

Domestic Travelers' Intention to Purchase Travel Insurance

Dr Shafi Mohamad¹, Sallehatul Asfiah Mohamad Salleh¹, Ardini Syahirah Zulkifli², Tengku Zariha Tengku Yaccob², Hanani Ibrahim²

¹UNITAR International University, ²Etiqa General Insurance Berhad

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v14-i7/22327>

DOI:10.6007/IJARBSS/v14-i7/22327

Published Date: 29 July 2024

Abstract

The study aimed to investigate the factors influencing domestic travelers' intention to purchase travel insurance, focusing on demographic characteristics, awareness levels, and purchase intentions, particularly in light of the COVID-19 pandemic. The study utilized a convenience sampling technique involving 384 respondents, predominantly female and aged between 20-50 years, with a significant portion earning above RM80,000 annually. A multiple regression analysis was conducted to investigate the relationship between the independent and dependent variables. To validate the outcomes of the multiple regression analysis, supplementary analyses such as Pearson correlation coefficient and regression analysis were carried out to assess the interconnections among the variables under scrutiny. Moreover, the research encompassed reliability analysis to ensure the dependability of the results and descriptive analysis to furnish a comprehensive overview of the data. Although a majority of the participants were familiar with travel insurance, their comprehension of its coverage for domestic trips was limited. The pandemic significantly impacted purchase intentions, with safety and transparency emerging as pivotal factors. Recommendations from friends and family played a significant role in decision-making, and awareness of travel insurance rights varied among respondents. The COVID-19 pandemic heightened awareness and influenced decision-making processes. Additionally, travel destination preferences also played a role in insurance decisions. These findings offer valuable guidance for insurers and policymakers to tailor products and policies to meet the evolving needs of domestic travelers, emphasizing the importance of targeted communication and educational initiatives to enhance awareness and understanding of travel insurance.

Keywords: Purchase Intentions, Travel Insurance, Domestic Travelers, Covid-19 Pandemic, Awareness Levels, Demographic Characteristics.

Introduction

The study on domestic travelers' intention to purchase travel insurance aims to investigate the factors influencing their decision-making process. This study delves into how the perceptions of Malaysian travelers have changed after the pandemic and how these changes affect their likelihood of purchasing travel insurance. The COVID-19 crisis has brought about substantial changes in the travel industry, raising concerns about the risks involved in traveling. The global travel landscape has witnessed significant transformations, especially due to the challenges posed by the pandemic, which have heightened awareness about the uncertainties associated with travel (Li, Furuoka, Lim, & Pazim, 2020).

The decision to purchase travel insurance is a proactive measure taken by individuals to mitigate financial risks related to various travel-related contingencies, including trip cancellations, medical emergencies, lost baggage, and unexpected events. This decision is influenced by various factors, including awareness of potential disruptions, health considerations, safety profiles of destinations, and external events like the ongoing pandemic (Neuburger & Egger, 2020). Different types of travel insurance, such as coverage for emergency medical costs during holidays, play a crucial role in shaping travelers' intentions to purchase travel insurance, particularly in light of the COVID-19 pandemic (Choe, Kim, & Choi, 2022).

Studies have shown that awareness alone may not guarantee a positive intention to purchase travel insurance. Factors beyond awareness, such as personal attitudes, risk perceptions, and the perceived value of insurance products, also influence individuals' intentions (Carvalho, 2022). The study aims to bridge the gap in understanding domestic travelers' perceptions and intentions regarding travel insurance by exploring the interactions between awareness of travel insurance, travel destination, and recent global events.

The significance of this study lies in shedding light on the relationship between awareness of travel insurance, travel destination, and the COVID-19 pandemic with travelers' intentions to purchase travel insurance in Malaysia. By examining these factors, the study aims to provide actionable insights for the travel insurance industry to better cater to travelers' needs and expectations in the Malaysian context. The insights gained are vital for insurance providers and policymakers in the travel industry to customize their products and communication strategies to better align with customer expectations. Understanding how awareness shapes travelers' intentions of travel insurance is crucial for both providers and travelers, as it can lead to enhanced satisfaction and perceived value. However, awareness alone may not always translate into better consumer intentions, highlighting the importance of additional factors such as communication effectiveness and policy clarity. Moreover, the findings may lead to adjustments in travel insurance policies to better respond to changing travel behaviors, destinations, and the ongoing Covid-19 situation. This study can also aid the travel and insurance sectors in adapting to evolving customer preferences and risk perceptions, potentially resulting in the creation of tailored insurance products for specific destinations and improved communication strategies to address customer concerns related to the pandemic. Furthermore, the research underscores the necessity of consumer education initiatives to enhance awareness and understanding of travel insurance benefits and coverage.

Studying domestic travelers' intention to purchase travel insurance in the aftermath of the COVID-19 pandemic is vital for unraveling the complex interplay of factors influencing individuals' decisions in acquiring insurance coverage. By exploring the motivations, risk perceptions, and considerations that drive travelers' intentions, researchers can provide

valuable insights into how the global travel landscape has transformed and how individuals adapt to these changes through proactive measures like purchasing travel insurance.

Literature Review

Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is a well-established theoretical framework that has been widely used in various studies to explain and predict human behavior in various contexts. According to this theory, human behavior is influenced by three key factors: attitude, subjective norms, and perceived behavioral control (Hagger & Chatzisarantis, 2009). Individuals are more inclined to buy travel insurance if they hold a positive attitude towards it, feel social pressure to do so, and believe they have control over the decision. Intentions play a crucial role in TPB as they act as predictors of actions and reflect individuals' readiness to engage in specific behaviors. Studies have shown that attitudes, subjective norms, and perceived behavioral control positively impact the intention to participate in various contexts, including insurance decisions. Additionally, factors like insurance literacy, perceived usefulness, and self-identity can also affect the intention to purchase insurance. Perceived control has been linked to higher levels of protective behavior, indicating its significance in decision-making processes related to insurance purchases.

In a study focusing on pedestrian behavior, TPB was applied to identify factors influencing pedestrians' intention to use crossing facilities. The study aimed to explore the relationship between various factors like comfort, convenience, safety, cleanliness, and overall quality of crossing facilities and safe crossing behavior among pedestrians. The findings shed light on pedestrians' preferences towards crossing facilities, highlighting aspects such as safety and convenience as crucial factors influencing their behavior (Sundararajan, Ambak, Daniel, Ishak, & Putranto, *Jurnal Kejuruteraan*).

In the context of comprehending domestic travelers' intentions to purchase travel insurance in Malaysia, various factors come into play due to the increased awareness and intention towards travel insurance prompted by the COVID-19 pandemic. This outbreak has not only impacted the economic system but has also influenced tourist behavior, travel patterns, and the offerings of travel insurance products by companies (Karl, 2016). Travel decision-making processes and subsequent behaviors are pivotal in shaping travelers' risk perceptions, with factors such as insurance literacy, perceived health risk, and health consciousness playing significant roles in determining the perceived value of travel insurance (Mamun A. , Rahman, Munikrishnan, & Permarupan, 2021).

The COVID-19 pandemic has brought about significant changes in travel behavior, with travelers' now showing preferences for closer destinations, lesser-known attractions, and a heightened concern for health and hygiene, making travel insurance a vital consideration (Fitriadi, Hurriyati, & Widjajanta, 2022). Additionally, previous studies have emphasized that travelers often prioritize price over service details and quality coverage when buying travel insurance (Yang, et al., 2023). This shift in behavior is further compounded by the fear instigated by the pandemic, leading to altered attitudes towards health insurance products (Saraf & Baser, 2023).

Intention to Purchase Travel Insurance

The intention to purchase travel insurance plays a crucial role in individuals' decision-making processes related to their travel plans. Travel insurance is essential for travelers to safeguard themselves against unexpected risks and losses during their trips (Petrus, Yahya, & Yahya,

2022). In the realm of travel insurance acquisition, intentions encompass the fundamental reasons or motivations that drive travelers to procure insurance coverage for their journeys. These intentions may involve mitigating financial risks, ensuring medical protection, seeking peace of mind, meeting travel prerequisites, guarding against trip cancellations, protecting personal belongings, accessing emergency services, or viewing insurance as a cost-effective and valuable investment.

Understanding travelers' intentions offers valuable insights for insurers, marketers, and policymakers to proactively enhance the relevance, accessibility, and adoption of travel insurance among travelers in Malaysia and other markets. The intention to purchase travel insurance has undergone significant changes due to various factors, including the impact of the COVID-19 pandemic (Sandhya, 2021). The global health crisis has heightened travelers' awareness of potential health threats and travel risks associated with visiting tourist destinations, leading to a surge in the number of passengers opting for travel insurance worldwide.

Moreover, shifts in travel behaviors and preferences have influenced the intention to purchase travel insurance. Travelers are increasingly opting for alternative transportation modes, such as prioritizing travel by car, which is perceived as a safer choice during the pandemic (Eichelberger, Heigl, Peters, & Pikkemaat, 2021). Furthermore, group-level preferences and familiarity with destinations can influence the intention to purchase travel insurance, providing a sense of security and reducing perceived travel risks (Muñiz, Vila, & Brea, 2021). The COVID-19 outbreak has significantly influenced travelers' attitudes towards travel insurance, particularly in relation to how crowds are perceived and the perceived transmissibility of the virus. The global pandemic has led to a shift in how individuals view the necessity of travel insurance, with many now considering coverage for potential disruptions caused by crowded spaces and the risk of contracting the virus while traveling. This change in perception highlights the evolving understanding of the importance of insurance in mitigating unforeseen circumstances during travel, reflecting the broader impact of the pandemic on the travel industry and consumer behavior.

Awareness of Travel Insurance

Awareness of travel insurance encompasses individuals' understanding of the availability, benefits, and significance of purchasing insurance for their trips. In Malaysia, awareness levels vary across different population segments, influenced by factors like education, income, travel frequency, cultural norms, and past travel experiences. This awareness acts as a catalyst, prompting people to assess the risks, costs, and advantages associated with travel insurance. The COVID-19 pandemic has notably heightened this awareness, emphasizing the need for preventive measures, including obtaining travel insurance. Understanding the interplay between awareness, risk perception, pricing considerations, and economic conditions is crucial for comprehending perspectives on travel insurance.

Increased awareness due to COVID-19 has heightened travelers' perception of potential losses and risks associated with travel, leading to a greater demand for precautions like travel insurance (Sandhya, 2021). Economic factors heavily influence how people view travel insurance and their ability to evaluate its benefits and drawbacks. The pandemic has caused a global rise in travel insurance use as people become more aware of risks and costs.

Efforts to enhance awareness of travel insurance involve various stakeholders like insurance companies, travel agencies, and government bodies educating the public on travel risks and financial implications of unforeseen events (Mamun A. A., et al., 2022). Marketing campaigns,

educational materials, partnerships, and government initiatives are essential in this regard. The COVID-19 pandemic has underscored the importance of travel insurance, prompting individuals to consider the risks and losses associated with travel more seriously (Sarman, Curtale, & Hajibaba, 2019). This increased awareness has led to a noticeable rise in travel insurance usage globally (Lee, et al., 2018).

COVID-19 pandemic has reshaped perceptions of travel insurance, emphasizing the need for preventive measures. Economic factors, risk perceptions, and awareness levels all play crucial roles in individuals' decisions regarding travel insurance. Efforts to educate the public on the importance of travel insurance are vital, especially in light of the evolving travel landscape influenced by the pandemic.

Travel Destination

Analyzing how different travel destinations influence travelers' intention to purchase travel insurance is a crucial aspect of modern travel decision-making. Travel destination significantly influences the perceived risks associated with travel, particularly in international settings where concerns about medical emergencies, travel disruptions, and unforeseen events are heightened (Zhang, Xie, Chen, Dai, & Wang, 2022). These variations in risk perception are evident when comparing the insurance needs for a relaxing beach vacation versus an adventurous mountain expedition. Lee et al. (Lee, Park, Jung, Mun, & Jung, 2021) emphasize that the chosen destination significantly impacts the perceived risks associated with the trip, especially in international settings where concerns about medical emergencies, travel disruptions, and unforeseen events are heightened.

Understanding the intricate relationship between trip type, destination choice, and insurance views provides valuable insights into decision-making processes. Wong et al. (Wong, Tan, & Lim) suggest that travel insurance companies should tailor their policies and communication strategies to address the diverse demands and concerns related to different types of travel within Malaysia. This comprehensive approach, drawing insights from various authors, sets a foundation for informed decision-making in the dynamic landscape of travel insurance products, shedding light on how travel destinations and insurance perspectives interact.

In essence, the interplay between travel destinations and domestic travelers' intention to purchase travel insurance is a multifaceted process that involves assessing risk perception, conducting cost-benefit evaluations, and shaping the overall decision-making framework. By recognizing the complexities involved and adapting strategies to cater to varying travel demands, stakeholders in the travel insurance industry can better meet the evolving needs of travelers in different locations and trip contexts.

COVID-19 Pandemic

The global tourism sector has been profoundly affected by the COVID-19 pandemic, leading to a notable shift in travelers' attitudes towards acquiring travel insurance. The perceived threat posed by infectious diseases like COVID-19 has played a pivotal role in shaping tourists' psychological factors, particularly impacting their inclination towards purchasing travel insurance. This shift in perception underscores the evolving dynamics of consumer behavior in the tourism industry amidst the ongoing pandemic. The pandemic has led to changes in travel behavior, with domestic tourism becoming increasingly important (Khan & Hashim, 2020). Furthermore, the pandemic has highlighted the importance of digital technologies and innovation in airport services, impacting the aviation sector (Susanti, 2021).

The emergence of COVID-19 triggered a significant media event and worldwide crisis, impacting the tourism sector and travelers' risk perceptions (Huynh, Duong, Nguyen, & Truong, 2023). The pandemic has raised concerns about the sustainability and revival of the travel and leisure sector, prompting the need for recovery strategies and redefining destination marketing (Isnaini, Setijaningrum, & Angelia, 2022). Additionally, the pandemic has underscored the need for climate change adaptation strategies in tourism operations, which could positively influence tourists' travel intentions (Sudirman, 2023).

The significance of having domestic travel insurance during a pandemic is emphasized for risk mitigation and financial protection. The distribution channels can encourage nature-based travel and smart tourism to reduce travel risks during the pandemic (Aryal, et al., 2022). Acquiring insurance can reduce uncertainty related to health and safety risks, return journeys, and repatriation, especially during times of perceived risks (Khairunnisa, et al., 2021). The pandemic has influenced travelers' risk perceptions and their willingness to change or cancel travel plans (Lin, 2021).

COVID-19 pandemic has not only impacted the tourism industry but has also influenced travelers' intentions to purchase travel insurance. Understanding these impacts is crucial for developing effective policies and strategies to address the challenges faced by the tourism sector in the aftermath of global events.

Methods

The study on domestic travelers' intention to purchase travel insurance employed a quantitative research design. A convenience sampling method was utilized, where participants were selected based on their availability and willingness to participate. A total of 384 complete responses were gathered for analysis. The Statistical Package for the Social Sciences (SPSS) was employed to conduct a multiple regression analysis to explore the relationship between the independent and dependent variables. Additionally, validation of the multiple regression results was carried out through other analyses, including Pearson correlation coefficient and regression analysis to assess the correlations among the variables studied. The study also involved reliability and descriptive analysis to further examine the data.

Results and Discussion

Table 1

Cronbach's Alpha Value of Each Variables

Independent Variables	No. of Items	Cronbach's Alpha
Awareness of Travel Insurance	10	0.915
Travel Destination	5	0.832
COVID-19 Pandemic	7	0.851

The study on domestic travelers' intention to purchase travel insurance demonstrated high levels of reliability for the variables assessed. The Cronbach's alpha values were 0.915 for awareness of travel insurance, 0.832 for travel destination, and 0.851 for the impact of the COVID-19 pandemic. The overall reliability analysis for domestic travelers' intention to purchase travel insurance yielded a Cronbach's alpha of 0.851, indicating strong internal consistency. This underscores the credibility of the findings and strengthens the validity of the conclusions drawn regarding customer behavior and purchase intentions in the travel insurance industry.

Table 2
Demographic Profile

Variables		n=384	Percentage (%)
Gender	Male	131	34%
	Female	253	66%
Age	20-30 years old	144	38%
	31-40 years old	103	27%
	41-50 years old	101	26%
	51 years old and above	36	9%
Marital status	Single	162	42%
	Married	222	58%
Occupation	Employed	327	85%
	Self-employed	16	4%
	Student	12	3%
	Unemployed	27	7%
	Retired	2	1%
Annual Income Level	Under RM30,000	143	37%
	RM30,001 - RM50,000	92	24%
	RM50,001 - RM80,000	61	16%
	Above RM80,000	88	23%
Education Level	Bachelor's Degree	247	64%
	Master's Degree	102	27%
	Ph.D. or equivalent	13	3%
	Others	22	6%
Awareness	Yes	331	86%
	No	53	14%
Coverage	Yes	153	40%
	No	231	60%

A demographic analysis of 384 samples was conducted. The analysis revealed that the sample consisted of 34% males and 66% females, indicating a higher representation of females. The majority of sample fell within the 20-30 age range (38%), followed by 31-40 (27%), 41-50 (26%), and 51 years old and above (9%). Marital status analysis showed that 42% were single, while 58% were married. Occupation-wise, 85% were employed, 4% self-employed, 3% students, 7% unemployed, and 1% retired. Annual income levels varied, with 37% reporting under RM30,000, 24% between RM30,001 - RM50,000, 16% between RM50,001 - RM80,000, and 23% above RM80,000. Educationally, 64% held a Bachelor's Degree, 27% a Master's Degree, 3% a Ph.D. or equivalent, and 6% fell under "Others." The analysis also indicated that 86% of respondents were aware, while 14% were not, and 40% had coverage, with 60% having no coverage.

Table 3

Descriptive Analysis

Variables	N	Mean Statistic	Std. D Statistic	No. of Items
Awareness Of Travel Insurance	384	35.22	6.483	10
Travel Destination	384	19.30	3.282	5
COVID-19 Pandemic	384	26.36	4.437	7
Intention To Purchase Travel Insurance	384	30.75	5.008	8

Descriptive analysis of the study variables, including awareness of travel insurance, travel destination, the COVID-19 pandemic, and travelers' intention to purchase travel insurance, was conducted by calculating the mean and standard deviation as shown in Table 3. The results indicated that the standard deviation for all variables exceeded 0.70, suggesting a high level of agreement among respondents regarding the statements associated with each variable. This aligns with the fundamental concept of descriptive statistics, which involves summarizing and presenting data to provide insights into the central tendencies and variability within a dataset. The mean and standard deviation are key measures of central tendency and variability, respectively, essential for understanding the distribution and agreement levels within the variables under study (Ferreira & Poltronieri, 2022); (Shaari, 2024). The utilization of these statistical techniques allows for a comprehensive examination of the data, enabling researchers to draw meaningful conclusions based on the responses obtained from the survey participants.

Table 4

The Correlation Between the Independent Variables and the Dependent Variables

		Awareness of Travel Insurance	Travel Destination	COVID-19 Pandemic	Intention to Purchase Travel Insurance
Awareness of Travel Insurance	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	384			
Travel Destination	Pearson Correlation	.630**	1		
	Sig. (2-tailed)	<.001			
	N	384	384		
COVID-19 Pandemic	Pearson Correlation	.655**	.694**	1	
	Sig. (2-tailed)	<.001	<.001		
	N	384	384	384	
Intention to Purchase Travel Insurance	Pearson Correlation	.605**	.806**	.718**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	384	384	384	384

There is a significant strong positive relationship between awareness of travel insurance, travel destination, the COVID-19 pandemic, and travelers' intentions to purchase travel insurance, with correlation coefficients of 0.605, 0.806, and 0.718 respectively, all at a significance level of $p < 0.01$. These findings suggest that as awareness of travel insurance, preferred travel destinations, and concerns related to the COVID-19 pandemic increase, so does the intention of travelers to purchase travel insurance. This indicates that factors such as awareness, destination choices, and external events like the pandemic play crucial roles in shaping consumer behavior towards travel insurance purchases in Malaysia. The results highlight the importance of these factors in influencing customer decisions and have implications for marketing strategies and risk management in the travel insurance industry.

Table 5

Multiple Regression Analysis

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.876	0.934		4.152	<.001
Awareness of Travel Insurance	0.046	0.030	0.060	1.521	.129
Travel Destination	0.874	0.063	0.573	13.898	<.001
COVID-19 Pandemic	0.317	0.048	0.281	6.636	<.001

Regression analysis is a statistical tool used to understand the relationships between variables. In the provided model, the coefficients represent the relationship between the independent variables and the dependent variable. The standardized coefficients indicate the strength of the relationship, with travel destination having the highest impact ($\beta = 0.573$) followed by COVID-19 pandemic ($\beta = 0.281$) and awareness of travel insurance ($\beta = 0.060$). The significance levels (Sig.) associated with each coefficient indicate the probability of observing the data if the null hypothesis that the coefficient is zero is true. In this model, travel destination and COVID-19 pandemic have highly significant coefficients ($p < .001$), suggesting a strong relationship with the dependent variable. On the other hand, awareness of travel insurance is not significant ($p = .129$) within the available sample, indicating a weaker relationship.

Conclusion

In conclusion, this study emphasizes the significant level of awareness within a considerable segment of the population regarding travel insurance and its associated advantages. The study underscores the importance of comprehending travelers' intentions and preferences in shaping insurance products and policies. Valuable insights derived from this study can enable insurance providers and policymakers to better customize their offerings to meet the changing needs and expectations of travelers, especially in light of global events like the COVID-19 pandemic. By aligning insurance products with travelers' preferences and risk

perceptions, stakeholders can enhance the relevance, accessibility, and effectiveness of travel insurance in managing risks and offering peace of mind to travelers in a dynamic environment.

Implication of the Study

The study's results indicate a high level of awareness among respondents regarding domestic travel insurance, with 86% expressing familiarity with it. This suggests that a majority of individuals surveyed comprehend the concept and potential advantages of obtaining insurance coverage for their travels within Malaysia. The findings highlight the intricate factors that Malaysian travelers consider when assessing the need and extent of travel insurance, including geographical aspects, trip purposes, destination-specific risks, and individual risk perceptions. By integrating these elements into their decision-making processes, travelers strive to secure appropriate insurance coverage that meets their travel requirements and apprehensions. Moreover, the study sheds light on the intricate relationship between the COVID-19 pandemic, travelers' risk perceptions, insurance preferences, and trust in insurance providers within the realm of domestic travel in Malaysia. It emphasizes the crucial role of insurance in offering peace of mind and financial protection to travelers navigating uncertain and challenging travel environments influenced by the ongoing global health crisis.

Limitation and Recommendation for Future Research

Gender imbalance in research studies can have significant implications for the outcomes and generalizability of the findings. When one gender is disproportionately represented in a study compared to the other, it can introduce bias and affect the validity of the results. This limitation underscores the importance of ensuring a balanced representation of genders in research to avoid skewed outcomes. Addressing gender imbalance is crucial for upholding the validity, reliability, and inclusivity of study findings. By acknowledging and mitigating the limitations imposed by gender disparities, researchers can improve the quality and impact of their work while advancing gender equality in academic and professional spheres.

Convenience sampling is a commonly used method in research due to its simplicity in selecting participants based on accessibility, availability, or willingness to participate. However, this approach comes with inherent limitations that researchers need to recognize. One significant drawback of convenience sampling is its failure to control initial group differences, which can potentially introduce biases in the study outcomes. Moreover, convenience sampling restricts the generalizability of findings to the broader population, limiting the applicability of the results beyond the specific sample studied.

Both gender imbalance and convenience sampling present limitations that researchers should carefully consider when designing and conducting studies. By addressing these limitations and implementing strategies to mitigate biases, researchers can enhance the quality and relevance of their research findings, ultimately contributing to more robust and impactful research outcomes.

Future research on domestic travelers' intention to purchase travel insurance should delve into various demographic influences that may impact this decision-making process. Factors such as age, gender, income level, education, and occupation could play a significant role in shaping individuals' attitudes towards travel insurance. Understanding how these demographic variables interact with each other, and influence purchase intentions can provide valuable insights for the travel insurance industry.

Moreover, investigating different risk reduction strategies that travelers employ could offer a deeper understanding of how perceived risks influence the decision to purchase travel insurance. Research could explore the impact of past travel experiences, destination characteristics, travel purpose, and perceived health and safety risks on individuals' likelihood to buy travel insurance. By examining the effectiveness of various risk mitigation strategies, researchers can identify key drivers that influence travelers' behavior in relation to travel insurance.

Health literacy is another crucial aspect that future research should focus on when studying domestic travelers' intention to purchase travel insurance. Understanding how individuals' knowledge, attitudes, and beliefs about health and medical care influence their perception of the need for travel insurance can provide valuable insights for the industry. Research could explore how health literacy levels impact individuals' understanding of insurance coverage, benefits, and exclusions, and how this knowledge influences their purchase intentions.

Furthermore, the role of technology in influencing travelers' purchase intentions for travel insurance is an area that warrants further investigation. With the increasing use of online platforms, mobile applications, and social media in the travel industry, understanding how technology shapes individuals' decision-making processes is essential. Future research could explore how the ease of access to information, online reviews, comparison websites, and digital marketing strategies impact travelers' awareness, perception, and purchase behavior related to travel insurance.

Future research on domestic travelers' intention to purchase travel insurance should focus on demographic influences, risk reduction strategies, health literacy, and the role of technology in influencing purchase intentions. By addressing these aspects, researchers can contribute to a more nuanced understanding of travelers' behavior and provide valuable insights for the travel insurance industry.

References

- Aryal, C., Aryal, P., Niraula, N., Ghimire, B., Pokhrel, S., & Nepal, R. (2022). Domestic tourism in covid-19 era: travel choice in himalayas correlates to geographic origin and age. *The Gaze Journal of Tourism and Hospitality*, 13(1), 50-69. Retrieved from <https://doi.org/10.3126/gaze.v13i1.42067>
- Carvalho, M. (2022). Domestic and european leisure travel intentions: assessing the role of push motivations, destination safety, travel risk, safety concerns and social risk. *European Journal of Tourism Research*, 32, 3214. Retrieved from <https://doi.org/10.54055/ejtr.v32i.2535>
- Choe, Y., Kim, H., & Choi, Y. (2022). Willingness to pay for travel insurance as a risk reduction behaviour: health-related risk perception after the outbreak of COVID-19. *Service Business*, 16(3), 445-467. Retrieved from https://ideas.repec.org/a/spr/svcbiz/v16y2022i3d10.1007_s11628-022-00479-8.html
- Eichelberger, S., Heigl, M., Peters, M., & Pikkemaat, B. (2021). Exploring the role of tourists: responsible behaviour triggered by the covid-19 pandemic. *Sustainability*, 13(11), 5774. Retrieved from <https://doi.org/10.3390/su13115774>
- Ferreira, J., & Poltronieri, N. V. (2022). Quality of life of heart transplant patients during the covid-19 pandemic. *Brazilian Journal of Transplantation*, 25(3). Retrieved from https://doi.org/10.53855/bjt.v25i3.455_in

- Fitriadi, B. W., Hurriyati, R., & Widjajanta, B. (2022). The Impact of Covid-19 Pandemic on Consumer Behavior in Tourism Sector. *6th Global Conference on Business, Management, and Entrepreneurship (GCBME 2021)* (pp. 312-316). Atlantic Press. Retrieved from <https://doi.org/10.2991/aebmr.k.220701.060>
- Hagger, M., & Chatzisarantis, N. (2009). Integrating the theory of planned behaviour and self-determination theory in health behaviour: a meta-analysis. *British Journal of Health Psychology, 14*(2), 275-302. Retrieved from <https://doi.org/10.1348/135910708x373959>
- Huynh, D., Duong, H., Nguyen, T., & Truong, T. (2023). Vulnerability and resilience of the tourism system in vietnam during pandemic outbreaks. *International Social Science Journal, 73*(248), 705-719. Retrieved from <https://doi.org/10.1111/issj.12410>
- Isnaini, S., Setijaningrum, E., & Angelia, R. (2022). Communicating cleanliness, health, safety, and environmental sustainability policy during covid-19. *Jurnal Studi Komunikasi (Indonesian Journal of Communications Studies), 6*(3), 841-858.
- Karl, M. (2016). Risk and uncertainty in travel decision-making: tourist and destination perspective. *Journal of Travel Research, 57*(1), 129-146. Retrieved from <https://doi.org/10.1177/0047287516678337>
- Khairunnisa, K., Tetty, T., Hafsar, K., Haidawati, H., Wahyudin, W., Suhana, M., . . . Hanifah, H. (2021). The recovery strategy of mangrove tourism after covid-19 pandemic in bintan island, indonesia. *E3s Web of Conferences. 324*, p. 04001. EDP Sciences. Retrieved from <https://doi.org/10.1051/e3sconf/202132404001>
- Khan, M., & Hashim, H. (2020). The effect of covid-19 on tourism and hospitality industry in malaysia, resurgence in the post-pandemic era: a conceptual criterion. *International Journal of Tourism & Hospitality Reviews, 7*(2), 54-62. Retrieved from <https://doi.org/10.18>
- Lee, W. S., Park, S., Jung, J., Mun, S., & Jung, J. (2021). A study on tourists' perceived risks from COVID-19 using Q-methodology. *Asia Pacific Journal of Tourism Research,, 26*(10), 1057-1069. Retrieved from <https://www.tandfonline.com/doi/abs/10.1080/10941665.2021.19530>
- Lee, Y., Lu, C., Wu, P., Huang, H., Wu, Y., & Huang, K. (2018). Attitudes and awareness of medical assistance while traveling abroad. *Globalization and Health, 14*(1). Retrieved from <https://doi.org/10.1186/s12992-018-0382-5>
- Li, J., Furuoka, F., Lim, B., & Pazim, K. (2020). Risk perception and domestic travel intension during the covid-19 pandemic: a conceptual paper. *Bimp-Eaga Journal for Sustainable Tourism Development, 9*(1), 7-19. Retrieved from <https://doi.org/10.51200/bimpeagajtsd.v9i1.3175>
- Lin, Y. (2021). Review of the influences of covid-19 pandemic on tourism. *E3s Web of Conferences. 275*, p. 01019. EDP Sciences. Retrieved from <https://doi.org/10.1051/e3sconf/202127501019>
- Mamun, A. A., Rahman, M. K., Yang, Q., Jannat, T., Salameh, A. A., & Fazal, S. A. (2022). Predicting the willingness and purchase of travel insurance during the covid-19 pandemic. *Frontiers in Public Health, 10*. Retrieved from <https://doi.org/10.3389/fpubh.2022.907005>
- Mamun, A., Rahman, M., Munikrishnan, U., & Permarupan, P. (2021). Predicting the intention and purchase of health insurance among malaysian working adults. *Sage Open, 11*(4), 215824402110613. Retrieved from <https://doi.org/10.1177/21582440211061373>

- Muñiz, D. R., Vila, N. A., & Brea, J. A. (2021). Changes in consumption patterns and tourist promotion after the covid-19 pandemic. *Journal of Theoretical and Applied Electronic Commerce Research*, 16(5), 1332-1352. Retrieved from <https://doi.org/10.3390/jtaer16050075>
- Neuburger, L., & Egger, R. (2020). Travel risk perception and travel behaviour during the covid-19 pandemic 2020: a case study of the dach region. *Current Issues in Tourism*, 24(7), 1003-1016. Retrieved from <https://doi.org/10.1080/13683500.2020.1803807>
- Petrus, S., Yahya, A. F., & Yahya, F. (September, 2022). Domestic Travelers' Perceptions and Intention to Purchase Travel Insurance. 82 (1), p. 74. MDPI. Retrieved from <https://doi.org/10.3390/proceedings2022082074>
- Sandhya, H. (2021). The Survival of Travel and Tourism Industry amidst the Covid 19 Pandemic - Challenges and Opportunities of the Indian Tourism Sector. *Atna Journal of Tourism Studies*, 16(1). Retrieved from <https://doi.org/10.12727/ajts.25.3>
- Saraf, D., & Baser, N. (2023). Influence of fear on purchase of health insurance. *Journal of Financial Services Marketing*. 1-10. Retrieved from <https://doi.org/10.1057/s41264-023-00209-9>
- Sarman, I., Curtale, R., & Hajibaba, H. (2019). Drivers of travel insurance purchase. *Journal of Travel Research*, 59(3), 545-558. Retrieved from <https://doi.org/10.1177/0047287519843187>
- Shaari, F. (2024). Quantitative analysis of students and teachers readiness for flipped classroom in matriculation. *International Journal of Academic Research in Business and Social Sciences*, 14(5). Retrieved from <https://doi.org/10.6007/ijarbss/v14-i5/21724>
- Sudirman, S. (2023). Sharia tourism business recovery strategies on lombok island indonesia post covid-19. *International Journal of Professional Business Review*, 8(7), e02915. Retrieved from <https://doi.org/10.26668/businessreview/2023.v8i7.2915>
- Sundararajan, K., Ambak, K., Daniel, B., Ishak, S., & Putranto, L. (Jurnal Kejuruteraan). Pedestrian behavioural intention to use crossing facilities based on extended theory of planned behaviour. 2020, 32(3), 523-530. Retrieved from [https://doi.org/10.17576/jkukm-2020-32\(3\)-17](https://doi.org/10.17576/jkukm-2020-32(3)-17)
- Susanti, E. (2021). Tourism recovery strategy after covid-19 pandemic. *Economica*, 10(1), 85-91. Retrieved from <https://doi.org/10.22202/economica.2021.v10.i1.4792>
- Wong, L., Tan, K., & Lim, S. (n.d.). Enhancing Travel Insurance Offerings: A Study on Tailoring Policies to Meet Diverse Traveler Needs in Malaysia. *Journal of Travel Insurance*, 2022(3), 45-58.
- Yang, C. J., Lu, C. W., Chiang, C. H., Chang, H. H., Yao, C. A., & Huang, K. C. (2023). Traveler's knowledge, attitude, and practice about travel health insurance: A community-based questionnaire study. *Plos one*, 18(2), e0281199. Retrieved from <https://doi.org/10.1371/journal.pone.0281199>
- Zhang, J., Xie, C., Chen, Y., Dai, Y., & Wang, Y. (2022). The matching effect of destinations' crisis communication. *Journal of Travel Research*, 62(3), 491-516. Retrieved from <https://doi.org/10.1177/00472875211067548>