ANALYSIS OF THE IMPACT OF PULSE APPLICATION THROUGH THEORY OF PLANNED BEHAVIOUR APPROACH ON CONSUMER INTENTION TO BUY HEALTH INSURANCE IN MAKASSAR

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Abstract— **Insurance is needed to overcome the risks that are always present in every human life. The behavior of the people buying insurance is mostly influenced by psychological factors, which is explained in the planned behaviour theory. The creative strategies of various insurance companies also encourage consumers to purchase insurance products. This research aims to analyze the potential of PULSE by Prudential (digital marketing strategic; artificial intelligence) in increasing consumer buying intention, using the theoretical approach of Planned Behavior (TPB). This study used a quantitative study design in Makassar City on 377 research subjects considered eligible as insurance consumers. This research took place from September 2020 to November 2020, using a digital questionnaire survey technique that measures antecedents of attitudes, subjective norms, perceived behavioral control, and insurance purchase intention. Research subjects who responded to the questionnaire were divided into two, namely PULSE users and non-PULSE users. Data analysis used the Independent T-test, Confirmatory Factor Analysis, and Multiple Linear Regression. The results showed a positive correlation between subjective norms, perceived behavioral control, and insurance purchase intention. This study has succeeded in establishing differences in Attitudes, Subjective Norms, and Perceptions of Behaviour Control in participants who use the Pulse App compared to those who have never used it. This study also tested the influence model of Attitudes, Subjective Norms, and Perceptions of Behavioural Control in predicting consumer intention to purchase Health Insurance. However, in the antecedent model, an attitude does not affect purchase intention of health insurance.**

Keywords— **Planned behavior theory, health insurance, purchase intention, digital marketing, artificial intelligence, PULSE**

I. INTRODUCTION

A risk-taker is a risk transfer concept in the basic principles of insurance. (Rass et al. 2020) Insurance or protection is needed when someone is aware of looming risks. Because, in essence, the risk is always present in every human life. So that the more often do activities, the higher the risk attached to these activities. The issue of increased risk makes every individual need to strengthen the safety net of physical and financial security (Xu et al. 2020). Buying insurance products is one of the proper implementations of risk-taker actions. The pandemic conditions that have hit the world over the past year have at least increased public awareness about maintaining health, ironically the penetration of the life insurance market in Indonesia has decreased. Based on data from the Financial Services Authority (OJK) published on the website https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/dirdir/asuransi/default.aspx, it shows the growth of the life insurance industry in March 2020 minus 13.8%. That figure is even lower than December 2019, minus 0.38%. Apart from economic purchasing ability, this shows that economic disabilities due to health problems have not sufficiently led to the intention of buying insurance (Brahmana et al., 2018). Private insurance purchases target the middle to the upper class of society; this is because some private insurers have a higher premium level, even with better facilities. The moderation of personal insurance needs applies to countries that set Universal Health coverage (Dionne and Harrington 2014).

According to Fishbein and Ajzen (Yzer 2017), three central components shape a person's behavior in taking action; in this case, the act of buying insurance. Some of the antecedents of this behavior are attitudes toward behavior, perceived behavior control, and subjective norms. These three antecedents will generate intentions to form actions towards buying insurance (Brahmana et al., 2018), suggesting several items modulated by the three antecedents. The benefits and risks of insurance are components that encourage a person's attitude to buy health insurance. Meanwhile, basic knowledge is an aspect that influences the perceived behavior control. The normative value of insurance in an individual's inner circle will influence social norms on buying insurance behavior. Furthermore, it is said that the intention to buy insurance is also sharpened by the information literacy and regulations conveyed by the insurance company. This means that insurance companies should educate the public by

introducing products in a simple way and visualization that is easy for the public to understand. The easier the public understands the information on insurance companies, the higher their purchases (Rass et al. 2020).

Insurance industry players have implemented various strategies to increase sales, starting from the conventional strategy by recruiting many salespeople who offer them directly to consumers until now, with existing conditions requiring companies to provide a comfortable and fast concept and be able to cover all consumers at once. PT. Prudential Life Assurance is the only insurance company in Indonesia that recently launched the Pulse App to reach out to all Indonesians to help people increase awareness of health and a media for promoting their insurance products.

The pulse itself is a health application from Prudential to facilitate access to health services in line with the times; maintaining health is also easier because technology continues to evolve every day. Therefore, the dissemination of health information can be obtained quickly and accurately. Pulse contains menus as Symptom Checker, Recognize Body Condition, Ask Experts Online, Access Regarding Policies, and Submission of Claims. They are considered a comprehensive visualization information center that can be accessed by the public at any time, thus educating them on the importance of having health insurance. In conclusion, this application involves artificial intelligence technology to help users recognize their health. Then, users can immediately consult with health experts. The Pulse by Prudential application can be easily obtained through the App Store and the Google Play Store. With the features possessed by this application, it is hoped that it can influence consumer behavior to have protection by buying an insurance policy immediately. Therefore, this research aims to analyze the potential of PULSE through the Theory of Planned Behavior (TPB) approach in increasing consumer buying intention.

II. LITERATURE REVIEW

Health insurance is a type of insurance product that explicitly covers the insurance members' health or care costs if they fall ill or have an accident (Rass et al. 2020). There are two types of care offered by insurance companies, namely inpatient and outpatient. Health insurance products administered by social insurance companies are generally enforced by government-owned companies and private insurance companies (Loewenstein et al. 2013). Insurance arises because everyone cannot accurately predict various events that harm him (risk). The risk in a person's life from birth to death is guaranteed by an insurance contract (Brahmana, Brahmana, and Memarista 2018). In an insurance contract, one party agrees to bear the loss, which will be experienced by other parties according to the type of insurance offered (Rass et al. 2020): First party guarantor Third-party guarantor or debt Health and welfare guarantor Financial guarantor.

A. Digital Marketing and Artificial Intelligence in Marketing

Digital marketing is a marketing activity or promotion of a brand or product using digital media or the internet (Dumitriu and Popescu 2020). The goal of digital marketing is to attract consumers and potential consumers quickly. As we know, the acceptance of technology and the internet in society is extensive, so it is no wonder companies have made digital marketing activities the leading choice. As a result, companies compete to create exciting content to be displayed in their marketing in cyberspace. According to Kannan (Kannan and Li 2017), (Medioni and Benmoyal Bouzaglo 2018) Digital marketing is planning and implementing concepts, ideas, prices, promotions, and distribution. In simple terms, it can be interpreted as the development and maintenance of mutually beneficial relationships between consumers and producers.

Artificial intelligence is intelligence added to a system that can be regulated in a scientific context. It can be called artificial intelligence (English: Artificial Intelligence) or AI, defined as scientific entities' intelligence (Paschen, Kietzmann, and Kietzmann 2019). Andreas Kaplan and Michael Haenlein (Sterne 2017) define artificial intelligence as "the ability of a system to correctly interpret external data, to learn from that data, and use this learning to achieve certain goals and tasks through flexible adaptation." Such a system is generally considered a computer. Artificial intelligence (AI) is done by machines, which shows that human intelligence aspects are increasingly being used in services and are a source of significant innovations (Paschen et al. 2019). This development has led some to claim that humans are currently in the fourth industrial revolution where technology is blurring the boundaries between the physical, digital, and biological spheres (Schwab 2017). One example is the Pulse application. This application involves artificial intelligence technology to help users recognize their health so that users can immediately consult with health experts at the same time in one hand.

H1 : It is assumed that there are differences in attitudes, subjective norms, and perceptions of behavioral control regarding health insurance between users and non-users of the Pulse Application.

B. Teori Planned Behavior

Basic Concepts of Planning Behavior Theory

Planning behavior, or Planned Behavior, was first initiated by Icek Ajzen in 1985 (Giampietri et al. 2018). This theory is a development of the theory of Reasoned Action, which was first put forward by Martin Fishbein in 1980 (Fishbein and Cappella 2006) together with Icek Ajzen (Ajzen 2002). The viewpoint of Reasoned Action refers to the thought that if someone agrees with particular Behavior or is positive, and if that Behavior is a general agreement that is considered excellent or normative by many people, then that person tends to accept the idea of that Behavior abstractly (Yzer 2017). This idea is referred to as the

intention or motivation for specific Behavior. However, not all positive attitudes and normative values guarantee that someone has a high intention to follow the suggested Behaviour.

Antecedents of Planned Behavior
1. Attitude Towards Health Insurance

Humans face much uncertainty, and this uncertainty can create risks of loss and damage. The primary purpose of insurance is to protect against certain risks by paying individual premiums. Mehr and Cammack (1976) (Bray, Mehr, and Cammack 1977) agree that insurance is usually respected as a product that distributes a significant, but low probability, risk of loss among a group of individuals, thus providing financial protection to each individual. Risk protection in family takaful is defined as protection against the possibility of a loss of life, work, disability, and critical illness. Omar (Ejye Omar and Omar 2007) researched life insurance in Abuja and found that risk protection is the most crucial factor in shaping life insurance attitudes. While in this theory, attitude antecedents are described as the outcome of one's belief in something. For example, belief in a particular brand determines the individual's attitude in evaluating that brand's choice. This antecedent is similar to the Expectancy Outcome theory's perception of effort proposed by Viktor H. Vroom in 1964 (Parijat and Bagga 2014). In this theory, Vroom says someone will choose to take action if what will be achieved is following the expectations set/desired. The basis expectations are built from the relationship between the perceived usefulness and the expected results from certain behaviours. For example, buying an insurance contract, the individual expects to receive protection benefits and receive these benefits according to their needs in the event of a risk. In other words, attitude antecedents are influenced by a belief in the usefulness of the behavior being evaluated (Ham, Jeger, and Ivković 2015).

H2 : It is assumed that consumer attitudes about health insurance have a positive and significant effect on purchase intention of health insurance.

2. Subjective Norms on Health Insurance

The concept of subjective norms is also similar to Social Influence in the Theory of Reasoned Action. The concept of social value greatly influences individuals to take specific actions. These individual behaviors are encouraged and reinforced by their closest social environment, forming a kind of social recommendation about how individuals are judged by actions that are generally agreed upon by their closest group (Soon and Wallace 2017). For example, someone will be encouraged to buy an insurance contract if his family or friends also have insurance. So it can be said that an individual will be accepted readily by his social group if he takes the same action as his social group recommends.

Subjective norms are the influence of social factors such as social pressure given to adopting an individual behavior or not. In some situations, social pressure dominates attitudes towards certain behaviors (Yzer 2017). Many previous TPB studies have shown that subjective norms are significant predictors of individual intentions (Botetzagias, Dima, and Malesios 2015); (Ham et al. 2015); (Giampietri et al. 2018). In financial services, the relationship between subjective norms and intentions has been proven in many studies (Razak and Abduh 2012; Tsai, Chang, and Peng 2016). A study on internet stock trading (Gopi and Ramayah 2007)found that subjective norms were positively related to intention. Subjective norms have a significant relationship with purchasing life insurance in Nigeria (Ejye Omar and Omar 2007). Likewise, research conducted by (Amin 2016)shows that subjective norms are a significant determinant of the intention to use internet banking.

H3 : It is assumed that consumers' subjective norms about health insurance have a positive and significant effect on purchase intention of health insurance.

3. Perceived Behavior Control about Health Insurance

Human behavior in adopting or taking specific actions depends on their motivation and ability to carry out these actions. Theory of Planned Behavior incorporates perceived behavioral control in a model (Martin Fishbein and Ajzen 2020). When a consumer feels a lack of ability and resources to perform specific actions, he is less likely to perform certain behaviors (Sutton 2014). According to Madden, Ellen, & Ajzen (1992), when individuals are not equipped with adequate resources or information to perform certain behaviors, their intention to behave in this way will be weaker despite having positive attitudes and subjective norms. Studies conducted in the context of financial services demonstrate the validity of perceived behavioral control over the intention to adopt certain services. Sari and Rofaida (2011) and Rutherford and DeVaney (2009) have conducted research conducted in Indonesia and the United States. The results indicate that attitudes, subjective norms, and perceived behavioral control are strongly associated with credit card use. Jin and Kang (2011) have conducted a study of Chinese consumers' purchase intentions of US clothing brands and found that perceived behavioral control is a significant determinant of purchase intention. Salamah (2012) and Echchabi and Abd. Aziz (2012) has researched customer intentions towards Islamic banking services using TRA and TPB, respectively.

So that Ajzen (Ajzen and Fishbein 2005) proposes the Perceived Behavior Control component as an additional determinant that will ensure that Behavior is accepted and carried out by individuals. The ability to control Behavior has a basic concept of self-efficacy. Self-efficacy is the initial condition in a person's mind that makes them believe they can master specific actions if they decide to take those actions. For example, someone wants to buy a long-term insurance contract; they will buy if they feel

they can fulfill the long-term contract's contents in various challenging dimensions. Self-efficacy theory is part of the Social Cognitive Theory proposed by Albert Bandura in 1977 (Bandura 2010), which places Self-Efficacy as a critical element for fostering intention and maintaining the sustainability of expected Behavior.

Self-efficacy and Perceived Behavioral Control are similar things wrapped in more or less similar dimensions, but with different names. Bandura (Bandura 2010) says that a person's efficacy comes from personal experience, experiences of various people around him, verbal persuasion from the surrounding environment, and a more tangible emotional arousal dimension such as physical responses. Meanwhile, Behavior Control is more specific in the individual's perceived ability to control the Behavior, such as it will be easy or challenging to do. The root of this antecedent is the perception of self-efficacy. The measure commonly used is a preference scale with words or statements starting with "I believe I can ..." on the questionnaire, through the probability option from very sure-to- very unsure (Fortes and Rita 2016).

H4 : It is assumed that the perceieved of consumer behavior control about health insurance has a positive and significant effect on purchase intention of health insurance..

H5 : It is assumed that the perception of behavioral control is the most dominant variable affecting the purchase intention of health insurance in the community in Makassar.

C. Intention to Buy Health Insurance

According to Kotler and Keller (Kotler and Keller 2009), consumer buying interest is all their experiences in learning, choosing, using events to choose a product. What more or less means consumer buying interest is consumer behavior. Consumers desire to buy or choose a product based on experience in choosing, using, and consuming, or even wanting a product. Schiffman and Kanuk (2004: 25) explain that external influences, awareness of needs, product introduction, and evaluation of alternatives can lead to consumer purchase interest. These external influences consist of marketing efforts and socio-cultural factors. Super and Crites (Lidyawatie, 1998) explain that several factors influence interests, namely: differences in work, differences in socioeconomic, differences in hobbies or hobbies, gender differences, and age differences.

D. Conceptual Model

Based on the grand theory of planning behavior, several antecedents that have been empirically examined in various studies serve as the basis for the research framework. The first antecedent is attitudes towards health insurance.
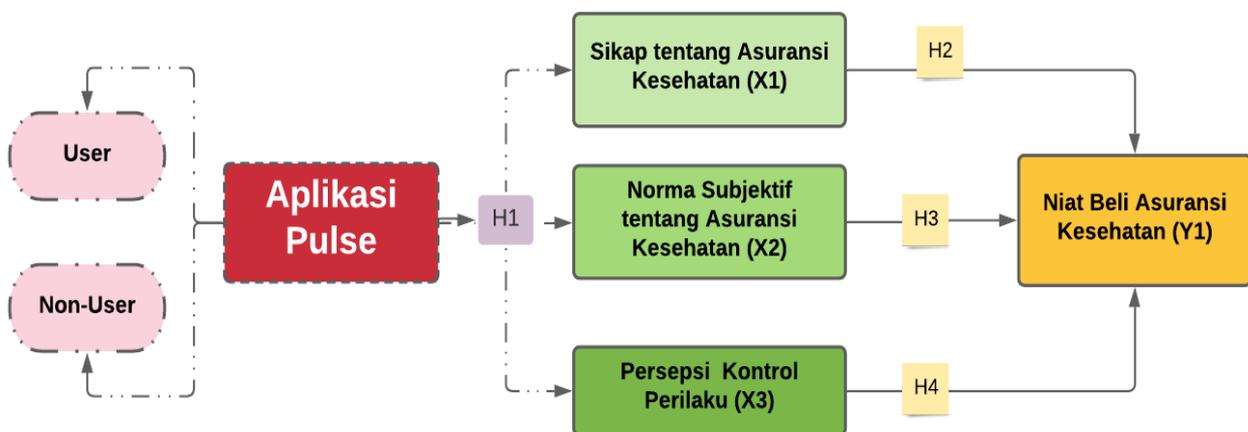

Fig. 1. The Conceptual Model

The attitude towards health insurance is an individual's expectation of the benefits expected from a health insurance product, benefits in the form of protection, or other benefits such as return on investment. The cognitive dimension of health insurance also affects individual attitudes about health insurance. About the extent to which individuals understand the content and concepts offered by health insurance. What is understood about the concept of risk transfer, who offers health insurance, companies that offer health insurance. The cognitive aspect will build the concept of what individuals believe that encourages them to be positive or negative. Including the most important is building the need for health insurance, through awareness of the status of health status. Antecedents of subjective norms are values about health insurance that is owned or practiced in an individual's interpersonal environment. This includes what family, and colleagues are thinking. Subjective norms are also related to what people do at the individual's interpersonal level.

III.   RESEARCH METHOD

Location and Research Design

This study used a quantitative study design in Makassar City, South Sulawesi, Indonesia. This research took place from September to November 2020.

Population or Samples

The minimum number of samples selected is based on the estimated adult population with an income above or equal to the UMP of South Sulawesi who were considered eligible as insurance consumers. BPS data for 2019 contained 20,000 people with these criteria, so that with an error margin of 5%, 95% confidence interval, and 50% response distribution, 377 samples were obtained (http://www.raosoft.com/samplesize.html). The sampling method used was non-probability sampling with a "purposive sampling" technique.

Data Collection Method

This study used a digital questionnaire survey technique that measures antecedents of attitudes, subjective norms, perceived behavioral control, and insurance purchase intention. A digital-based questionnaire (google-form) with two filters, namely a questionnaire with a flow that directs respondents to use Pulse. A questionnaire that filters out that the respondent has never been exposed to the Pulse app. The questionnaire was then distributed through various social media. Research subjects who responded to the questionnaire were divided into two, namely PULSE users and non-PULSE users (after being grouped due to stimulus filtering).

Data Analysis Method

Data analysis used several tests. The Independent T-test to measure the relationship between two variables, Confirmatory Factor Analysis to test the model for the suitability of the antecedent dimension factor of Planned Behavior Theory and Multiple Linear Regression tests its effect the three antecedents on purchase intention of Health Insurance with the equation model as follows :

$Y = \alpha + \beta_1 (X_1) + \beta_2 (X_2) + \beta_3 (X_3) + e$

Y is Intention, X1 is Attitude Towards Behavior, X2 is Subjective Norms, X3 is Perceived Behavioral Control.

IV.   EMPIRICAL RESULTS

Descriptive Statistics

Table 1 presents the participant profiles divided by sex, age, and estimated monthly expenses. The study participants consisted of 418 people, with 209 participants who had used the Pulse application and 209 participants who were not familiar with the Pulse application. However, based on the results of the validity, reliability, and convergent validity tests, 18 participants were excluded from the analysis because of extreme data and outliers that were thought to affect the normality of the data and would interfere with the standardization of hypothesis testing. So that the remaining 200 participants for each group. Male participants were 161, with a percentage of 40.3% of the total participants, and 239 female participants, with 59.8% of the total participants. Most of the participants were 30-39 years old, namely 196 people or 49.0%, while the rest were 20-29 years old with 152 people or 38.0%, and participants with the smallest $\geq$ 50 years were four people or 1%.

TABLE I
PARTICIPANT PROFILES

Participant Profiles (n=400)	Pulse		Non Pulse		Total	
	n	%	n	%	n	%
Sex						
Men	78	39,0	83	41,5	161	40,3
Women	122	61,0	117	58,5	239	59,8
Age						
20-29	73	36,5	79	39,5	152	38,0
30-39	96	48,0	100	50,0	196	49,0
40-49	31	15,5	17	8,5	48	12,0
$\geq$ 50	0	0,0	4	2,0	4	1,0
Mothly Estimated Expenses (IDR)						
1.000.000 – 3.000.000	76	38,0	74	37,0	150	37,5
3.100.000 – 6.000.000	66	33,0	72	36,0	138	34,5
6.100.000 – 9.000.000	36	18,0	42	21,0	78	19,5
>9.000.000	22	11,0	12	6,0	34	8,5

Based on monthly expenses, it can be seen that participants with an average monthly expenditure of Rp. 1,000,000, - - Rp. 3,000,000, - ranks the highest at 37.5%, while the participants with the highest average expenditure per month are> Rp. 9,000,000, - only as much as 8.5%. This means that middle-income consumers dominate the participants.

Prerequisite Evaluations

After conducting the validity test, table 2 presents the data on the "Corrected item-total Correlation" test results.

TABLE 2
VALIDITY OF ITEMS INSTRUMENT

Item	Corrected Item-Total Correlation	Remark
P1	0,905	Valid
P2	0,763	Valid
P3	0,876	Valid
P4	0,911	Valid
P5	0,866	Valid
P6	0,900	Valid
A1	0,851	Valid
A2	0,834	Valid
A3	0,871	Valid
A4	0,873	Valid
A5	0,102	Not Valid
SN1	0,871	Valid
SN2	0,925	Valid
SN3	0,883	Valid
SN4	0,871	Valid
SN5	0,554	Valid
SN6	0,866	Valid
PBC1	0,683	Valid
PBC2	0,389	Valid
PBC3	0,532	Valid

R> 0,374

Based on the table above, of the 20 questionnaire items covering Pulse, Attitude, Subjective Norms, and Perceptions of Behavioral Control, there is one invalid item, namely item A5 (attitude item 5). This item will be excluded and will not be included again for the convergent validity test.

After conducting the reliability test, table 1.2 presents Cronbach's Alpha analysis for each variable.

TABLE 3
RELIABILITY TEST

Variabel	Cronbach's Alpha	Item	Remark
Pulse	0,958	6	Reliable
Attitude	0,845	5	Reliable
Subjective Norms	0,943	6	Reliable
Perceived Behavioral Control	0,709	3	Reliable

Cronbach's Alpha > 0,6

Based on the table above, it can be seen that the Cronbach's Alpha value for the Pulse, Attitude, Subjective Norms, and Perceptions of Behavioral Control are respectively >0.6 or reliable in the high category. After carrying out the convergent validity test using the EFA test, table 4. shows the value of the feasibility indicator for each item, based on the measured variable dimensions and the formed factors.

Based on the table above, each measuring instrument used in this study meet the requirements of the KMO value, namely $\geq$ 0.500 and the significance value of Bartlett's Test of Sphericity $\leq$ 0.05, and the component matrix value $\geq$ 0.500. Thus, the measuring instrument is declared valid and fulfills the measured variable dimensions; the value of the matrix component can explain the factors and strongly correlate with items in the same dimension.

TABLE 4
EKSPLORATORY FACTOR ANALYSIS

Variable	Item	KMO	Bartlett's Test of Sepherity	Component Matrix	Remark
Pulse	P1			0.764	Valid
	P2			0.849	Valid
	P3	0.854	0.000	0.877	Valid
	P4			0.816	Valid
	P5			0.806	Valid
	P6			0.801	Valid
Attitude	A1			0.875	Valid
	A2	0.818	0.000	0.932	Valid
	A3			0.918	Valid
	A4			0.878	Valid
Subjective Norms	SN1			0.823	Valid
	SN2			0.850	Valid
	SN3	0.879	0.000	0.777	Valid
	SN4			0.838	Valid
	SN6			0.838	Valid
Perceived Behavioral Control	PBC1			0.809	Valid
	PBC2	0.642	0.000	0.707	Valid
	PBC3			0.808	Valid

TABLE 5
HYPOTESIS TESTING

Independen Variable	Mean			T	Sig
	Pulse	Non-Pulse	Mean Difference		
Attitude	19,225	16,950	2,275	9,632	0.000
Subjective Norms	17,510	16,450	1,060	4,804	0.000
Perceived Behavioral Control	13,860	13,350	0,51	3,168	0,002

In table 5, it can be seen that the mean value of the attitudes of participants who have never used Pulse is lower than that of Pulse users. The T-test value shows the number 9.632, with a significance <0.000. Based on the hypothesis testing results, Hypothesis 1a is accepted, meaning that there are differences in consumer attitudes about health insurance between users and non-users of the Pulse Application. Furthermore, the mean value of the subjective norms of participants who never used Pulse was slightly lower than that of Pulse users. The T-test value shows the number 4.804, which indicates an inversely proportional relationship, with a significance of <0.000. Based on the hypothesis testing results, Hypothesis 1b is accepted, meaning that there are differences in subjective consumer norms regarding health insurance between users and non-users of the Pulse Application. The mean value of perception control behavior of participants who never used Pulse was lower than that of Pulse users. Alternatively, in other words, participants who have used the Pulse application have a higher degree of perceived behavioral control than participants who have never been exposed to the Pulse application. The T-test value shows the number 3.168, which indicates a positive relationship, with a significance of <0.005. Based on the hypothesis testing results, Hypothesis 1c is accepted, meaning that there are differences in perceptions of consumer behavior control about health insurance between users and non-users of the Pulse Application.

TABLE 6
MULTICOLINEARITY

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Attitude	0,723	1,382
Subjective Norms	0,745	1,342
Perceived Behavioral Control	0,966	1,035

Based on table 6. above, it can be seen that the VIF (Variance Inflation Factor) value for each variable is <10. According to Hair et al. (2014), the cut-off value to show multicollinearity is the VIF value> 10. Thus, it can be concluded that the model in

this study qualifies to be a good regression model because there is no multicollinearity or no correlation between the independent variables.

TABLE 7
F TEST

Model		Sum of Square	df	Mean Square	F	Sig.
1	Regression	57.865	3	19.288	59.244	0.000[b]
	Residual	128.925	396	0.326		
	Total	186.790	396			

The table above shows the simultaneous test results of the three independent variables on the dependent variable. The calculated F value is 59,244 with a significance value of 0.000 and is below the p-value of 0.05. Therefore, it can be concluded that the variable attitudes, subjective norms, and perceptions of behavioral control together influence the dependent variable, namely the intention to buy health insurance.

TABLE 8
MULTIPLE REGRESSION

Model		Unstardized Coefficient		Standardized Coefficient		Sig
		B	Standard Error	Beta	t	
1	Constant	3.057	0.232		13.177	0.000
	Attitude	-0.044	0.046	-0.047	-0.951	0.342
	Subjective Norms	-0.618	0.059	-0.504	-10.429	0.000
	Perceived Behavioral Control	0.250	0.075	0.142	3.343	0.001

Based on table 8 above, the attitude variable has a significance value of 0.342, which means that this variable does not significantly influence the insurance purchase intention variable because the significance value exceeds 0.05. Meanwhile, the subjective norm variable has a significant value of 0.000. The perception variable of behavior control is 0.001, which means that the two variables have a significant value of less than 0.05, so that the two variables have a significant effect. From the regression test results, the subjective norm variable has a significance value of <0.000, perceived behavioral control <0.001, while the attitude variable> 0.342 is not significant, so that only two antecedents are proven to affect purchase intention of Health Insurance.

V. DISCUSSION

Based on the results of the independent sample t-test, it can be seen that there are differences in the mean score of attitudes in the group of participants who used the pulse application compared to those who did not use the pulse application. The group exposed to the pulse application tended to have a higher mean value than the group not using the pulse application. This shows that the use of Pulse has a positive impact on participants' attitudes regarding health insurance. Although the mean difference index in question is not far away, namely 1.9 points, this shows that attitudes can be modified by the concept of a digital marketing approach (artificial intelligence). This reasonable explanation comes to form the feature in Pulse that can be used at any time. The feature contains information on body status. Includes; blood, veins, bone, intestine, brain, heart, joint, kidney, lungs, liver, pancreas, sexual organ, skin, stomach, thyroid, even nutritional needs, physical activity, and mental health. This is described after a user answers a series of health-related questions. It is like looking at the virtual twins of a person. Of course, someone who has never been so worried about his daily physical condition, because there are no specific complaints, for example, will feel aware that his life's behavior seems to pose a threat to health in the future.

Moreover, the participants who participated in this study were predominantly aged 30-39 years, or in other words, they were still in optimal condition. However, this does not guarantee a more static shift in urban lifestyles, and urban social pressures also increase the risk of having an enormous impact on mental health. Those who are busy and actively working are not aware of this condition, so seeing their virtual twin will certainly invite concern for the future. One of the things that attract someone to buy insurance is the thought of the benefits or needs of insurance. (Tsoukatos and Rand 2006) said that buying insurance will enable a person to overcome health problems in the future. (Brahmana et al. 2018) also confirmed that buying health insurance brings more benefits to one's health. Attitude is stated as the most substantial component influencing someone to buy insurance, where the path is built through the perception of benefits about insurance for individual health (Dzulkipli et al. 2017).

Subjective norms are the values of general understanding that exist around an individual's environment, be it family, friends, friends, role models, social life circles. Anyone who exerts pressure, thoughts, whether persuasive or preferable, will act as two equally sharp blades; negative will tend to hinder, positive will tend to encourage the formation of buying insurance. This study

showed that the mean subjective norm score in the pulse-using group was higher than in the pulse-never group. The bivariate test results also show significance, which means that the Pulse application can modify subjective norms. This can be explained through the complete Pulse Application feature. Services to customers that are fast, precise, and easy will buy trust in potential customers. Customers who have previous experience of health insurance claims at other companies will compare each service response service's weaknesses and weaknesses.

Several findings indicate that the relationship between subjective norms and intention to buy insurance is very close. (Byon, Lee, and Baker 2014) found a strong influence of subjective norms on purchase intentions in the sports services sector. (Husin and Rahman 2013) did not find the effect of subjective norms on purchase intentions of Islamic insurance, but later (Md Husin, Ismail, and Ab Rahman 2016) found that conventional media predicts subjective norms on purchase intentions of insurance services. Furthermore, (Jalilvand and Samiei 2012) also validated the Word of Mouth electronic relationship with subjective norms using planning behavior theory. In essence, companies that offer services such as health insurance sell a qualified service dimension to compare, segment, and attract market interest through satisfaction formed by the impression of individuals who have experience with insurance companies. They then form opinions, and there will be the assimilation of persuasive social thoughts among individuals. The Prudential Life Assurance company investor magazine report proves its existence for more than 20 years in the first place in the Indonesian insurance market. with various innovations including the Artificial Intelligence strategy, which can be said to be the first in Asia and Indonesia based on articles in https://www.beritasatu.com/feri-awan-hidayat/ekonomi/602803/prudential-per Introducing-aplikasi-kkes-pulse. This achievement is at least one of the antecedents that will form a normative opinion regarding the company's level of service to its prospective / customer. So it can be said that the breakthrough in digital applications has a positive influence on the dimensions of the Subjective Norms of participants who are likely to intend to buy health insurance shortly.

After discussing the differences between the two antecedents of attitude and subjective norms, which are proven to show a positive tendency in participants who use the Pulse Application, purchase intentions vary. This is related to the dimension of Behavioral Control Perception, where the components that become indicators of measuring this dimension are confidence in choosing the appropriate type of insurance, confidence in being able to use insurance easily, and confidence to pay long-term insurance premiums. The three antecedents forming the Perception Control Behavior dimension are closely related to buying Health Insurance. The CFA test results in paying insurance premiums have the highest correlation of 80.9%, with measurable dimensional factors. This means that this primary antecedent is one factor that may have a varied impact on the choice of participants' intention to buy insurance. The price factor and financial capacity have also been reported as the most substantial barrier indicators in buying insurance (Beck and Webb 2003) and (Lee, Kwon, and Chung 2010). The intention to buy insurance is also heavily influenced by the perception of the complexity of using insurance services and the control of product knowledge by customers, as stated in long and lengthy contracts (Brahmana et al. 2018). Insurance companies should educate customers more simply and easily to understand (Jean Kwon 2013; Liebenberg, Carson, and Dumm 2012). The features in the Pulse Application are classified as information submersing that are easy to understand and straightforward. So that after using the Pulse Application or every time using this application, it will increase the intention to buy health insurance shortly or in the future.

Based on the results of multiple linear regression tests, it can be concluded that Subjective Norms and Perceptions of Behavior Control have a positive effect on Insurance Purchase Intention. The results showed that the more positive the subjective norm, the more likely a person is to buy insurance, on the contrary. Following the concept put forward by (Ajzen 2011), the three antecedents of behavior, namely Attitude, Subjective Norms, and Perceptions of Behavioral Control, determine a person's intention to adopt a behavior, in this case buying health insurance. However, this study cannot prove that attitudes affect health insurance purchase intentions; the regression test results show a negative correlation between attitudes about health insurance and health insurance purchase intentions. This may be drawn from the logic of thinking that maybe everyone agrees that absolute degenerative conditions occur in the body as we get old. However, not all of these attitudes then form preventive actions such as intending to buy insurance. Attitude is a composition of thoughts born from both affective and psychomotor knowledge, but it is not always what a person thinks determines what he will do.

TPB has proven to be a plausible model for predicting consumer behavior in purchasing health insurance. While the model will continue to evolve, Ajzen has put forward substantial evidence that suggests intention can indeed predict behavior. (Ajzen 2011) in his book, Attitudes, Personality, and Behavior argue that behavior can be predicted reasonably well when focusing on expressed intentions. In several meta-analyses, and even Sheeran's (2002) meta-analyzes, the mean intention-to-behavior correlation is $r = 0.53$. intention can predict or explain about 28% of behavioral variability. (Sheeran 2002). (Brahmana et al. 2018) in 2013 and 2018, study how consistent Planning Behavior's theory can explain consumer action to buy insurance. (Brahmana et al. 2018) found that psychological factors are critical to increasing purchasing health insurance by increasing consumer needs for health. Perceptions of the usefulness of insurance and perceptions of health risks that almost certainly exist in episodes of every human's life are some of the aspects that should be strengthened in marketing strategy (Lusardi and Mitchelli 2007; Tennyson 2011). PT Prudential Life Assurance's step in releasing the Pulse application answers consumers' needs for an overview of the benefits and risk aspects of the disease reflected through the virtual twin. Closing the discussion, that to increase the consumer purchasing power of health insurance, insurance companies also need to bring people closer to

financial literacy (financial planning education). Because one of the perceptions of health insurance's usefulness is the principle of financial risk tacker during a period of disability (illness, disability, death), each person should be aware that in a situation with disabilities to be produced economically. Hence, it is necessary to think about a backup plan to ensure that he and his family live insufficient capacity.

VI. CONCLUSION

This study has succeeded in proving that there are differences in Attitudes, Subjective Norms, and Perceptions of Behavior Control in participants who use the Pulse App compared to those who have never used the Pulse App. This means that Pulse can positively increase the three antecedents of behavior directly (independently). This study also tested the influence model of Attitudes, Subjective Norms, and Perceptions of Behavioral Control in predicting consumer intention to purchase Health Insurance. However, in the antecedent model, the attitude does not affect purchase intention of health insurance. Alternatively, in other words, a positive attitude towards insurance does not prove a positive intention to buy health insurance. Digital marketing strategy in the form of artificial intelligence application is one of the strategies that has been proven to be able to positively modify attitudes, subjective norms and control perceptions of consumer behavior.

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