

ABSTRACT

Objective of this research is to determine and analyze the effect of Attitude Toward Behavior, Subjective Norm, and Perceived Behavioral Control on interest in private health insurance participation with Trust as a mediator. The population in this study were private health insurance participants located in Jabodetabek. Sampling was carried out using purposive sampling, with the criteria of consumers who are in Jabodetabek and are participants or have been participants in private health insurance. Sampling of 202 respondents. This study uses a structural equation model as an analytical method. The results of this study indicate that Attitude Toward has a positive and significant effect on Trust. Furthermore, the Subjective Norm does not have a significant direct effect on Trust. Meanwhile, Perceived Behavioral Control has a significant direct effect on Trust. Furthermore, Trust has a positive and significant effect on Purchase Intention, Attitude Toward has a positive and significant effect on Purchase Intention, Subjective Norm has a positive and significant effect on Purchase Intention, but Perceived Behavioral Control does not have a direct and significant effect on Purchase Intention. Then when viewed from the mediating factor, then Trust mediates the relationship between Attitude Toward and Purchase intention, while Trust does not mediate the relationship between Subjective Norm and Purchase intention, then Trust mediates the relationship between Perceived Behavioral Control and Purchase intention.

Keywords: Health Insurance, Theory Planned Behavior, Attitude Toward Behavior, Subjective Norm, Perceived Behavioral Control, Trust, Purchase Intention

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *Attitude Toward Behavior*, *Subjective Norm*, dan *Perceived Behavioral Control* terhadap minat kepesertaan polis asuransi kesehatan swasta pribadi dengan *Trust* sebagai mediator. Populasi dalam penelitian ini adalah peserta polis asuransi kesehatan swasta pribadi yang berlokasi di Jabodetabek. Pengambilan sampel dilakukan menggunakan *purposive sampling*, dengan kriteria konsumen yang berada di Jabodetabek dan menjadi peserta ataupun pernah menjadi peserta polis asuransi kesehatan swasta pribadi. Pengambilan sampel sebanyak 202 responden. Penelitian ini menggunakan model persamaan struktural sebagai metode analisis. Hasil penelitian ini menunjukkan bahwa *Attitude Toward* berpengaruh positif dan signifikan terhadap *Trust*. Selanjutnya, *Subjective Norm* tidak berpengaruh langsung secara signifikan terhadap *Trust*. Sedangkan, *Perceived Behavioral Control* berpengaruh langsung secara signifikan terhadap *Trust*. Lebih lanjutnya, *Trust* berpengaruh positif dan signifikan terhadap *Purchase Intention*, *Attitude Toward* berpengaruh positif dan signifikan terhadap *Purchase Intention*, *Subjective Norm* berpengaruh positif dan signifikan terhadap *Purchase Intention*, tetapi *Perceived Behavioral Control* tidak memberikan pengaruh langsung secara signifikan terhadap *Purchase Intention*. Kemudian jika dilihat dari faktor mediasi, maka *Trust* memediasi hubungan antara *Attitude Toward* dan *Minat kepesertaan / purchase intention*, sedangkan *Trust* tidak memediasi hubungan antara *Subjective Norm* dan *Purchase intention*, lalu *Trust* memediasi hubungan antara *Perceived Behavioural Control* dan *Minat kepesertaan / purchase intention*.

Kata Kunci: Asuransi Kesehatan, *Theory Planned Behavior*, *Attitude Toward Behavior*, *Subjective Norm*, *Perceived Behavioral Control*, *Trust*, Minat Kepesertaan