

## Faktor-faktor yang mempengaruhi motivasi pembelian asuransi kesehatan = Factors that influence intention to buy of health insurance

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### Abstrak

Sesuai ketentuan Undang-Undang Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial, maka pada tanggal 1 Januari 2014, seluruh rakyat Indonesia wajib menjadi peserta jaminan sosial yang salah satunya adalah Jaminan Kesehatan. Sebelumnya, jaminan sosial hanya diwajibkan untuk pekerja formal dan Pegawai Negeri Sipil padahal jumlah terbesar tenaga kerja di Indonesia berada di sektor informal.

Tesis ini bertujuan untuk menganalisis faktor yang mempengaruhi motivasi pembelian asuransi kesehatan di kalangan sektor informal perkotaan dengan menggunakan pendekatan Health Belief Model dan Theory of Planned Behaviour, Konstruk yang dipergunakan untuk mengetahui motivasi pembelian adalah perceived susceptibility, perceived benefit, dan perceived behavioural control. Atribut yang diteliti meliputi risiko finansial, risiko kesehatan, paket manfaat, akses pemanfaatan asuransi, harga premi, akses pembelian premi, dan karakteristik individu. Tesis ini menggunakan metode penelitian deskriptif dengan single-cross sectional designs, dan uji statistik regresi linier.

Berdasarkan hasil penelitian, diketahui bahwa perceived susceptibility tidak berpengaruh positif terhadap motivasi pembelian sementara perceived benefit dan perceived behavioural control mempengaruhi motivasi pembelian. Atribut yang secara langsung bersifat positif terhadap motivasi pembelian adalah 1) paket manfaat; 2) akses pemanfaatan asuransi dan 3) akses pembelian premi. Atribut demografi yang berpengaruh positif terhadap motivasi pembelian adalah tingkat pendidikan. Sementara atribut yang tidak terbukti memiliki hubungan positif adalah risiko finansial dan risiko kesehatan.

.....The Law number 24 year 2011 on Social Insurance Carrier has been enacted. In regards to this regulation, all Indonesian peoples are mandated to contribute to social health insurance starting January 1st, 2014. Previously, only workers in formal sector and civil servants are mandated in social health insurance while the majority of labors are in the informal sector.

This study aims to find out factors that influence intention to buy health insurance among the informal sector living in Depok. The study uses the Health Belief Model and the Theory of Planned Behaviour. The construct used as predictor of intention to buy are perceived susceptibility, perceived benefits, and perceived behavioral control. This study defines the attributes as follow: financial risks, health risks, access to the utilization of insurance benefit package, premium prices, access of premium purchases, and individual characteristics. This study uses descriptive research method with a single cross-sectional designs, and linear regression to test the hypotheses.

The study found that perceived susceptibility was not correlated to the intention to purchase health insurance. Perceived benefits and perceived behavioral control positively associated with the intention to

buy health insurance. Variables directly attributed to the intention to buy health insurance are 1) perceived benefit, 2) perceived access to health care providers and 3) access to sales agents. Education positively correlated with the intention to buy health insurance. However, perceived financial risks and health risks that were hypothesized to influence the intention to buy health insurance were not significant.