

## FAKTOR-FAKTOR YANG MEMPENGARUHI WILLINGNESS TO PAY ASURANSI PERJALANAN DI INDONESIA

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This study aims to analyze the concept of moral obligation, the components of the Theory of Planned Behavior (subjective norm, attitude, and perceived behavior control) and purchase intention to determine their influence on the willingness to pay travel insurance in Indonesia. Total of 397 responden were participated in the experiment. Data collected via a questioner to test the proposed model and were analyzed using structural equation modelling approach. The survey confirm most of direct and indirect path effects are consistent with finding from previous study. Subjective norm, attitude, moral norm, perceived behavior control, and purchase intention are directly influencing willingness to pay.

Keywords: theory of planned behavior, moral norm, purchase intention, willingness to pay, travel insurance