

Pengaruh E-service quality dan sales promotion terhadap perceived quality, attitude, dan purchase intention asuransi kendaraan digital =
The effect of perceived quality and attitude of E-service quality and sales promotion toward purchase intention on digital car insurance

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Abstrak

Penelitian ini menguji pengaruh e-service quality dan sales promotion terhadap perceived quality dan attitude dapat mempengaruhi purchase intention asuransi kendaraan digital di Indonesia. Penelitian ini secara empiris mengacu pada asuransi kendaraan yang berbasis digital dalam layanannya dan diolah dengan metode SEM (Structural Equation Modeling). Dari 216 responden yang belum memiliki asuransi kendaraan digital didapatkan informasi bahwa dimensi dari e-service quality (efficiency, privacy, contact) berpengaruh secara positif terhadap perceived quality, namun tidak untuk dimensi lainnya (fulfilment dan availability). Monetary promotion berpengaruh secara positif terhadap perceived quality namun tidak memiliki pengaruh langsung terhadap purchase intention. Selain itu, perceived quality terhadap asuransi kendaraan digital berpengaruh positif terhadap attitude sehingga mendorong purchase intention asuransi kendaraan digital. Penelitian ini akan memberikan saran kepada perusahaan asuransi kendaraan untuk mengetahui pengalaman layanan digital yang diinginkan dan mengetahui strategi pemasaran yang sesuai untuk meningkatkan purchase intention.

.....This study examines the effect of e-service quality and sales promotion on perceived quality and attitude drive favorable purchase intention on digital car insurance in Indonesia. This research empirically refers to digital-based car insurance in its services and processed by the SEM (Structural Equation Modeling) method. The data were collected from 216 respondents who do not have digital car insurance. The results show that the dimensions of e-service quality (efficiency, privacy, contact) positively influence the perceived quality of digital car insurance but the others dimension (fulfilment and availability) do not have positive effect. Monetary promotion also positively builds perceived quality but does not have a direct impact on purchase intention. The results also confirm that perceived quality on digital car insurance have positive impact on the attitude and also their attitude drives favorable purchase intention on digital car insurance. This study will provide insights for car insurance companies to know the desired experience in the digital touchpoints and what marketing techniques are suitable for driving purchase intention.