

Analysis of Attitude Toward Behavior, Subjective Norm, and Perceived Behavioral Control on Interest in Participation in Private Health Insurance with Trust as Mediator

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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 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.

I. INTRODUCTION

Service facilities and financial support for the fulfillment of health insurance coverage is one of the responsibilities of the state in realizing public welfare. As a means of supporting health insurance, the Government has established the National Social Security-Indonesian Health Card System (SJSN-KIS) with the Social Security Administering Body (BPJS) as the institution that administers insurance and health services for public.

Based on the Universal Health Insurance system or Universal Health Coverage (UHC), the existence of BPJS has a very strategic and important position for service providers and facilities that provide space for the community to gain access to health services. Health care activities Through BPJS, it is supported by funds allocated from the State Budget (APBN) by the Government in the form of subsidies for the poor and other sources of funds obtained from contributions paid by BPJS participants, the amount of which is determined according to the class and services provided based on regulations set by the Government.

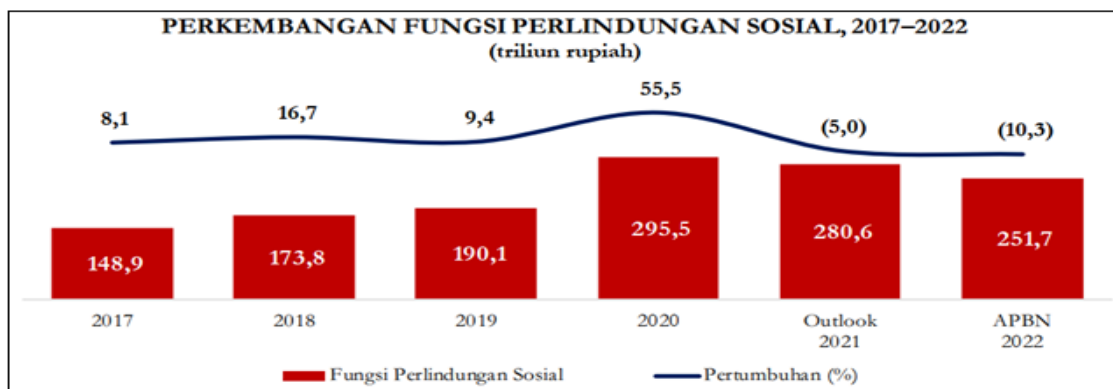


Fig 1 Graph of Social Protection Function Development
Source: Ministry of Finance (2022)

From the data above it can be seen that growth for social protection has increased significantly in the 2022 State Budget when compared to the growth outlook for 2021. In 2022, the Indonesian people were shocked by the decision to increase BPJS Health contributions which will become effective in 2022. Of course this increase will burdensome government insurance products that are touted as the best health insurance for Indonesian citizens in 2022. Because for all Indonesian people who consist of different life backgrounds, there is no best health insurance other than BPJS.

Low costs and complete service results are one of the reasons for the large number of BPJS Kesehatan users. In another aspect, BPJS users often do not get optimal service according to the funds paid. This has increased the number of citizens looking for the best private private health insurance package outside of BPJS in 2022. Not to mention the assumption that users who pay regular monthly BPJS contributions will only pay other patients for now. It's no secret that new users often benefit from this health insurance

plan. The goal is that people who have just registered can become members if they are sick and need medical expenses. This coupled with the explosive growth has made today's society start thinking back to the best private private health insurance. Initially, private insurance was only a companion, but residents are now focusing on obtaining insurance according to their interests.

The cost of private private health insurance premiums is indeed higher than BPJS Health, but many benefits are offered at that price as the best insurance option for families. For example, private insurance is better in terms of convenience and speed. Users do not need to stand in long queues to get rooms or health services like BPJS. In addition, the process is relatively short. Good for paying for medical expenses or compensation when you have to use individual funds first. The network of hospitals that work together with private private health insurance is more extensive. Therefore, users can more freely choose the hospital where they will be treated.

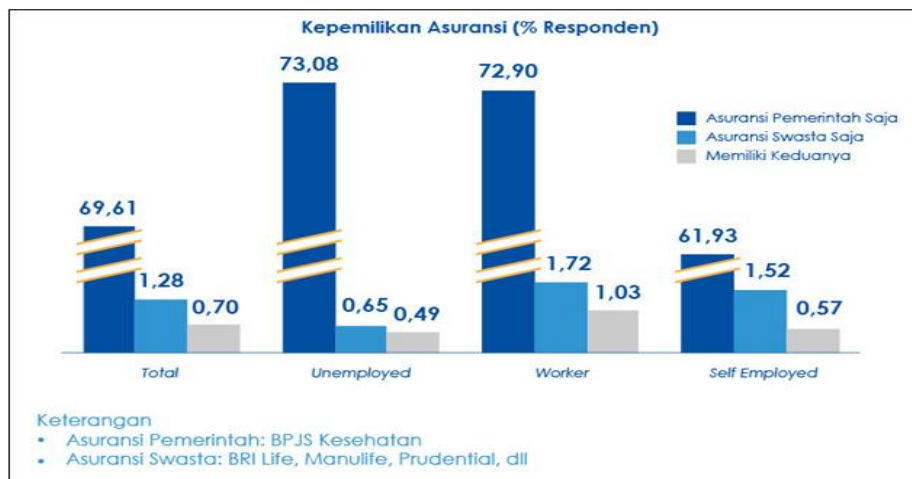


Fig 2 Comparison of Government Insurance and Private Insurance
 Source: Danareksa Research Institute (DRI) survey, September 2021

The percentage of people who have health insurance is quite high, especially health insurance from the Government. Meanwhile, the percentage of people who have private insurance is only 1.98% of the total respondents.



Fig 3 Length of Insurance Ownership
 Source: Danareksa Research Institute (DRI) survey, September 2021

Most people in Indonesia already have insurance products health for a long time that is more than 5 years.

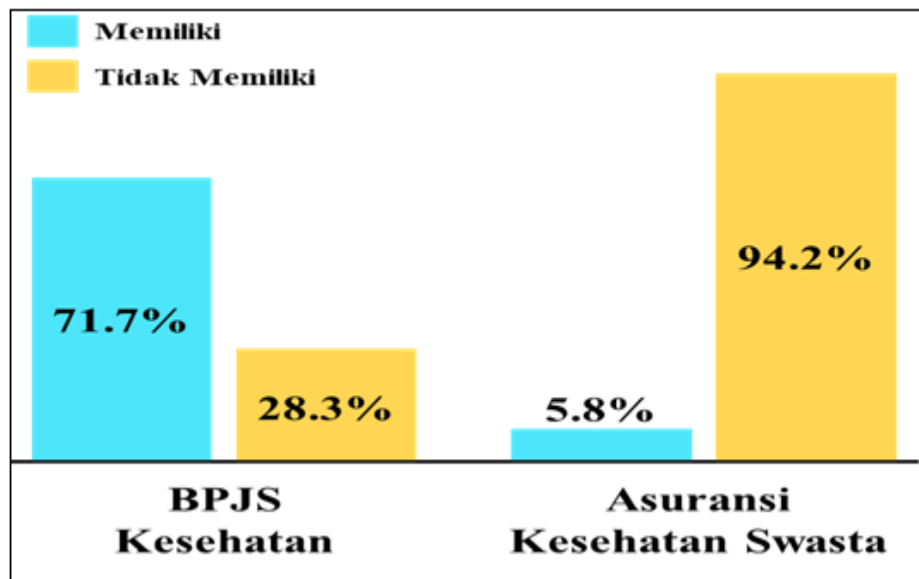


Fig 4 Ownership of Private Private Health Insurance (2022)

Source: Katadata (2022)

The survey results from the Center for Strategic and International Studies (CSIS) show that the majority of young Indonesians invest in BPJS services in their health. The percentage reached 71.7%. However, there were 28.3% of respondents who said they did not have health insurance at the BPJS service. Meanwhile, only 5.8% of respondents said that they invest in private health insurance. The rest, 94.2% of respondents said they did not have insurance in this sector. This survey was conducted through face-to-face interviews with 1,192 respondents in 34 Indonesian provinces on 8-13 August 2022. The population of respondents was between 17-39 years old when the survey was conducted.

Furthermore, the Indonesian Life Insurance Association (AAJI) reported the performance of 58 Life Insurance Companies in the first half of 2022. As of the first semester of 2022, the life insurance industry has provided protection to 73.9 million people. This number has increased by 11.86 million people when compared to the same period in 2021. Along with this increase, the life insurance industry has strengthened its commitment to provide protection to the public through payment of claims, which reached IDR 83.93 trillion.

Chairman of the AAJI Management Board, Budi Tampubolon (2022) explained that the increase in the total insured could be seen from two sides. Firstly, the increase in total insured groups by 23.7% to 51.96 million people, which reflects the improvement in almost all economic sectors so that the demand for insurance protection from businesses for their employees is increasing. On the other hand, the total number of individual insured persons is 21.94 million people, equivalent to an increase of 1.91 million people year on year, which is a form of Indonesian people's awareness of the importance of insurance protection for long-term financial protection and planning.

According to Budi (2022), for the first time the penetration of life insurance into the total population of Indonesia has reached 8%. This achievement shows that public interest in the life insurance industry is increasing amid the challenges of the global economic slowdown and rising inflation. This challenge has the potential to reduce people's purchasing power for life insurance products. Increased public understanding of the importance of life insurance protection was also seen through regular premium income which increased by 1.3% to Rp 49.7 trillion. The income of the life insurance industry as a whole has been under pressure due to the decline in single premium income, but the increase in regular premium income is able to indicate that people are increasingly understanding the long-term protection function of life insurance products. In addition, for companies an increase in regular premium income is very welcome to create a sustainable business.

To find out which indicators are relevant to the research variables conducted on a number of respondents. According to Malhotra, Nunan, and Birks (2017) the respondents used in the Pre-Survey must be taken from the population used in the actual survey. Therefore, the Pre-Survey in this study was conducted on Health Insurance users. The purpose of this Pre-Survey is to identify a number of factors that are considered to influence consumer behavior in purchasing decisions for private private health insurance products.

Researchers conducted a pre-survey of 40 respondents/potential users of private private health insurance products in Jabodetabek, this is in accordance with the opinion of Singarimbun and Efendi in Raharjo (2018) who said that the minimum number of questionnaire trials is at least 30 respondents. With a minimum number of 30 people, the value distribution will be closer to the normal curve. Based on the results of the pre-survey as shown in

Table 1 below, there are four main factors that make respondents/prospective users of private private health insurance products interested in using private private health insurance services, namely price, product, quality. service (service quality), and brand (brand). Where of the 8 factors that determine individuals using private private health insurance services, these four factors have the highest frequency of answering Yes. This also makes a lot of

research that previously used related variables. Therefore researchers try novelty, using the next variable as a basis whether these variables also have a significant effect on the decision to use private private health insurance services, namely, attitudes towards (Attitude Towards), Subjective Norms (Subjective Norms), Perceived Behavioral Control.) and trust (Trust).

Table 1 Pre-Survey Results

No	Pertanyaan	Jawaban Ya (%)	Jawaban Tidak (%)	Tidak Menjawab	Variabel
1.	Saya merasa harga (premi asuransi) berpengaruh pada asuransi kesehatan swasta pribadi yang akan saya gunakan?	97.50%	2.50%	0%	Price
2.	Saya merasa jenis Produk/Benefit berpengaruh pada asuransi kesehatan swasta pribadi yang akan saya gunakan?	97.50%	2.50%	0%	Product
3.	Saya merasa pelayanan kualitas penting dalam memilih asuransi kesehatan swasta pribadi?	95.00%	5.00%	0%	Service Quality
4.	Saya merasa penting mengetahui brand perusahaan asuransi kesehatan swasta pribadi dalam memilih asuransi?	92.50%	7.50%	0%	Brand
5.	Saya merasa menggunakan Asuransi kesehatan swasta pribadi karena memberikan kenyamanan dalam kesehatan/jiwa?	85.00%	15.00%	0%	Attitude toward
6.	Saya berpikir bahwa hidup di kota besar perlu menggunakan layanan Asuransi kesehatan swasta pribadi?	80.00%	20.00%	0%	Subjective Norm
7.	Saya merasa pengetahuan saya tentang kegunaan asuransi kesehatan swasta pribadi sudah cukup?	77.50%	22.50%	0%	Perceived Behavioral Control
8.	Saya percaya bahwa layanan asuransi kesehatan swasta pribadi memiliki tingkat keamanan baik	57.50%	42.50%	0%	Trust

Source: Pre-Survey Data Processing Results (2022)

There are several literatures that examine and analyze the behavior of using private health insurance services. The majority of previous researchers used the 7P concept, Brand and Marketing Mix as a determining factor for someone adopting private private health insurance services. Other researchers found that Perceived Value, Performance Expectancy, Habit, Social Influence, Effort Expectancy, Hedonic Motivation, Perceived Risk and Trust are factors that influence a person's interest (Farah et al., 2018). Whereas in research (Tun-Pin et al., 2019) found Perceived Usefulness, Perceived Ease of Use, Social Influence, Personal Innovativeness, Security Concern, Perceived Enjoyment as factors influencing one's interest. Some previous research also proves that before the occurrence of use behavior (Use Behavior) must begin with someone's interest (Intention) first. Research (Yu, 2012) and (Farah et al., 2018) have proven that interest has an influence on a person's usage behavior.

In this study, the authors tested the theory, namely TPB, namely the intention that arises from the individual to behave and this intention is caused by several internal and

external factors from the individual. The intention to perform a behavior is influenced by three variables, namely attitude toward behavior, subjective norms and perceived behavior control.

II. THEORITICAL REVIEW

➤ *Basic Concepts (Theory Reaction Action and Theory Planned Behavior)*

Theory of reasoned action, hereinafter referred to as TRA, has scientific evidence that the intention to carry out certain actions is caused by two reasons, namely attitude toward behavior and subjective norms (Fishbein & Ajzen, in Rufai, et al., 2023). subjective norm represents the pressure generated by other relevant people with respect to that behavior. Furthermore (Ajzen in Sartika, 2020) added one factor, namely perceived behavioral control. Perceived behavioral control represents a person's belief about how easy or difficult the performance of behavior tends to occur (Ajzen & Madden, in Rufai, et al., 2023).

➤ *Perceived Behavioral Control*

Perceived behavioral control or behavioral control is an individual's perception of how difficult or easy it is to carry out a certain behavior. The greater the supporting factors and opportunities that exist and the fewer obstacles they have, the greater the individual's perception of being able to control or carry out the behavior so that it makes it stronger to realize intentions (Wikamorys and Rochmach, 2017). Behavioral control is an individual's perception of the ease or difficulty of realizing a behavior that is determined by two factors. The first factor is individual confidence in the availability of resources in the form of equipment, compatibility, competence. The second factor is opportunity (control belief strength) that supports or inhibits the behavior that will be predicted and the magnitude of the role of resources (power of control factor) in realizing this behavior (Ramdhani, 2016). The dimensions of Perceived Behavioral Control according to Ajzen in Tawaqal (2015) consist of control beliefs and perceived power.

➤ *Subjective Norm*

Subjective norms (subjective norms) are one's perceptions or views of other people's beliefs that will affect interest in doing or not doing the behavior being considered (Jogiyanto, 2007). Subjective norms are defined as social factors that indicate perceived social pressure to do or not do entrepreneurship (Dharmmesta, 2005). According to (Schierz et al., 2010), indicators for measuring subjective norms are recommendations from friends who are around us, the experiences of other people who have used them, and want to try because of recommendations from family.

➤ *Attitude Toward*

Regan et al. (2014) explained that perceived usefulness and ease of use are determinants of attitude towards technology. Attitudes mediate perceived usefulness towards intentions to use technology. Therefore measurements are needed to show the level of attitude toward a system. According to Charlesworth (2014) attitudes that influence user intentions to enjoy services need to be studied to provide information if users have built trust, then people are more likely to use these services. Based on some of the definitions above, the researcher decided to use the definition according to Ajzen in Ali Maskur (2018).

➤ *Trust*

Xin et al. and Koksai in Farah et al. (2018) defines trust as an individual's perception that a service will consistently meet their expectations, and it indicates the possibility of someone continuing to rely on the service and its characteristics. Meylina et al. (2019) defines trust as an idea related to self-confidence, hope, reliability, dependability, integrity, and capacity of an entity. Meanwhile, McKnight and Chervany in (Omotayo and Adebayo, 2015) define trust as customer confidence in the quality and reliability of services offered by an organization.

➤ *Purchase Intention*

According to Kotler and Keller (2016) stated that buying interest is consumer behavior that arises in response to objects that indicate a person's desire to make a purchase. Meanwhile, the notion of buying interest according to Sciffman and Kanuk (2015) is a model of a person's attitude towards goods objects which is very suitable in measuring attitudes towards certain groups of products, services or brands.

III. FRAMEWORK

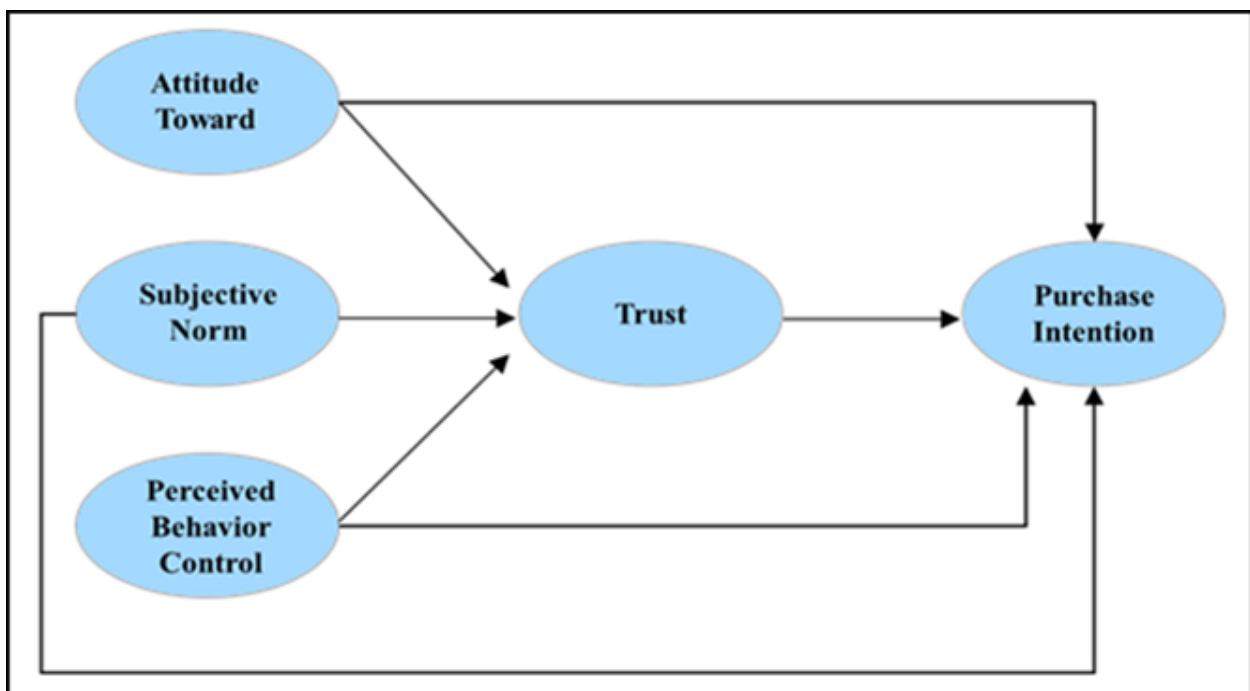


Fig 5 Research Framework
 Source: Processed by Researchers, 2022

➤ Based on Figure 5 regarding the research model proposed above, the research hypothesis to be carried out is as follows:

- H1: Attitude Towards has a positive and significant influence on public Trust in using private private health insurance
- H2: Subjective Norm has a positive and significant influence on public trust in using private private health insurance
- H3: Perceived Behavioral Control has a positive and significant influence on public trust in using private private health insurance
- H4: Trust has a positive and significant influence on people's Purchase Intention in using private private health insurance
- H5: Attitude Towards has a positive and significant influence on people's Purchase Intention in using private private health insurance
- H6: Subjective Norms have a positive and significant influence on people's Purchase Intention in using private private health insurance
- H7: Perceived Behavioral Control has a positive and significant influence on people's Purchase Intention in using private private health insurance
- H8: Attitude Towards has a positive and significant influence on the Purchase Intention of the public in using private private health insurance with Trust as a mediator
- H9: Subjective Norm has a positive and significant influence on people's Purchase Intention in using private private health insurance with Trust as a mediator
- H10: Perceived Behavioral Control has a positive and significant influence on people's Purchase Intention in using private private health insurance with Trust as a mediator

IV. RESEARCH METHODS

➤ Research Design

In this study, the authors used a causal research method that aimed to test the hypothesis about the effect of the independent variable on the dependent variable. A causal relationship is a causal relationship or a relationship that influences and is influenced by the variables studied. So in causal research there are independent variables in the form of influencing variables and dependent variables in the form of influenced variables (Sugiyono, 2017).

➤ Definition and Operationalization of Variables

According to Sugiyono (2017), a research variable is an attribute or trait or value of a person, object, organization or activity that has certain variations determined by the researcher to be studied and then drawn conclusions. The operational definitions of variables assist researchers in explaining each of the variables used.

➤ Population and Sample

The population in this study are users of private health insurance services in Jabodetabek. This was done considering that Jabodetabek is one of the five largest cities and has a high level of use of private private health

insurance. The number of users of private private health insurance services who have done so, in determining the number of samples the researchers used the formula Hair et al. (2014) namely:

$$n = (\text{Total Number of Indicators} \times 5)$$

So that the total number of samples in this study amounted to:

$$\begin{aligned} n &= 40 \times 5 \\ &= 200 \text{ respondents} \end{aligned}$$

Based on the formula above, the minimum sample size in this study is 200 respondents. The sampling method used in this study was non-probability sampling, i.e. purposive sampling with the following respondent requirements: (1) Residents who live in JABODETABEK (2) Have/have been participants in private private health insurance policies (3) Are adults with age range 17 to 60 years.

➤ Data Collection Methods

This study uses two types of data, namely:

- Primary data obtained from respondents' assessment of research variables, namely attitude toward, subjective norms, perceived behavior control, and trust.
- Secondary data in the form of survey data from the Danareksa Research Institute (DRI) stating the use of private private health insurance.
- Secondary data in the form of survey data from the Center for Strategic and International Studies stating the use of private private health insurance.

• Data Collection Techniques used in this Study are:

- ✓ For primary data collection using a questionnaire technique which is distributed online via Google form to people who have not used private health insurance.
- ✓ For secondary data collection, the researcher uses literature study techniques obtained both from internet media sourced from websites and previous research journal reports.

➤ Descriptive Analysis and Data Analysis Methods

To answer the formulation of problem one, namely the condition of each research variable, namely attitudes towards, subjective norms, perceived behavioral control, trust and purchase intentions. On private private health insurance. researchers used descriptive statistical analysis in the form of calculating the average value of each research variable. Given the answers to each variable of the research question using a Likert scale (ordinal scale) so that the average rating of each variable is said to be good if the value is above 4. As for the assessment of the characteristics of the respondents, the researcher uses descriptive statistical analysis of frequency. The data analysis technique used in this study is Structural Equation Modeling (SEM).

V. RESEARCH RESULTS AND DISCUSSION

➤ *Koefisien Determinasi r-Square (r²)*

Purchase Intention is 54.5% while the remaining 45.5% is explained by other variables outside those studied.

Table 2 Results of r-Square Values

Variable	R Square	R Square Adjusted
Purchase Intention	0,621	0,613
Trust	0,545	0,538

Source: Data Processed with SmartPLS, 2023

Based on table 2 above, it can be seen that the r-Square value of the Trust variable is 0.545. This r-Square value means that the variability of the Trust construct which can be explained by the variability of Attitude toward, Subjective Norm, Perceived Behavioral Control, and

Meanwhile the value of r-Square Purchase Intention is 0.621. This r-Square value means that the Variability of the Purchase Intention construct which can be explained by the Variability of the Trust construct is 62.1% while the remaining 37.9% is explained by other variables outside those studied. With this it can be said that the effect is moderate. The greater the r-Square number indicates the greater the independent variable can explain the dependent variable so that the structural equation is better.

➤ *Koefisien Determinasi f-Square (f²)*

Table 3 Results of f-Square Values

Variabel	Purchase Intention	Keterangan	Trust	Keterangan
Attitude Toward	0,183	Rendah	0,086	Rendah
Perceived Behavioral Control	0,002	Kecil	0,196	Rendah
Purchase Intention				
Subjective Norm	0,042	Rendah	0,017	Rendah
Trust	0,064	Rendah		

Based on the results of table 3 regarding the results of the f² value, it can be stated that the Purchase Intention variable on Trust produces an f² value of 0.064, so the effect is relatively low. The Subjective Norm variable on the Trust variable produces an f² value of 0.017, so the effect is classified as Low. The variable Perceived behavioral control on the Trust variable produces an f² value of 0.196, so the effect is classified as Low. Attitude toward the variable Trust produces an f² value of 0.086, so the effect is classified as low.

➤ *Predictive Relevance Value Test (q-Square)*

Table 4 Cross-Validated Redundancy Test Results

Variabel	SSO	SSE	Q ² (=1-SSE/SSO)
Attitude Toward	2222,000	2222,000	
Perceived Behavioral Control	808,000	808,000	
Purchase Intention	808,000	403,538	0,501
Subjective Norm	1212,000	1212,000	
Trust	1818,000	1123,426	0,382

Source: Data processed with SmartPLS, 2023

Based on table 4 regarding the results of the Cross-validated Redundancy Test it can be explained that the q² values are 0.501 and 0.382. Because the value is greater than 0, the model has predictive relevance.

➤ *Collinearity statistical test*

Table 5 Variance Inflation Factor (VIF) Test Results

Variabel	Attitude Toward	Perceived Behavioral Control	Purchase Intention	Subjective Norm	Trust
Attitude Toward			2,553		2,350
Perceived Behavioral Control			2,125		1,777
Purchase Intention					
Subjective Norm			2,442		2,401
Trust			2,198		

Source: Data Processed with SmartPLS, 2023

In table 5 it can be seen that the overall variance inflation factor (VIF) value for each indicator is < 3.3, so it can be said that the data does not have collinearity problems.

➤ Model Fit Test

Table 6 Results of the Fit Model Test

	Saturated Model	Estimated Model
SRMR	0,064	0,064
d_ ULS	2,472	2,472
d_ G	1,348	1,348
Chi-Square	1424,264	1424,264
NFI	0,784	0,784

Sumber: Data Diolah Dengan SmartPLS, 2023

From table 6 above it can be seen that the SRMR value of 0.064 is smaller than 0.09 so that the model is appropriate or meets the fit model criteria. Bentler and Hu in Rasyid (2022) have suggested $NFI \geq 0.76$ as a threshold. Meanwhile the NFI value is greater than 0.5 so that it can be said that the model is appropriate or meets the criteria for the Fit model.

➤ Estimate For Path Coefficients

Table 7 Path Coefficients Analysis Results

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Attitude Toward → Purchase Intention	0,421	0,409	0,087	4,845	0,000
Attitude Toward → Trust	0,304	0,293	0,098	3,110	0,002
Perceived Behavioral Control → Purchase Intention	0,044	0,051	0,071	0,613	0,540
Perceived Behavioral Control → Trust	0,398	0,413	0,083	4,780	0,000
Subjective Norm → Purchase Intention	0,198	0,205	0,092	2,142	0,033
Subjective Norm → Trust	0,137	0,130	0,098	1,390	0,165
Trust → Purchase Intention	0,231	0,229	0,084	2,730	0,007
Attitude Toward → Trust → Purchase Intention	0,070	0,065	0,031	2,268	0,024
Perceived Behavioral Control → Trust → Purchase Intention	0,092	0,095	0,042	2,201	0,028
Subjective Norm → Trust → Purchase Intention	0,032	0,032	0,029	1,071	0,285

Source: Data Processed with SmartPLS, 2023

Based on table 7, the value of the results of hypothesis testing is illustrated by looking at the path coefficients based on the significance value of the t-statistic and the value of the t-statistic, so it can be described as below.

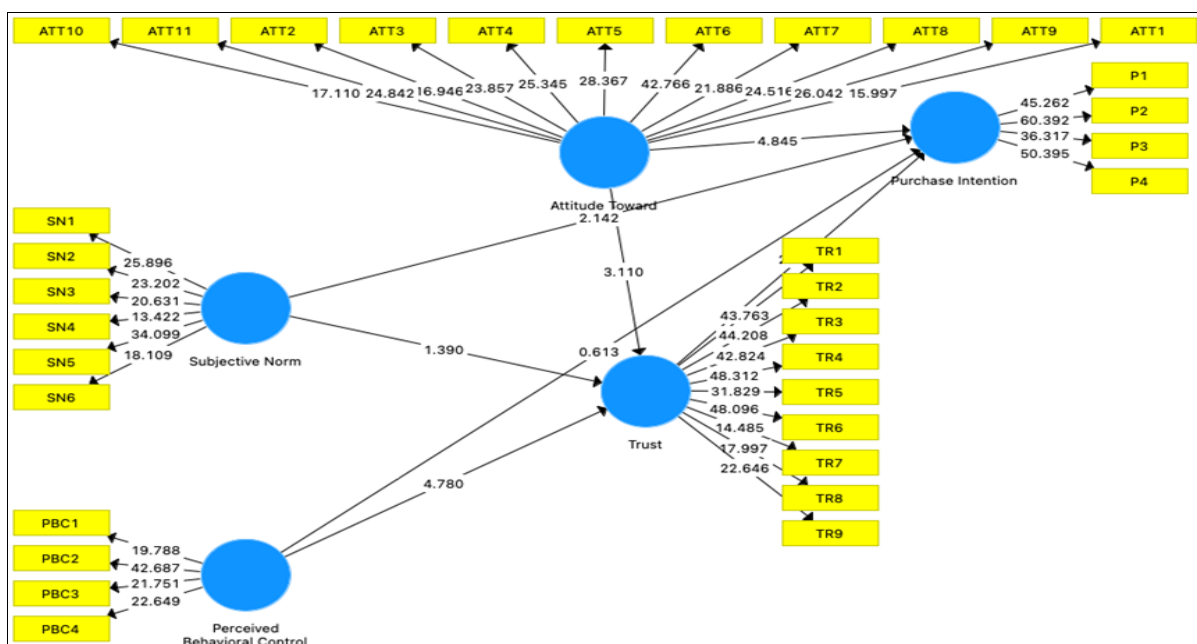


Fig 6 Influence Test Model

VI. DISCUSSION OF RESEARCH RESULTS

- Based on the results of the study it is known that Attitude Toward has a positive and significant effect on trust. This is because the t-statistics value of 3.110 is greater than 1.96 and the P values of 0.002 are less than 0.05. Thus H1 which states Attitude Toward has a positive and significant effect on Trust is proven and declared accepted.
- Based on the research results it is known that the Subjective Norm has a positive and significant effect on trust. This is because the t-statistics value of 1.390 is less than 1.96 and the P values of 0.165 are more than 0.05. Thus H2 which states that Subjective Norm has a positive and significant effect on Trust is proven and declared Rejected.
- Based on the research results it is known that Perceived Behavioral Control has a positive and significant effect on trust. This is because the t-statistics value of 4.780 is greater than 1.96 and the P values of 0.000 are less than 0.05. Thus H3 which states that Perceived Behavioral Control has a positive and significant effect on Trust is proven and declared accepted.
- Based on the research results it is known that Trust has a positive and significant effect on Purchase Intention. This is because the t-statistics value of 2.730 is greater than 1.96 and the P values of 0.007 are less than 0.05. Thus H4 which states that Trust has a positive and significant effect on Purchase Intention is proven and declared Accepted.
- Based on the research results it is known that Attitude Toward has a positive and significant effect on Purchase Intention. This is because the t-statistics value of 4.845 is greater than 1.96 and the P values of 0.000 are less than 0.05. Thus H5 which states Attitude Toward has a positive and significant effect on Purchase Intention proven and declared Accepted.
- Based on the research results, it is known that the Subjective Norm has a positive and significant effect on Purchase Intention. This is because the t-statistics value of 2.142 is greater than 1.96 and the P values of 0.033 are less than 0.05. Thus H6 which states that Attitude Toward has a positive and significant effect on Purchase Intention is proven and declared Accepted.
- Based on the research results it is known that Perceived Behavioral Control has a positive and significant effect on Purchase Intention. This is because the t-statistics value of 0.613 is greater than 1.96 and the P values of 0.540 are greater than 0.05. Thus H7 which states that Perceived Behavioral Control has a positive and significant effect on Purchase Intention is proven and declared rejected.
- Based on the research results, it is known that Trust mediates the relationship between Attitude toward and Purchase Intention. This is based on the indirect effect test which obtained a P value of 0.024 less than 0.05. Thus H8 which states that Trust mediates the relationship between Attitude toward and Purchase Intention is proven and can be declared accepted.

- Based on the research results it is known that Trust mediates the relationship between Subjective Norm and Purchase Intention. This is based on the indirect effect test which obtained a P value of 0.285, more than 0.05. Thus H9 which states that Trust mediates the relationship between Subjective Norm and Purchase Intention is not proven and can be declared rejected.
- Based on the research results it is known that Trust mediates the relationship between Perceived Behavioral Control and Purchase Intention. This is based on the indirect effect test which obtained a P value of 0.024 less than 0.05. Thus H10 which states that Trust mediates the relationship between Perceived Behavioral Control and Purchase Intention is proven and can be declared accepted.

VII. CONCLUSION

Based on the introduction, the discussion in the previous chapter and the results of the analysis of the discussion regarding "Analysis of Attitudes towards Behavior, Subjective Norms, and Perceived Behavioral Control of Interest in Participating in Private Private Health Insurance Policies With Trust as a Mediator", the authors draw the following conclusions:

- Attitude Toward has a positive and significant effect on Trust. This is important for the Private Private Health Insurance business, the customer's attitude can make the customer Trust use Private Private Health Insurance. If the attitude towards data is high, then the user's trust is also good. This can be achieved if Private Health Insurance has a high/good Trust standard.
- Subjective norms do not have a significant direct effect on Trust. One's belief in trust in Private Health Insurance is not good, so this hypothesis (H2) is rejected. Whereas in developing countries like Indonesia, the majority of Subjective Norms are consumers who are unsure/trusted to become participants in Private Private Health Insurance policies.
- Perceived Behavioral Control has a significant direct effect on Trust. A person's Behavioral Control of Trust in Private Private Health Insurance has a significant direct effect, so the hypothesis is accepted. This is because the majority of the formation of habits from consumers in Indonesia can affect trust in a product.
- Trust has a positive and significant effect on Purchase Intention. Consumer trust has a significant effect on purchase intention of Private Health Insurance, so this hypothesis (H4) can be accepted. This is because consumers have a high belief that Private Health Insurance can help solve the problems they are experiencing so that in the end consumers are interested in participating in private health insurance policies.
- Attitude Toward has a positive and significant effect on Purchase Intention. The importance of consumer attitudes influences significantly the intention to purchase Private Health Insurance products. This indicates that this hypothesis (H5) can be accepted.

- Subjective Norm has a positive and significant effect on Purchase Intention. The norms adhered to by consumers in their surrounding environment have a significant effect on the intention to purchase private health insurance products. These norms can be in the form of norms that apply in the family, relatives and friends of consumers. This indicates that this hypothesis (H6) can be accepted.
- Perceived Behavioral Control does not have a significant direct effect on Purchase Intention. Control of consumer behavior patterns does not directly affect purchase intention of private private health insurance. This shows that this hypothesis (H7) is rejected, so that consumer behavior patterns can influence consumer purchase intentions, a certain mediation is needed.
- Trust mediates the relationship between Attitude Toward and Purchase intention. In H5, Attitude Toward has a significant effect on Purchase Intention. With the existence of trust, this can also mediate the relationship between Attitude Toward and Purchase intention. This proves that the hypothesis (H8) can be accepted.
- Trust does not mediate the relationship between Subjective Norm and Purchase intention. This can be caused by the norms that apply in Indonesian society, which can result in a conflict between these norms and consumer confidence in purchasing private private health insurance. So this indicates that this hypothesis (H9) is rejected.
- Trust mediates the relationship between Perceived Behavioral Control and Purchase intention. With the trust variable, it can mediate the relationship between consumer behavior control and purchase intention. This can be due to interest in purchasing private private health insurance products requiring the building of consumer trust in these products in order to solve problems that exist in controlling consumer behavior.

From the conclusions drawn in the analysis, the values that can be taken are Attitude Toward, Subjective Norm and Perceived Behavioral Control are important factors because they positively influence consumer attitudes in following the policy membership of Private Health Insurance.

VIII. SUGGESTION

- *Based on the Results of the Research Conducted, below are the Practical Suggestions that the Authors Provide:*
- Researchers suggest that entrepreneurs from the Private Private Health Insurance business can identify the right attitudes, norms and habits of consumers or potential customers, so that the intended target market can believe that the solutions offered are right on target and effective for the problems faced by consumers or potential customers.
 - Researchers also suggest consumers to be able to align the needs of private insurance policy participation with the needs of attitudes, norms and habits, so that consumers can balance existing capabilities with the need to finance premiums from private private health insurance policies.

➤ *Academic Advice*

Based on the results of research conducted, below are the academic suggestions that the authors provide:

- This research is quantitative in nature so it cannot capture consumer perceptions comprehensively and in depth from a qualitative perspective.
- The researcher suggests that further research still needs to be carried out in more in-depth research on the types of personal health insurance brands because this can still be explored further in order to obtain data and analysis that is more specific to a particular brand.
- In future research, researchers can modify the model by adding other variables not found in this study, for example the mediating effect of the Social Influence variable.

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