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The Influence of Attitude, Perceived Behavior Control, Subjective Norms, Sex and Age to Intention to Purchase Healthcare Insurance

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ABSTRACT

Objective - This research aims to the quantitative approach to know which variable in planned behavior theory influences intention to purchase health care insurance in Indonesia.

Methodology/Technique - This research methodology is quantitative, and data mining methodology and data will be derived from primary data and 149. This research also uses PLS-SEM and SMARTPLS 4.

Findings – From the result model, the subjective norm is negatively influenced to intention to purchased health care insurance, because higher income, more expense that needed for family and also almost from the respondent has already covered the health care insurance from the office, so it's not needed to adding new health insurance. From the perceived behavior control, which has domicile and industry, Domicile has n has a negative value (-0,691) because The farther you live from the insurance company, the slighter the possibility of taking out insurance, and indicator industry is positive (0,874), because most of the respondent come from banking, education, and insurance, whether the insurance literacy is good. And in subjective norm, the income indicator has very high value (0,979), so the income is very influenced to intention to purchase health care insurance. The novelty from this research is the status of married and how many family responsibilities.

Novelty - In subjective norm, the income indicator has a very high value (0,979), so the income is very influenced to intention to purchase health care insurance. The novelty of this research is the status of marriage and how many family responsibilities.

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1. Introduction

The success of marketing in wealth management is determined by the expertise of a marketer to find out the needs of consumers, especially in Indonesia. Consumer needs are the key to where marketers can market their products. The problem is often faced with knowing customers' needs better.

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According to previous research in finance, especially insurance, knowing customer needs will speed up payments and make the closing process fast and accurate. (Oktavia & Taufiq, 2021). Meanwhile, Puntoni et al., (2021), stated that finding out consumer needs can be done using a design thinking approach defined as a team-based, user-centered process powered by an understanding of what users want and need. Still, The problem is that from time to time consumer needs will change, and this can also lead to misleading consumer needs which can lead to misselling (Martysz & Rakowski, 2021). However, according to Dvouletý et al. (2021), customer needs to refer to Maslow's needs theory because if customer needs are known more precisely, then the products offered will be more appropriate, and sales decisions will be achieved more quickly. Conversely, customer needs are challenging to predict. In that case, this is due to the financial condition of each customer at a different age, who will have different needs; it is also due to differences in income for each person, family economic background, and the global economy. The world economy has experienced a pandemic for over two years, like the last few years. Lastly, entered the pandemic period, and now in 2023, the economic situation has improved, but Indonesia's macroeconomic conditions experienced crises in 1998, 2008, and the 2019pandemic therefore, the ability to read consumer habits or behavior is a more appropriate approach. Several studies have been conducted using a data mining methodology with the k-means algorithm, but this has only been done for consumers in malls or convenience stores (Galih Pradana & Thi Ha, 2021). However, research on consumers in the financial industry and their relationship with wealth products management still needs to be completed.

This research has never been conducted in Indonesia, so by providing the quantitative approach to know which variable in planned behavior theory influences intention to purchase health care insurance in Indonesia.

Literature Review

According to (Abbas, 2020), Maslow's Hierarchy of needs has five stages: physiological, safety, social, self-esteem, and self-actualization. Insurance in this point, conclude in safety needs. According to (Cantiello et al., 2015), some factors will impact the customer's choice of healthcare products, such as education, wages, gender, and nationality. On the other hand (Dzulkipli et al., 2017), the intention to purchase medical and healthcare products is based on the planned behavior theory, such as attitude, subjective norms, and behavior control that intends to buy healthcare products.

Based on this literature, the conceptual framework and hypothesis testing can be constructed. The positive influence of attitude on intention to purchase health insurance Attitude is defined as a psychological tendency communicated by evaluating an object with some degree of favor or disfavor (Aziz et al. 2017). According to (Abbas, 2020), the psychological needs included transportation and household electricity. Besides that (Mamun et al., 2021) described that the attitude positively influences the intention to buy health insurance. The same hypothesis was also supported by (Brahmana et al., 2018). So, the hypothesis can be built from this:

H1: *Attitude has positively influenced the intention to buy health insurance*.

The subjective norm has positively influenced the intention to buy health care insurance. According to (Mamun et al., 2021), that subjective norm positively influences the intention to buy health care insurance. The subjective norm is “the perceived social pressure to perform or not to perform the behavior” (Chia-Lin Hsu, Chi-Ya Chang, 2017). According to (Abbas, 2020), the social needs included The same hypothesis was also supported by (Brahmana et al., 2018). So, the hypothesis can be built from this is:

H2: *The subjective norm has positively influenced the intention to buy health insurance*.

Perceived behavior control, can be defined as “the perceived ease or difficulty of performing the behavior” (Chia-Lin Hsu, Chi-Ya Chang, 2017), and also perceived behavior control has positively influenced to health care insurance (Mamun et al., 2021). In perceived behavior control is included in how easy the person get the service , so domicile, and status whether married or not married , and what the industry come from, is very influence to perception to buy the health care insurance.

The same hypothesis was also supported by (Brahmana et al., 2018). So the hypothesis can be build from this is:

H3: *The perceived behavior control has positively influenced to intention to buy health insurance*.

Sex, race or nationality and age, has influenced to intention to purchase health care insurance (Dzulkipli et al., 2017), and also supported by (Mamun et al., 2021) and (Murthy, Vivek H.MD et al., 2004). So the hypothesis can be build from this is:

H4: *Sex has influence to intention to buy health insurance.*

H5: *Age has influence to intention to buy health insurance.*

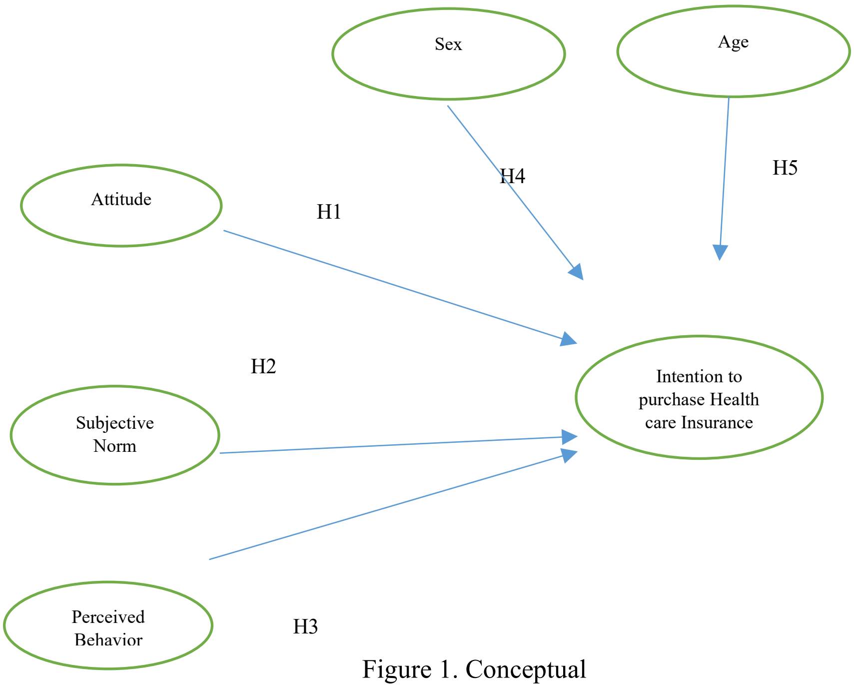

Figure 1. Conceptual

Methodology

The study is quantitative and has two step methodology by using multiple regression, and data will be collected by using google form. The sampling method is using a convenience sampling methond with non probability sampling. The data will gathered by online sampling using google form and it processed using SMART-PLS 4.

Table 1. Operationalization Variable

Variable	Indicator	Question	Sources
Attitude	Listrik	How big your electrical source in your house ?	(Michael, 2021)
	Transportation	What transport do you use to get to the office ?	(Michael, 2021)
Perceived Behavior Control	Domicile	What domicile included your house ?	(Michael, 2021)
	Industry	What are your occupation ?	(Michael, 2021)

Subjective Norm	Income	How much are your income?	(Michael, 2021)
	Social needs	Do you often invite your friend to lunch with you?	(Michael, 2021)
Jenis Kelamin		What is your Sex?	(Michael, 2021)
Age		What is your Age?	(Michael, 2021)
Intention to Pruchase Health Care Insurance	Premi	How much that you buy a health insurance premi?	(Michael, 2021)
	Status	Do you Married? How many children that you have?	(Michael, 2021)

Result

Profile Respondent

Profile		Qty	Total	Percentage
Sex	Male			
Age	17 tahun - 25 tahun	10		
	26 tahun - 45 tahun	26		
	45 tahun - 55 tahun	16		
	lebih dari 55 tahun	11	63	42 %
Sex	Female			
Age	17 tahun - 25 tahun	34		
	26 tahun - 45 tahun	36		
	45 tahun - 55 tahun	15		
	lebih dari 55 tahun	1	86	58 %
Role	Art director	2		
	asistant manager	2		
	CEO	2	2	1%
	Direktur	5	5	3%
	Dosen	5		
	Full Time Lecturer	1		
	General Manager	1	1	1%
	Guru	1		
	Ibu rumah tangga	1		
	IRT	1		
	JFT MUDA	1		
	Konsultan	1		
	Lecturer	1		
	mahasiswa	3		
	Manager	29	29	19%
	Medan	1		
	Owner business	1		
	Pemilik Usaha	1		
	Relationship Manager	1		
	Retire	1		
	Sedang tidak bekerja	1		
	Self-Employment	1		
	Senior Manager	25	25	17%
	Staff	56	56	38%
	Supervision	1		
	Tidak ada	1		
	Vice President	1		
	Wiraswasta	2	2	1%

Industry	Agency	2		
	Audit	1		
	Banking	48	48	32%
	Central Bank	1		
	Contruction	1		
	Cosmeti	1		
	Dropship kebutuhan rmh tangga	1		
	Ecommerce	1		
	Education	16	16	11%
	Finance	3		
	Food And Beverage	5		
	Goverment	1		
	Government office	1		
	Guru	1		
	Health	4		
	Healthcare	1		
	Home	1		
	Hospitality	1		
	Hospitality	1		
	Insurance	12	12	8%
	IT	1		
	Jasa	1		
	Jasa Keuangan	1		
	kesehatan	2		
	Leasing	1		
	Legal	2		
	Manufactur	3		
	Medical and Technology	1		
	Net work management	1		
	Oil and gas	1		
	Online business	1		
	online shop	2		
	Outsourcing	1		
	Pendidikan	1		
	Pengadaan barang dan jasa	1		
	PNS	2		
	Properti	1		
	Property and furniture	1		
	Psychology Practice	1		
	Publishing	2		
	Retail	5	5	3%
	Service	2		
	Service Office	1		
	Tax and Audit	1		
	Technology	2		
	Telecommunication	4	4	3%
	Think tank	1		
	Transportation	1		
	Usaha toko online	1		
	Yayasan Pendidikan	1		

Outer Loading

	AGE	Attitude	Intention to Perchase Health Isurance	Nationality	Perceived Behavior Control	SEX	Subjective Norm
BANGSAC				1,000			
DOMISILIC					-0,601		
INCOMEC							0,979
INDUSTRIC					0,874		
JKC						1,000	
KESEHATAN			-0,301				
LISTRIKC		-0,446					
SOCIAL_MAKANTEMANC							-0,239
STATUSC			0,970				
TRANSPORTC		0,950					
UMURC	1,000						

Based on (Effort et al., 2018) outer loading has more than 0,4 than the indicator has reliable.

Average Variance Extracted (AVE)

	Average variance extracted (AVE)
Attitude	0,551
Intention to Perchase Health Isurance	0,516
Perceived Behavior Control	0,562
Subjective Norm	0,508

Based on (Effort et al., 2018) , AVE has more than 0,5 than the construct has reliable.

HTMT

	AGE	Attitude	Intention to Perchase Health Isurance	Perceived Behavior Control	SEX	Subjective Norm
AGE						
Attitude	0,082					
Intention to Perchase Health Isurance	0,960	0,369				
Perceived Behavior Control	0,205	0,527	1,059			
SEX	0,245	0,177	0,414	0,114		
Subjective Norm	1,229	2,084	1,589	1,223	0,591	

Based on (Effort et al., 2018) , HTMT has less than 0,9 than the construct has valid, so subjective norm some not valid.

VIF

	AGE	Attitude	Intention to Perchase Health Isurance	Perceived Behavior Control	SEX	Subjective Norm
AGE			1,230			
Attitude			1,049			
Intention to Perchase Health Isurance						
Perceived Behavior Control			1,020			
SEX			1,086			
Subjective Norm			1,227			

Based on (Effort et al., 2018) , VIF has bellow than 5 than the construct is valid.
Bootstrapping

	Path Coeficient	T statistics (|O/STDEV|)	P values
AGE -> Intention to Perchase Health Isurance	-0,395	4,687	0,000
Attitude -> Intention to Perchase Health Isurance	-0,116	0,832	0,203
Perceived Behavior Control -> Intention to Perchase Health Isurance	0,224	0,959	0,169
SEX -> Intention to Perchase Health Isurance	0,056	0,300	0,382
Subjective Norm -> Intention to Perchase Health Isurance	-0,075	0,718	0,236

In bootstrapping age with t statistic more than 1,645 and p value < 0,05 , so accept H5: Age is positively influence and significant to Intention to purchased Health care insurance , and Attitude with t statistic bellow than 1,645 and p value > 0,05 , so reject H1: Attitude is not positively influence and not significant to Intention to purchased Health care insurance. and Perceived Behavior Control with t statistic bellow than 1,645 and p value > 0,05 , so reject H2: perceived behavior control is not positively influence and not significant to Intention to purchased Health care insurance and Sex with t statistic bellow than 1,645 and p value > 0,05 , so reject H4: Sex is not positively influence and not significant to Intention to purchased Health care insurance and Subjective Norm with t statistic bellow than 1,645 and p value > 0,05 , so reject H3: Subjective Norm is not positively influence and not significant to Intention to purchased Health care insurance.

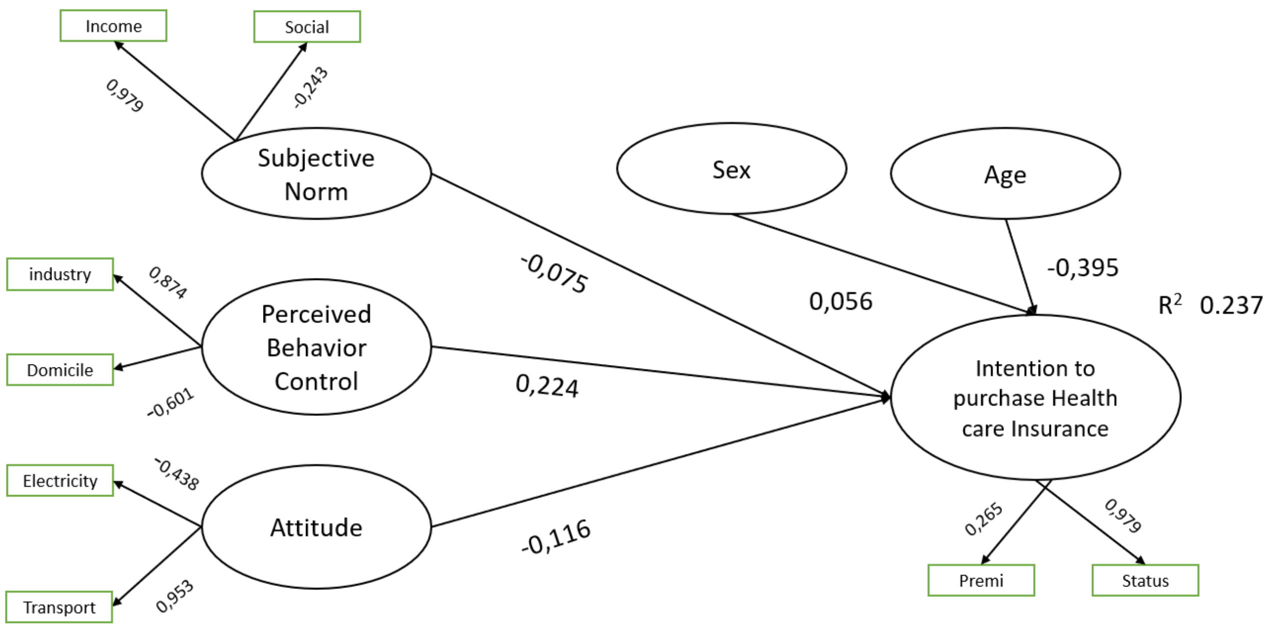

Figure 2. Result Model

Discussion

From the result model , the subjective norm is negatively influenced to intention to purchased health care insurance, because more higher income, more expense that needed for family and also almost from the respondent has already covered the health care insurance from the office, so it's not needed to adding new health insurance. And from the perceived behavior control, which has domicile and industry. Domicile has n has negative value (-0,691) because The farther you live from the insurance company, the smaller the possibility of taking out insurance, and indicator industry is positive (0,874), because most of respondent come from banking, education and insurance, whether the insurance literacy is good. And in subjective norm, the income indicator has very high value (0,979), so the income is very influenced to intention to purchase health care insurance. The novelty from this research is the status of married and how many family responsibilities and also the perceived behavior control has the biggest impact on intention to purchase healthcare insurance.

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