Analysis of Online Insurance Purchase Decisions for Gen X and Millennial Consumers in Indonesia

Sugesko Sugesko[1,*] Rahmat Hidayat[2], Bambang Widjajanta[3], Ratih Hurriyati[4]

[1] *School of Postgraduate Studies, Universitas Pendidikan Indonesia Jalan, Dr. Setiabudhi No 229 Bandung 40154 Indonesia*
[2] *School of Postgraduate Studies, Universitas Pendidikan Indonesia Jalan, Dr. Setiabudhi No 229 Bandung 40154 Indonesia*
[3] *Universitas Pendidikan Indonesia Jalan, Dr. Setiabudhi No 229 Bandung 40154 Indonesia*
[4] *Universitas Pendidikan Indonesia Jalan, Dr. Setiabudhi No 229 Bandung 40154 Indonesia*
[*]*Corresponding author. Email:* sugesko@upi.edu

ABSTRACT

The trend of selling insurance online is currently increasing quite rapidly. Almost all insurance companies focus on developing insurance marketing and sales through internet/digital media. This study analyzes the factors related to online insurance purchasing decisions made by gen X and millennials consumers. The qualitative approach was used through a literature review related to the research topic. Based on research that analyzes several articles in journals through stages, it was found that online insurance purchasing decisions were influenced by trust factor with company reputation, service quality, technology, and social influences as mediating factors with uncertainty and price as moderating factor. These factors were obtained after doing an advance search, filtering duplication, titles, abstracts, conclusions, and full-text screening. Suggestions for the future are to do in-depth research, especially with the diverse demographic background in Indonesia and more specific online insurance products.

Keywords: Online Insurance, Trust, Price, Company Reputation, Service Quality, Technology, Social Influence, Purchase Decision.

1. INTRODUCTION

Millennials are those born between 1981 and 2000 and currently are 83 million or more in number worldwide, outnumbering Gen X and the baby boomers generation. Millennials are a large and attractive market share, now and in the future. [1]. Based on data compiled from the Central Statistics Agency (BPS), the number of Indonesians aged 20 to 40 years (millennials) in 2020 is estimated to be 83 million people or 34% of the total population of Indonesia, which currently reaches 271 million. This proportion exceeds generation X, which is 53 million people (20%), and the baby boomer generation, which only has 35 million people (13%). Millennials are a unique generation and different from other generations. This is much influenced by the emergence of smartphones, the extent of internet access, and social media emergence.

This study examines the decision to purchase insurance online with several factors that influence it. Through the methods of collecting, analyzing, and synthesizing from journals and research carried out in the previous period to the present, the researcher tries to conduct this research.

The development of digital technology and the internet is rapidly entering the world of work and daily human life as a tool that can help and support humans in carrying out daily activities. In the business-to-consumer (B2C) activity cycle, consumers use the internet for various reasons and purposes, such as searching for products and services, making purchases, making payments, and other purposes [2]. Internet buying behavior is the process of purchasing products, services, and information. [3] states that many consumers do not want to make purchases through the internet because of

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concerns about the confidentiality of personal data that others can know.

Almost all insurance companies compete to market and sell insurance online in Indonesia. In addition to effectively reducing costs, the breadth of reach obtained to get consumers is an added value for companies in developing sales through online distribution channels.

Based on the topic mentioned above, in the hope of providing additional insight to practitioners and other researchers, the research questions proposed were:

RQ1. What factors influence the interest and purchase of gen X and millennial consumer insurance online in Indonesia?

RQ2. How is the impact of online insurance purchase decisions from Generation X and Millennial consumers on insurance companies in Indonesia?

In the theory about companies/institutions reflects the perceptions of various groups of customers, employees, and investors [4]–[6]. In line with the view or theory of the institution, it can be said that a thorough evaluation is needed of the company's reputation so that substantially the company can be said to be good or bad [7], [8]. Furthermore, a good corporate reputation can provide several benefits to the company, such as (1) Inhibiting the mobility of competitors, (2) Charging premium prices to customers, (3) Attracting a larger amount of investment and higher quality investors, (4) Maintaining higher levels of employees' morality (5) Enjoying a level of cost advantage, (6) New product introduction and recovery strategy in times of crisis ([5], [8]–[12].

Management literature on service quality describes service quality as the process of evaluating customers in understanding the service and comparing it with their expectations [13]. In measuring the effect of service quality on customer behavior, the researcher did so by exploring customer perceptions of service and providing significant evidence on the importance of service quality, values, and perceived satisfaction [14], [15]. Therefore, a further understanding of the consumer purchasing decision process can help explain the factors that affect a company's ability to maintain its competitive advantage [16], [17].

Online purchasing decisions should be described as part of the Technology Acceptance Model (TAM). Davis first developed TAM in 1989 to clarify the response of technology users in the workplace. Davis formulates the model based on the Theory of Reason Actioned (TRA) by specifying two keywords that specifically describe technology use. The first is perceived usefulness (PU), the second is perceived ease of use (PEOU). Where PU and PEOU are factors that influence consumers/users when using the technology. The originality of the TAM model has been validated mainly in the context of internet and website usage. Various studies have confirmed the relevance and suitability of PEOU and PU in the context of online networks [18]–[20].

According to the Boston Consulting Group (BCG) report, digital insurance players reached about 15,000 in 2020. [21] state that in online purchases where there are no intermediaries, loyalty and persistence as determinants must be analyzed from the customer's point of view. The influence of social factors on purchasing decisions from family, friends, and online forums drives consumer choice in broad ways [22]. As insurance products are complex and challenging to see with the naked eye, consumers on online networks tend to rely on the opinions of others in determining the decisions they will take [23].

Trust is important when it comes to relationships business to business (B2B) nor business to customer (B2C) [24][25]. In the marketing pattern B2B, [25] said that trust positively influences loyalty, commitment, and business development opportunities. Trust also allows companies to build long-term relationships with customers and generate loyalty [26], [27]. [27] mentions that there are important things related to trust in the B2C context, namely: (1) company competence, (2) company communication to convey information to consumers in a reliable and timely manner, (3) company commitment to satisfy customers, and (4) ability to solve customer problems. In the online context, the lack of trust is one of the critical barriers to online exchanges/transactions [28].

The existing literature shows that the factors that can influence consumers' buying behavior in online activities are perceived risks [29]. Not knowing the future condition of a company can cause considerable anxiety, and consumers will often adopt different decision-making strategies to avoid existing uncertainty (uncertainty avoidance or UA) [30], [31]. When circumstances and situations are ambiguous, complex, and unpredictable, and when people are uncomfortable with their knowledge, individuals differ in their tolerance for uncertainty. This will determine how individuals are willing to adopt the mechanisms needed to reduce uncertainty [32].

[33] state that "Prices should reflect the value consumers are willing to pay versus prices should reflect only the cost of making a product or delivering a service". According to [34], "price is the amount of money charged for a product or service or the sum of the values that customers exchange for the benefits of having or using the product or service". Another factor that affects the perception of the fairness of a price is the price reference owned by customers obtained from their own experience and information from outside, such as advertisements and experiences of others [35]. Concerning the price of insurance products or better known as insurance premium rates, the pricing of insurance services is based on an estimate. The process begins with cost estimation, loss estimation, and classifying those costs among various

policy classes. The premium is the price for risk insurance borne by the insurer for a particular risk, at a specific place, and for a certain period of time. Premium income is the most significant factor that affects the profit of insurance companies. Problems and challenges then arise when the price set is not following the abilities and expectations of consumers, not to mention it turns out that if the price setting is too low to follow consumer expectations, it becomes less profitable for the company.

Consumer behavior is an activity directly or involves obtaining and using goods or services, including the decision-making process that precedes and determines these actions. [36] said Consumer behavior is all activities, actions, and psychological processes that encourage these actions at the time before buying, when buying, using, spending products and services after doing the things above or evaluating activities. In this case, the buying behavior of the gen X group and millennials is interesting to see the difference between them.

In the evaluation stage, [33] declare that the consumers from preferences among the brands in the choice set and may also from an intention to buy the most preferred brand. Other than that, [37] argues that the purchase decision is a process of evaluating and selecting from various alternatives following particular interests by determining an option that is considered the most profitable. [38] stated that the purchase decision is a consumer decision that is influenced by economics, finance, technology, politics, culture, product, price, location, promotion, physical evidence, people, and process so that it forms an attitude in consumers to process all information and draw conclusions in the form of responses that appear for what products to buy.

2. METHODS

An analysis of journals related to online insurance purchasing decisions and the factors that influence them is carried out to answer these research questions. The research journals are conducted both in Indonesia and abroad. The total research taken as a literature review amounted to 25 journals. The stages of analysis carried out starting from the search for journals to reviewing the contents of the journals studied include:

1. Advance search to published journals/articles.

2. Screening process (duplication, title & abstract) related to the research topic.

3. Screening full text until the remaining 25 final journals will be analyzed.

The following figure 1 is a search strategy and study selection process that has been carried out:
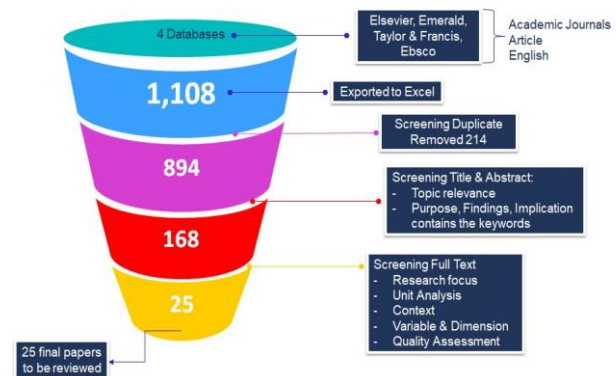

Figure 1. search strategy and selection process

3. RESULTS AND DISCUSSION

All journals that have been obtained are summarized regarding the year of publication and publication itself. This is done to see the extent to which research on online insurance/product purchasing decisions has been carried out. The number of studies carried out will be seen from year to year, as shown in figure II, so it will be known
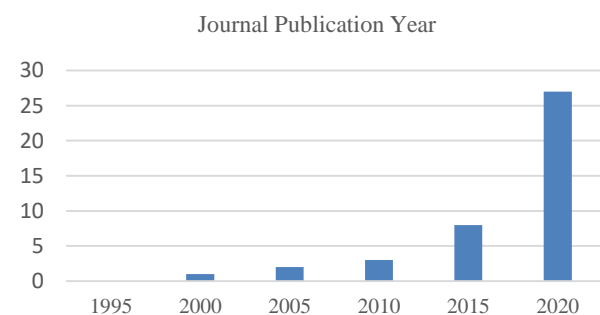
how many authors have conducted research with the relevant theme.

Figure 2. Number of Researches by Year of Publication

From the illustration, information is obtained that from 2000 to early 2010, there are still few researchers who research on the same research topic. However, from 2015 to 2020, there has been an increase in the number of studies following the publications that have been carried out.

The background to the review has been outlined above, and the research questions further compiled, continued with the subsections which follow offer explanations of the remaining areas described. Review protocols make reviews more rigorous and cause reductions in researcher bias; they are also a distinguishing element of systematic reviews, separating them from the more traditional reviews of the literature [39].

The references of every primary study underwent review, and the exclusion criteria were employed [40],

[41]. The bibliographies of papers found to be relevant were examined, and any other relevant papers mentioned in them were added. As [39] suggests, it should be emphasized that the only excluded papers were those that had no relevance.

To get a clearer picture of the unit of analysis carried out on the research topic, here is the title for the 25 studies shown in figure 3 below as the focus of research after doing IPO analysis:

No	Journal
1	*Critical Factors Affecting Customers' Purchase Intention of Insurance Policies in Indonesia*
2	*Study on the possibility of applying the unified theory of acceptance and use of technology in online insurance business*
3	*The Effects of Trust on Policyholders' Purchase Intentions in an Online Insurance Platform*
4	*Online insurance claims: when more than trust matters*
5	*DETERMINANTS OF SUCCESS FOR ONLINE INSURANCE WEB SITES: THE CONTRIBUTIONS FROM SYSTEM CHARACTERISTICS, PRODUCT COMPLEXITY, AND TRUST*
6	*The Mediating Role of Satisfaction: Life Insurance Customers' Perspective (Service Quality, Trust and Image Toward Loyalty)*
7	*Factors influencing the purchase of travel insurance over mobile banking*
8	*Online travel insurance purchase intention : a transaction cost perspective*
9	*Influencing the online consumer's behavior: the Web experience*
10	*Online travel insurance purchase intention : a transaction cost perspective*

No	Journal
11	*Service Quality and Reputation Toward Customer Trust in Life Insurance Corporation*
12	*BUILDING CUSTOMER LOYALTY IN DIGITAL ERA: A CONCEPTUAL FRAMEWORK FOR INDIAN LIFE INSURANCE SECTOR*
13	*Understanding Millennials Mobile Shopping Behaviors: An Implication for Insurance Industry*
14	*Service quality and its impact on customers' behavioural intentions and satisfaction: an empirical study of the Indian life insurance sector*
15	*Adoption of Web-Based Applications in the Financial Sector: The Case of Online Insurance*
16	*Online life insurance purchasing intention: Applying the unified theory of acceptance and use of technology*
17	*A study on factors that affect users' behavioral intention to transfer usage from the offline to the online channel*
18	*Technological Acceptance and Consumer's Behavior on Buying Online Insurance*
19	*Examining the overarching factors of clients' loyalty based on the mobile insurance typology*
20	*Research on Consumer Behaviors of Insurance under the Internet Background*
21	*Determinants of digitally instigated insurance relationships*
22	*Factors Driving the Purchase of Life Insurance Among Millennials in Sri Lanka*
23	*Factors affecting consumer?s purchase behavior on internet*
24	*CUSTOMER EXPERIENCE AND SATISFACTION IN PRIVATE INSURANCE CUSTOMER WEB AREAS*
25	*"Consumer Perceptions Towards Buying Online Motor Insurance in Delhi /NCR"*

Figure 3. Title of Filtered Journal

At the initial stage, before arriving at the journal's findings that will be used in the study, the inclusion and exclusion criteria selection stages are carried out to facilitate the process of screening articles in the specified journal. This stage is to make search and filter boundaries to narrow and focus on the desired research indicators. The inclusion criteria and exclusion limits set can be seen in figure 4 below:

Inclusion	Exclusion
Full Text	Not Full Text
Published between 2000 - 2021	Outside the stipulated period
Written in English	No English and duplication
Regarding interest in purchasing insurance online	Not related to the research topic

Figure 4. Inclusion & Exclusion Criteria

Data extraction and synthesis were completed by carefully digesting 168 studies to the final articles and extracting the relevant data. This study phase sought to create data extraction forms that could accurately record information found in the primary studies [39].

Obtaining 25 final papers after going through several screening stages through a literature review, this research is expected to answer the research questions mentioned at the beginning of the study. The following is an explanation of the research questions:

RQ1. What factors influence the interest and purchase of gen X and millennial consumer insurance online in Indonesia?

Based on the existing journal finals, information is obtained about the factors that influence online insurance purchasing decisions in Indonesia, which is also supported by consumer experience in purchasing insurance offline. The following information shown in figure 5 is a summary of the factors that influence the purchase of insurance online in Indonesia:

#	Factors that Influence Online Insurance Purchase Interests and Decisions
1	Trust and Uncertainty
2	Price Uncertainty
3	Company Reputation
4	Service Quality
5	Social Influence
6	Advertising
7	Consumer perceptions of information helpfulness
8	Technology Related
9	Perceived Value
10	Product Quality
11	Website Quality
12	Perceived Risk

Figure 5. Summary of Influence Factors

All of the factors obtained, some act as independent variables (inputs), and some influence as moderating or mediating factors. Each of these factors is obtained through the results of previous studies that have gone through the testing stages using quantitative methods.

As a factor that complements this research journal, the demographic element in the form of the age of consumers in the gen X or millennial group is also a measure of the research model created. It is hoped that by knowing the age group of consumers, the company can make a more targeted strategy in terms of marketing and sales to increase the segment and market share of its customers through distribution channels of online/digital insurance.

The following figure 6 are the levels of factors that influence consumers' online purchasing decisions for insurance:

No	Factors	Number of Research Journals
1	Trust and Uncertainty	6
2	Price Uncertainty	2
3	Company Reputation	3
4	Service Quality	3
5	Social Influence	3
6	Advertising	1
7	Consumer perceptions of information helpfulness	1
8	Technology Related	2
9	Perceived Value	1
10	Product Quality	1
11	Website Quality	1
12	Perceived Risk	1

Figure 6. Categories of Online Influence Purchase Decision Factors

From the table, trust and uncertainty are the most prominent factors that emerge as influence factors, followed by company reputation, service quality, and social influence. Followed by price uncertainty and technology-related. The rest appear as influential factors in a not too large number.

Based on the influence factors and existing variables from previous research, the researchers tried to create a framework of thought in the form of a research model. Through a quantitative approach, it is hoped that each of the influencing factors and research variables formed can be tested for the level of significance between variables and the validity of the variables themselves. The following figure 7 is a research model compiled by researchers based on phenomena and previous research journals:
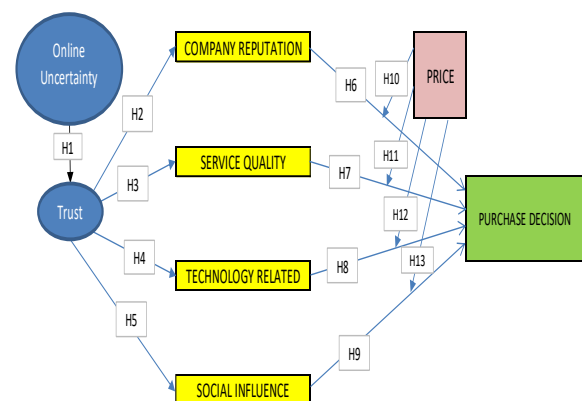

Figure 7. Online Insurance Purchase Research Concept Model

RQ2. How is the impact of online insurance purchase decisions from Generation X and Millennial consumers on insurance companies in Indonesia?

This study uses quantitative methods to see the impact of the factors that influence consumer insurance purchasing decisions online. From the analytical measurement tool used, the magnitude of the influence of each factor that exists as an independent variable (input) and a moderator/mediator (process) variable that affects the dependent variable (output) of online insurance purchasing decisions will be obtained. The results of the analysis of online insurance purchasing decisions from insurance companies in Indonesia can be used by practitioners and companies in making marketing strategies and selling insurance through online distribution channels. This is based on the factors that influence the purchase decision. The magnitude of the influence of the research construct can be used by the company to analyze the influence variables in it

4. CONCLUSIONS

Based on the analysis carried out using the Literature Review Analysis method, several factors that influence online insurance purchasing decisions, including Trust, Uncertainty, Company Reputation, Service Quality, Technology, Social Influence, and Price, has gone through stages starting from conducting an advance search, filtering duplication, titles, abstracts, conclusions, and full-text screening to ensure this research runs well. Considering the object of research takes a sample of the consumer population throughout Indonesia, researchers hope to provide an overview of both future research and insurance companies regarding the importance of knowing more about the variables and factors that influence online insurance purchasing decisions through tests on the influence variables used, so the selection of variables (dominant and non-dominant) is correct and valid.

The study results will help other researchers or practitioners, in this case, insurance companies that provide online marketing distribution channels by recognizing consumer segmentation based on factors of age, education level, income level, occupation, and marital status that enriches understanding of understanding research topics. Hence, it was useful for further research and companies to know more about the target consumers and help companies to be clearer in determining the marketing strategy that will be carried out. This study has limitations, especially in terms of choosing the source of journal publications, perceptions, and assumptions used during the screening process can cause bias, especially when used by different researchers. The use of other publication sources will help enrich information to answer research questions with topics determined at the beginning of the research, including enriching the study with different research locations and objects.

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