisition growth (CU2)	3. Full focus on retention and cross-selling in BNI's captive market.
4. Total dependence on traditional channels (S3)	4. Conduct regular internal audits of <i>Market Behavior risks</i> .

Source: Author's synthesis derived from scenario narrative and strategic analysis (2024)

Business Solution: 7P Marketing Strategy

For each scenario, a marketing strategy is formulated using the 7P framework (Product, Price, Place, Promotion, People, Process, Physical Evidence) to ensure it is adaptable and operational, using language that is more applicable and easy to understand.

Table 7. Marketing Mix for each Scenario - Author

Marketing Mix	Scenario I: READY PLAYER ONE (Digital Acceleration)	Scenario II: THE PURSUIT OF HAPPINESS (Hybrid Trust)	Scenario III: MAZE RUNNER (Tightening Compliance)	Scenario IV: DARK WORLD : THOR (Stagnation & Defense)
Products	Launch <i>personalized</i> Micro and <i>Embedded Insurance products</i> . The product must have <i>instant (T1) and modular</i> claims-as-a-service features.	The core product must be stable, plus value-added services (VAS) in the form of <i>video call access</i> or direct consultation with risk agents (S3).	Easy-to-guarantee <i>and highly</i> compliant <i>standard product</i> (L1). Differentiation on the promise of institutional stability, not advanced digital features.	Simple products for retention. Freeze the development of new acquisition features. Focus on optimizing existing products in the <i>captive channel</i> .
Pricing	Implement <i>Dynamic Pricing</i> (Flexible Pricing) and <i>Usage-Based Insurance</i> (UBI) based on real-time (T1) data to win market volume.	<i>Premium pricing</i> (slightly higher) to finance <i>Hybrid Services</i> (S3). Avoid price wars (R2), focus on the value of the service.	<i>Digital Cost Leadership</i> (R2). Offers the lowest prices on digital channels as margins are maintained through <i>back-office</i> efficiency (E1).	<i>Conservative pricing</i> , maintaining margins. Focus on <i>retention</i> pricing and <i>cost efficiency</i> (E1).
Place	Main channels: <i>Embedded</i> (API P2) and <i>Partnership</i> (Sub1). The TRIPA Smart app is a gateway to a larger ecosystem of partners.	Hybrid channel (S3). <i>Online</i> as a <i>lead generation gateway</i> , where final conversions and consultations are done by agents.	<i>Direct Online Channels</i> (Website/Application) that are strictly compliant with <i>Market Conduct</i> (L1) regulations. Prioritize <i>Aggregators</i> (R2) for <i>efficient traffic</i> .	Focus on <i>existing Captive Channels</i> (BNI) and Direct Sales (S3 Agents). Digitization is only for <i>paperless</i> claims administration.
Promotions	<i>Performance Marketing</i> (SEM/SEO) is aggressive. Big Data-based campaigns and <i>Influencer Marketing</i> , focusing on the speed and ease of <i>checkout</i> .	<i>Content Marketing</i> that focuses on <i>trust literacy</i> education (CU2) and claims process transparency. Promotion emphasizes agent-digital synergy.	Brand Stability and Compliance (L1) campaigns through digital media. Avoiding the promise of innovation. Focus on data security (T2) and reputation.	Minimal and defensive communication. Focus on <i>customer base retention</i> through <i>email marketing</i> and informative <i>in-app</i> notifications.
Explore	Recruitment of <i>Data Scientist</i>	Agent Training (S3) to become a <i>Digital</i>	<i>The Compliance and RegTech</i> (L1) team is	HR restructuring and efficiency.

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	and UX/UI Designer (T1). Form a Growth Hacking Team with high autonomy.	Consultant and Risk Advisor. Provides a strong incentive for Hybrid sales.	strengthened. Shift Focus on unused digital HR to back-office automation (E1).	compliance training (L1) and operational risk management.
Process	AI-based Instant Claims (T1), Straight-Through Processing (STP), 100% paperless digital onboarding. Target: the claim process is completed in 5 minutes.	Seamless Process Hybrid, supporting online-to-offline (O2O) migration. Agents should have a dashboard to monitor leads from the app.	Internal processes are very strict for compliance (L1). Prioritize audits (T2) over service speed. Automation is only for back-office (RPA E1).	Back-office automation (RPA E1) to keep costs down. Front-end processes are kept to a minimum and manual if at risk.
Physical Evidence	Seamless User Experience on TRIPA Smart. Online reputation (high app rankings) and intelligent chatbot responses are key proofs.	Powerful Digital Agent Toolkit (Barney, 1991). Branding of branch offices as a Digital Hub that welcomes online customers.	Transparent compliance documentation and strict data security reporting. The credibility of the company (Moody's/Pefindo rating) is prioritized.	Make sure the core system is functional and secure (T2). Physical evidence focuses on institutional stability (BNI Group) and company history.

Source: Author's development based on 7P marketing framework applied to each scenario (2024)

CONCLUSION

This study employs the Scenario Planning methodology to address the critical strategic challenge of low digital market acquisition at PT Asuransi Tri Pakarta (TRIPA), despite substantial investment in platforms such as TRIPA Smart. The analysis confirms that the primary issue is a disconnect between digital capabilities and market outcomes, stemming from internal weaknesses—such as low retail brand awareness and limited digital talent—and critical external constraints, including the uncertain direction of OJK regulation (CU1) and persistently low public trust and literacy (CU2) in digital insurance. The current strategy remains in the Digital Readiness phase but is hindered by widespread channel conflict and regulatory volatility.

This study formulated four plausible future scenarios—Ready Player One (Digital Acceleration), The Pursuit of Happiness (Hybrid Trust), Maze Runner (Compliance Tightening), and The Dark World: THOR (Stagnation and Defense)—to evaluate alternative strategic pathways. The core conclusion is that TRIPA's strategies must be adaptive, prioritizing resilience across all four potential futures rather than optimizing for a single one. Successful market penetration will depend on overcoming trust barriers (CU2) through a superior human-powered hybrid channel model or by integrating rapidly into the broader digital ecosystem via an open API architecture, contingent on regulatory support (CU1).

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