

ABSTRACT

This study aims to analyze the TAM technology acceptance model, brand image, and personal risk perception that influence the intention to buy insurance vehicles online through insurtech in Jakarta. The research population had users and people who know the insurtech Lifepal represented by 250 respondents as a random sample study. Methods of data analysis using Structural Equation Modeling Partial Least Square (SEM-PLS). The research results show that: (1) Perceived ease of use has a significant positive effect on Perceived of Usefulness. (2) Perceived ease of use has a significant negative effect on Attitude Towards Using. (3) Perceived usefulness had a significant positive effect towards Attitude Toward Using. (4) Attitude toward using had a positive effect not significant to Intention to purchase. (5) Perceived ease of use had no significant negative effect on Intention to purchase through Attitude Toward Using. (6) Perceived usefulness had no significant positive effect on Intention to purchase through Attitude Toward Using. (7) Perceived ease of use had no significant positive effect on Intention to purchase through Perceived usefulness and Attitude Toward Using. (8) Brand image was influential positive but not significant to Intention to purchase. (9) Perceived risk had significant positive effect on Intention to purchase. Advice to Lifepal management and other researchers was also presented in this study.

Keywords: TAM, Brand Image, Perceived Risk, Intention to Purchase, Insurtech



ABSTRAK

Penelitian ini bertujuan untuk menganalisis model penerimaan teknologi TAM, citra merek, dan persepsi risiko pribadi yang mempengaruhi niat untuk membeli asuransi kendaraan secara online melalui insurtech di Jakarta. Populasi penelitian adalah pengguna dan orang yang mengenal insurtech Lifepal yang diwakili oleh 250 responden sebagai sampel penelitian secara acak. Metode analisis data menggunakan Structural Equation Modeling Partial Least Square (SEM-PLS). Hasil penelitian menunjukkan bahwa: (1) Persepsi kemudahan penggunaan berpengaruh positif signifikan terhadap Persepsi Kegunaan. (2) Persepsi kemudahan penggunaan berpengaruh negatif signifikan terhadap Sikap Menggunakan. (3) Perceived usefulness berpengaruh positif signifikan terhadap Attitude Toward Using. (4) Sikap menggunakan berpengaruh positif tidak signifikan terhadap Niat Membeli. (5) Perceived ease of use berpengaruh negatif tidak signifikan terhadap Intention to purchase melalui Attitude Toward Using. (6) Perceived usefulness berpengaruh positif tidak signifikan terhadap Intention to purchase melalui Attitude Toward Using. (7) Persepsi kemudahan penggunaan berpengaruh positif tidak signifikan terhadap Niat Membeli melalui Persepsi Kegunaan dan Sikap Menggunakan. (8) Citra Merek berpengaruh positif tetapi tidak signifikan terhadap Niat Membeli. (9) Perceived risk berpengaruh positif signifikan terhadap Intention to purchase. Saran untuk manajemen Lifepal dan peneliti lainnya juga disampaikan dalam penelitian ini.

Kata kunci: TAM, *Brand Image*, *Perceived Risk*, *Intention to Purchase*, *Insurtech*

