

## **FAKTOR YANG MEMPENGARUHI PEMBELIAN INSURANS PERUBATAN DAN KESIHATAN DI KUALA LUMPUR**

(Factors Influencing the Purchase of Medical and Health Insurance in Kuala Lumpur)

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### *ABSTRAK*

Masyarakat kini amat mementingkan penjagaan kesihatan. Sebarang penyakit mempunyai peluang yang tinggi untuk sembuh sekiranya rawatan awal dilakukan. Rakyat Malaysia boleh memilih untuk mendapatkan rawatan sama ada di hospital atau klinik awam ataupun swasta. Dengan sistem kesihatan swasta, pesakit boleh mendapatkan rawatan dengan kadar yang segera tetapi pastinya kos yang dikenakan juga sejajar dengan kepantasan perkhidmatan yang diberi. Ini telah mendorong masyarakat untuk membeli insurans perubatan dan kesihatan bagi membiayai kos perubatan tersebut. Kajian ini dilakukan dengan tujuan untuk mengetahui tahap permintaan pengguna terhadap pemilikan insurans perubatan dan kesihatan. Selain itu, faktor-faktor yang mendorong permintaan pengguna membeli insurans perubatan dan kesihatan juga dikenal pasti. Soal selidik yang mempunyai 23 soalan berskala Likert 5 mata digunakan untuk mendapatkan maklum balas pengguna. Pengumpulan data telah dijalankan di kawasan Wilayah Persekutuan Kuala Lumpur dan seramai 387 orang responden telah terlibat dalam kajian ini. Hasil kajian menggunakan kaedah analisis faktor penerokaan menunjukkan bahawa tahap permintaan pengguna terhadap pemilikan insurans perubatan dan kesihatan adalah tinggi dengan nilai min 4.2661. Faktor yang didapati mendorong permintaan pengguna terhadap insurans perubatan dan kesihatan adalah perkhidmatan syarikat, pengaruh persekitaran, jenis dan nama syarikat, kesetiaan jenama serta kadar premium. Didapati perkhidmatan syarikat merupakan faktor yang paling utama berbanding dengan faktor-faktor lain. Oleh itu, pihak syarikat insurans perlu menitikberatkan perkhidmatan yang disediakan bagi menarik lebih ramai pelanggan.

*Kata kunci:* insurans perubatan dan kesihatan; perkhidmatan; analisis faktor penerokaan

### *ABSTRACT*

Nowadays people are very concerned about health care. Any disease will have a higher possibility of being cured if treatment is given early. Malaysians can choose to seek treatment at the public or private hospitals or clinics. With the private health system, patients can seek treatment almost anytime, but of course the costs incurred is certainly in line with the speed of service given. This has prompted the society to buy medical and health insurance in order to afford the medical costs. The aim of this study is to determine the level of consumer demand for medical and health insurance. Besides that, the factors that influence consumer demand for medical and health insurance are also identified. A questionnaire made up of 23 questions with 5 point Likert scale is used to get the feedback of the consumers. Data collection has been conducted in the Federal Territory of Kuala Lumpur and a total of 387 respondents had participated in this study. Results using exploratory factor analysis show that the level of consumer demand for medical and health insurance ownership is high with a mean value of 4.2661. Factors that have influenced consumer demand for medical and health insurance are company's service, the environment factors, type and name of the company, brand loyalty and premium rate. Company's service has been identified as the most influential factor. Therefore, insurance companies should emphasise on the services provided in order to attract more customers.

*Keywords:* medical and health insurance; services; exploratory factor analysis

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