

## ABSTRAK

**Kevin Djoni (01638200003)**

**ANALISIS SEM TERHADAP VARIABEL-VARIABEL YANG  
MEMPENGARUHI KEPUTUSAN PEMBELIAN MILLENNIAL  
TERHADAP PRODUK ASURANSI KESEHATAN**

( xviii + 84 pages; 3 figures; 23 tables)

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang berpengaruh terhadap keputusan pembelian di kalangan Milenial Indonesia. Penelitian ini dilakukan di Daerah Khusus Ibukota (Jakarta) yang melibatkan sebanyak 803 responden. Metode pengumpulan data dengan menggunakan keusioner melalui *Google Form*. Teknik pengambilan sampel adalah non-probability sampling. Analisis data dengan pendekatan *Partial Least Square – Structural Equation Modeling* (PLS-SEM). Hasil penelitian menunjukkan bahwa literasi keuangan, premi asuransi dan pendapatan berpengaruh positif dan signifikan terhadap niat beli. Niat beli yang merupakan variabel intervening juga berpengaruh positif dan signifikan terhadap keputusan pembelian.

References : 137 (1943 - 2021)

Keywords : *Asuransi Jiwa, Premi, Literasi Finansial, Pendapatan, Millennial, Keputusan Pembelian, Niat Pembelian, Analisis SEM, SmartPLS, Indonesia.*

## ABSTRACT

**Kevin Djoni (01638200003)**

### **SEM ANALYSIS ON THE VARIABLES AFFECTING MILLENNIALS' PURCHASE DECISION OF HEALTH INSURANCE PRODUCT**

( xviii + 84 pages; 3 figures; 23 tables)

This research is conducted to analyze the factors that influence purchasing decisions among Indonesian Millennials. This research was conducted in the Special Capital Region (Jakarta) involving as many as 803 respondents. The data collection method is using questionnaires through Google Form. The sampling technique is non-probability sampling. Partial Least Square – Structural Equation Modeling (PLS-SEM) approach is chosen as its data analysis method. The results show that financial literacy, premiums and income have positive and significant effect on purchase intention. Purchase intention acts as an intervening variable also has a positive and significant effect on purchasing decisions

References : 137 (1943 - 2021)

Keywords : *Health Insurance, Premium, Financial Literacy, Income, Millennials, Purchase Decision, Purchase Intention, SEM Analysis, SmartPLS, Indonesia.*