

摘要

台灣少子化現象日趨嚴重，以至於整體人口結構快速趨向高齡化，根據國家發展委員會推估，台灣於 2018 年正式邁入高齡社會；即 65 歲以上人口達 14% 以上。也因台灣醫療科技進步與人民健康意識抬頭，國人平均壽命隨之提高。根據衛生福利部統計處統計 2015 年失能人數為 76 萬人，並且推估國人一生中需要長期照顧的時間為 7.3 年；由此可見國人的長期照顧需求更為突顯，人民對於長期照顧有愈迫切的需求。因此，本研究旨在探討消費者購買商業型長期照顧保險是否受知覺風險與信任的干擾，進而影響其購買意願與行為。

本研究採問卷調查法，研究對象為 20 歲以上且有收入來源的民眾，實際發放問卷共 324 份，有效問卷為 305 份，有效問卷回收率 94%。本研究採用 SPSS22 及 AMOS22 統計軟體做為資料分析工具，並利用結構方程模式進行假設驗證，研究結果發現：(1)態度會顯著且正向影響購買意願；(2)主觀規範會顯著且正向影響購買意願；(3)知覺行為控制會顯著且正向影響購買意願；(4)購買意願會顯著且正向影響購買行為；(5)知覺風險在態度與購買意願之間不具有干擾效果；(6)知覺風險在主觀規範與購買意願之間不具有干擾效果；(7)知覺風險在知覺行為控制與購買意願之間不具有干擾效果；(8)信任購買意願與購買行為之間不具有干擾效果。並從結果得知，消費者購買商業型長期照顧保險時，保險公司的理賠條件是否健全及保險公司信用都會影響消費者購買意願及行為。

關鍵詞：計畫行為理論、知覺風險、信任、長期照顧保險

Abstract

The phenomenon in Taiwan is low birth rate and high aging rate. Taiwan become aging society in 2018; it means people over 65 years old has reached more than 14%. Because of this situation in Taiwan, people who need caring will get higher. In Taiwan, the time required for long-term care in the life was 7.3 years. This shows that long-term care needs be more prominent. Therefore, this study aims to explore that what is the primary factor to influence people to purchase the long-term care insurance.

This study adopts the questionnaire survey method. The survey respondents are over 20 years old with income sources. Total surveys are 324, and the effective surveys are 305. The effective response rate is 94%. In this study, we use SPSS22 and AMOS22 statistical software to be the data analysis tools. The results showed that:

- (1) Attitude **has** significantly and positively to affect purchase intention;
- (2) Subjective norm **has** significantly and positively to affect purchase intention
- (3) Perceived behavior control **has** significantly and positively to affect purchase intention;
- (4) Purchase intention **has** significantly and positively to affect purchase behavior;
- (5) Perceived risk **hasn't** interference between attitude and purchase intention;
- (6) Perceived risk **hasn't** interference between subjective norms and purchase intention;
- (7) Perceived risk **hasn't** interference between perceived behavior control and purchase intention;
- (8) Trust **hasn't** interference between purchase intention and purchase behavior.

Key words: *Theory of planned behavior, Perceptual risk, Trust, Long-term care insurance*