

創新 UBI 車險採用意願

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摘要

本研究將以 UBI 車險作為探討主題，由創新接受程度、創新屬性認知以及隱私風險知覺等因素來探討 UBI 車險的採用意願。本研究使用問卷方式，共回收 337 份有效樣本。

透過單因子變異數分析與相關分析發現，(1)消費者的背景變項不同對創新接受程度、創新屬性認知、隱私風險知覺與採用意願有部分顯著差異。(2)消費者的創新接受程度越高，創新屬性認知則越高。(3)消費者的創新接受程度、創新屬性認知與隱私風險知覺越高，採用意願則越高。(4)此外，藉由中介效果檢定發現，創新接受程度會透過創新屬性認知間接影響 UBI 車險的採用意願。

根據研究結果，本研究對於相關業者，提出下列建議：(1)業者可以透過各種管道宣導 UBI 車險。(2)可以先鎖定年輕族群、未婚或駕齡在 5 年以下的消費者為目標客群，推廣 UBI 車險。(3)降低行車資料蒐集設備的安裝成本，可以提高消費者的採用意願。(4)可以透過合約或其他機制來降低消費者對資料長期保存的擔憂。

關鍵詞： UBI 車險、創新接受程度、創新屬性認知、隱私風險知覺、採用意願

Abstract

The thesis focuses on the investigation of willingness to adopt UBI motor insurance. The study explores the factors of willingness to adopt UBI motor insurance including the variables: acceptance of innovation, cognition of innovation attributes and perception of privacy risk. In the study, a questionnaire was used and a total of 337 valid samples were recovered.

Through one-way ANOVA and analysis of correlation, we found that (1) Different types in background variables of consumers have some significant differences in acceptance of innovation, cognition of innovation attributes, privacy risk perception and adoption willingness. (2) The higher degree of consumer acceptance of innovation, the higher the cognition of innovation attributes. (3) The higher consumers' acceptance of innovation, cognition of innovation attributes and perception of privacy risks, the higher the willingness to adopt. (4) In addition, through the verification of the mediation effect, the degree of acceptance of innovation will indirectly affect the adoption willingness UBI motor insurance through cognition of innovative attributes.

Based on the results of analysis, the study proposes the following suggestions for related businesses: (1) Operators can advertise UBI motor insurance through various channels. (2) The UBI motor insurance can be promoted by targeting young people, unmarried or those whose driving years are less than 5 years. (3) Reducing the installation cost of vehicle data collection equipment can increase consumers' adoption willingness. (4) Consumers' concerns about the long-term preservation of data can be reduced through contracts or other mechanisms.

Keywords: Usage Based Motor Insurance, Acceptance of Innovation, Cognition of Innovation Attributes, Perception of Privacy Risk , Adoption Willingness