

A Study on the Awareness of Air Travellers Towards Travel Insurance

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Abstract: Discovering different cultures and experiences is made possible through travel. However, even the best-planned trips can be derailed by unanticipated circumstances. It takes more than simply packing your luggage and making your travel arrangements to ensure a successful journey. Many people fail to consider important factors that offer comfort. The objective of this study is to investigate people's awareness of the existence of risk from aircraft and the importance of travel insurance in protecting themselves from any unexpected event. Additionally, this study aims to explore the factors, such as attitude, knowledge, and promotion, which influence travel insurance awareness. Purposive sampling was used in this study, and 100 online surveys were distributed around Malaysia. After the survey is completed, the results will be analysed to determine the primary factors influencing this study and whether or not respondents believe that travel insurance is necessary. Any pertinent party may find this research helpful in raising public awareness of the value of travel insurance.

Keywords: *Travel Insurance, Attitude, Knowledge, Promotion.*

1. Introduction and Background

Insurance is based on a contract agreed between the insurance company and the policyholder, and based on mutual agreement by both parties with a policy (Edward et al., 2024). An individual or entity would receive financial protection or reimbursement from the insurance company against any loss that occurs. However, the policyholder needs to disclose the losses at the inception of the contract. On the other hand, an insurance company will pool policyholder risk together to increase the reserve for protection against loss. Insurance is a preference for individuals or companies. The policyholder must pay the premium when insurance is taken as a legal contract.

According to the findings of traditional insurance economics studies such as Mossin (1968) and Ehrlich and Becker (1972), when the insurance market is in perfect information, full coverage is given if the insurance premiums are paid. These will ensure that the policyholder transfers all risk to the insurance company. Insurance is a risk mechanism for policyholders as a protection from loss that might happen. In insurance, various types of products will be insured, and one of them is called travel insurance. The choice and understanding of insurance products are pivotal. For instance, Amalliyah (2023) emphasizes the influence of product feasibility and customer choices on the ability to pay premiums, illustrating that the demands and terms associated with various types of insurance, including travel insurance, are integral to ensuring comprehensive coverage. This aligns with the historical assertion that when individuals perceive the insurance product as beneficial and aligned with their risk management needs, they are more likely to opt for full coverage, supported by reasonable premiums.

Due to the rapid economic growth and the high demand for vacations, travel has become a necessity for many individuals. A large portion of today's youth like travelling and backpacking throughout the globe. However, the likelihood of a risk event improving due to the presence of an unexpected element. Travel insurance is now a practical means of ensuring the safety of people and property, as it may be used to minimise or even prevent losses resulting from accident hazards. Travel insurance is designed to cover medical costs, trip cancellation, misplaced luggage, airline accidents, and other losses that may occur when travelling domestically or abroad. This travel insurance is usually arranged at the time of booking a trip to cover exactly the duration of that trip (Cross, 2016)

Travel insurance was launched on 1st April 1864 by the first travel insurance company, which was called "Travel Insurance Company". The founder of this Travel Insurance Company was James Batterson, and the first clients who needed to be insured were the first travellers who required insurance against loss of life or personal injury while journeying by railway or boat. The growth of travel insurance was rather slow in past, but nowadays, there are rapid changes in economics, and there is a rapid change in insurance companies which provide travel insurance for any vehicle, such as Tune Protect Insurance, Allianz Travel Insurance, Chubb Travel Insurance and many more.

In 2014, Malaysia was shocked by the issues of the two missing aircraft, which were MH370 and MH17, which had a total of 587 people. This tragedy had a big impact on the aircraft company Malaysia Airlines System (MAS). As a result of this issue, MAS need to pay more than \$200 million in hull insurance for the loss of the two aircraft(The Guardian, 2014). This tragedy has a big impact on all the airline companies and travellers themselves. Many travellers are scared to travel on a flight. However, this travel insurance is one of the best products for all travellers, and it will give them protection if any unexpected factors occur.

With travel insurance, travellers may travel freely without worrying about other people's unanticipated events, bringing them peace of mind. Therefore, the purpose of this study is to determine the elements that affect market demand among Malaysian youth. The researchers need to determine which factors have the most effect on the rising demand for travel insurance. In addition to the independent variables, insurance knowledge, attitude, and promotion, the study's context emphasises the problem of air travellers' awareness of travel insurance.

Problem Statement: The purpose of this study is to examine air travellers' awareness of travel insurance. Travel insurance is one of the most important factors to consider when planning a vacation or a business trip to another country. The premiums for travel insurance depend on age, health, destination and total cost of the trip. Without travel insurance, it will cause devastating consequences; hence, travel insurance is important to all passengers as a risk mitigation strategy. However, some of the passenger are still not aware of this travel insurance as their protection if some unexpected factor occurs. Most travellers will not be covered by travel insurance and will instead seek reimbursement from the insurance provider in the event of an unforeseen disaster.

Other than that, it is a typical problem when travelling, where luggage can be damaged, destroyed, or delayed. This problem can cause financial loss and can be more complicated if you lose an important document, such as a passport. It will require many settlements to be made, such as a police report and contacting the ambassador. This is the reason why it is crucial to have a travel insurance policy, as it will ensure that air travellers are reimbursed for any financial losses incurred through this incident.

In reality, a significant number still fail to make travel insurance a priority and believe they can avoid mishaps simply by being careful. Other than that, there has been news from Meridian itv.com, which reported the death of a sick Hampshire man who was trapped abroad without travel insurance. Based on this case, the family face a bill of thousands of pounds to settle medical costs and repatriate his body. Researchers conduct this study in order to ensure that passengers on aeroplanes have travel insurance policies, which will lessen the dispute when they wish to file a claim.

2. Literature Review

Awareness of Air Travellers towards Travel Insurance: Awareness of air travellers towards travel insurance is a critical factor influencing their decision to purchase protection for potential travel-related risks. High awareness typically leads to better-informed choices, increased likelihood of purchase, and reduced vulnerability during emergencies or disruptions abroad. According to Olano (2018), most Malaysian travellers were unwilling to purchase travel insurance despite their awareness about travel insurance; around 80% knew about travel insurance, but not more than 35% were willing to buy it.

Travel Insurance: The act of moving from one place to another, whether on foot or by any conveyance, is called travel. Travel is also the act of starting to spend some time in one location and then moving to another for a

short period. However, in the context of insurance, travel insurance refers to the protection of an individual while they visit another location without having to remain there permanently. According to the General Insurance Association (2025), travel insurance becomes essential to safeguard one against unforeseen circumstances when overseas. It provides peace of mind should things go wrong, and offers recourse and protection against inconveniences. The recent spate of natural disasters, calamities and civil commotions around the world has made travellers even more aware of the need to purchase the right type of travel insurance. Travel insurance content is one of the key factors for safe travel planning during and post-pandemic periods (Diakonidze, 2021).

Travel insurance covers financial losses against unforeseen mishaps that may occur to travellers while on their holidays. By having travel insurance, travellers will get coverage for baggage, loss of travel deposit, trip cancellation, medical repatriation or evacuation, physical injury, bankruptcy of travel service providers, personal liability against tort committed to citizens of the host country, and legal expenses cover. They may cover almost any unforeseen situation that is not covered by typical policies, such as terrorism and denied boarding (Hasan & Abdullah, 2015).

Travel insurance is one of the best risk mitigation strategies, and it helps the traveller avoid any financial losses during the vacation. A party to a package holiday contract is a superior risk bearer if he is in a better position to prevent the risk from materializing or he can better insure himself against the risk (Posner & Rosenfield, 1977). If a person has this travel insurance, they will be protected against any disasters that happen during their vacation.

Attitude: A common belief among travellers is that they can prevent any kind of accident. Because of promotions or by following other people who have purchased travel insurance, some of them do so. The majority of travellers don't want to spend more on insurance. The cost of certain tickets could be less than that of insurance. Attitudes can be defined in many ways. This includes your beliefs and positive and negative feelings about the attitude object. He also added that attitude can guide our experiences and decide the effects of experience on travellers' behaviors.

In psychology, the idea of attitude is very clear, especially when it comes to time and generality. Baron and Branscombe (2009) said that attitudes are long-lasting judgments about people, things, or events. They stressed that these judgments stay throughout time. Vaughan and Hogg (2013) stated that attitudes tend to stay the same and be constant in different contexts. It also said that temporary sensations should not be referred to as attitudes, which supports the view that attitudes must stay somewhat stable over time. In brief, it could be said that attitude is a positive or negative evaluation or feeling that people have towards other people, objects, issues or events. Attitudes include the general way people feel towards socially significant objects, and most attitudes are lasting (Vogel & Wanke, 2016).

Attitude has a big impact on a person; this means that the attitude of a person depends on their willingness to protect themselves from any unforeseen event that may happen. The attitude of the travellers depends on what they decide when purchasing the travel tickets. Studies have shown that attitudes have a significant relationship with travel behavior. (Verinita et al., 2024; Wang et al., 2022). It also implied that attitudes serve as a crucial influence on travel intentions, suggesting that individuals' willingness to adopt protective measures directly affects their decisions to travel. According to Al Mamun et al. (2022), most of the working adults in Malaysia displayed a positive attitude and willingness toward purchasing travel insurance. From this, it is hypothesized that:

H1: There is a relationship between attitude and awareness of air travellers towards travel insurance.

Knowledge: Knowledge is regarded as a powerful intellectual resource that helps organizations remain competitive in volatile times (Nonaka, 2009; Shehabat, 2020). However, organizational knowledge can only be gained and accumulated through individuals who spill over to teams and collectively affect the organization as a whole (Griffith & Sawyer, 2010). Information alone is not knowledge, as it requires interpretation about a context that can be converted into practical knowledge for capacity building (Argote & Ingram, 2000). Knowledge is the know-what and know-how of things surrounding a context that individuals act upon to produce certain results (Nonaka, 1994). In organizations, knowledge is intimately bound to practice, where the

diffusion of knowledge occurs through social interaction (Swart & Kinnie, 2003). When individuals engage in knowledge sharing, they shape each other's knowledge boundaries to make sense of a particular context (Tsoukas, 1996). Hence, knowledge sharing, whether through formal or informal processes, is critical to organizational survival as it will help employees see connections between interdependent tasks and solve interdisciplinary problems (Bhatt, 2002).

Most travellers buy insurance without knowing about insurance or their policy features. They know less than they think they know. The findings of a recent study evaluated people's confidence about choosing and using health insurance compared with their actual knowledge and skills. As people shop for health coverage, the gap between perception and reality could lead them to choose plans that do not meet their needs (Andrews, 2014). Drucker (1988) identified knowledge as the most important resource for individuals, businesses, governments, nations, and society at large. In addition, implementing thorough onboarding and education programs is an important first step in enhancing policyholder awareness (Zainal et al., 2024).

The bundle of advertising offers, however, is the reason why some people purchase insurance policies. They are unaware of the significance of obtaining this insurance, which would lower the risk associated with their travels. Most of the time, people may choose whether or not to get travel insurance. This is why many people believe that they do not want to spend much money on a quick trip. According to Outreville (1996), knowledge depends on individuals who have a higher education and are usually more aware of risk and ways to manage risk. Higher educated people will be more knowledgeable, as seen by their greater comprehension of the complex or advanced English used in insurance policies. It is, therefore, hypothesized that:

H2: There is a relationship between knowledge and awareness of air travellers towards travel insurance.

Promotion: In the modern and rapidly growing world, travelling is one of the important family events. Most of them are planning a vacation with their family to interesting places.

For example, Air Asia usually promotes the selected location at the lowest price of RM1. However, the travel insurance that is part of their deal is not offered by them. If customers wish to safeguard themselves against any unforeseen risks, they must pay additional fees above the ticket price.

In 2016, there was a financial crisis in the nation. To be sure, the Federal Reserve undertook other important initiatives to combat the financial crisis. Numerous facilities were introduced to alleviate financial stress in particular markets and at particular kinds of institutions. In addition, in an attempt to provide even more stimulus, it used public communications about its policy intentions to lower market expectations of the federal funds rate in the future (Sack et al., 2011).

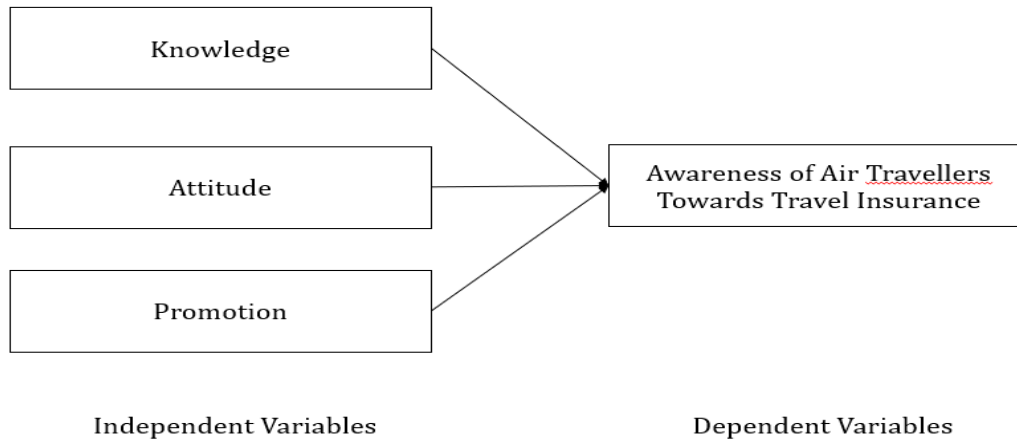
Insurance companies should emphasize the use of free consultations with their clients to increase sales as part of sales promotion and to enhance sales growth (Kinoti et al., 2019). Based on this analysis, it is hypothesized that:

H3: There is a relationship between promotion and awareness of air travellers towards travel insurance.

Research Framework: Based on the research framework below, the awareness of having travel insurance is based on the knowledge, attitude or promotion of the air traveller. They can either develop this knowledge themselves or work to improve their ability to learn from any technology or gadget. Other than that, travellers' positive attitudes will result from their increased understanding. Today's people's attitudes were shaped by their academic education. Favouritism or disfavour toward a person, location, object, or occasion is expressed through attitude. A lack of information will render an attitude useless.

According to Outreville (1996), knowledge depends on individuals who have a higher education and are usually more aware of risk and ways to manage risk. An individual with higher education will have more knowledge, as in a better understanding of difficult or high-level English that is used in insurance policies. Therefore, policyholders' attitude, age, and educational attainment are positively connected with their ability to comprehend insurance policies. Policyholders will find it difficult to comprehend the terms used in the insurance policy if they lack the necessary understanding.

Figure 1: Research Framework



3. Research Methodology

This article aims to focus on the quantitative research method, which includes descriptive and causal studies to conduct this research. The objective of a descriptive study is to obtain data that describes the topic of interest. It is designed to collect data that describes the characteristics of objects, events or situations. (Sekaran & Bougie, 2016). A descriptive study will explain that correlational studies have also been applied to investigate the relationship between dependent variables and independent variables. The purpose is to investigate the relationship between air travellers' awareness of travel insurance (dependent variables) and independent variables (attitude, knowledge, and promotion). In this content, the exploratory and descriptive study is undertaken in order to ascertain and describe the characteristics of the variables of interest in a situation. Quite frequently, descriptive studies are undertaken to describe the characteristics of relevant groups, such as the traveller's details, such as age, race, education level, monthly salary, etc.. It is also undertaken to portray accurately the association between variables. Surveys are emerging as the best method of periodically assessing customer satisfaction. For this study, the appropriate sampling is purposive, and the respondents are targeted at any traveller, both domestic and international.

Other than that, the respondents will be selected randomly because of the large number of travellers who like to travel out of town. The target population for this study involves domestic and international travellers. A total of 100 online surveys were dispersed around Malaysia at the time the survey was conducted. In determining the minimum sample size, this study used F regression using the G* power application. With a statistical power of 80%, the minimum sample size required was determined based on the number of independent variables of the model developed in this study. For three independent variables, the minimum sample size required was 43 samples with an f^2 of 0.15. Since the final number of respondents, which is 100, exceeded the minimum sample size, the sample was deemed to be sufficient.

4. Results

This section presents sets of results relating to the profile of respondents' awareness of travel insurance, the characteristics of the overall sample, and the comparison of respondents' experiences based on demographic and geographic characteristics (gender, race, age, level of education, level of income, citizen status, often of travel, trip planning, travel purpose and length of trip). Table 1 displays the frequency of socioeconomic factors among respondents who were researched to understand how they affect air travellers' awareness of travel insurance. It shows that 83% of respondents were women and 17% were men. Among the travellers are Malays, who make up 83% of the total number of travellers. The age range recorded is between 20 and 51 years old. The majority, 79%, are travellers between the ages of 20 and 30 years, with a minority of travellers aged 41 and above.

Most travellers are degree holders, which accounts for 59% of their education, indicating that most of them are educated. Apart from that, the average monthly income of 96% fell between RM1,500 and RM3,500. Approximately 64% of the travellers are non-Malaysian. Besides that, Table 1 below also indicates that the majority, with 47 respondents, like to travel once a year, followed by 24 respondents who travel every month, 22 travel once in 3 months and 7 of them travel once in 6 months. None of the respondents likes to travel every week. As we can also see, 64% of respondents would like to use travel agent services as part of their travel planning. It also shows that the majority, 46% would like to travel with family, and 53% of respondents would like to spend around 3 to 4 days on a trip.

Profile of Respondents: Table 1 displays a summary of the characteristics of the total sample of respondents who participated in the study.

Table 1: Demographic and Geographic Information About respondents (n=100)

VARIABLE	FREQUENCY	PERCENTAGE
Gender		
Male	17	17.0 %
Female	83	83.0 %
Race		
Malay	83	83.0 %
Chinese	5	5.0 %
Indian	7	7.0 %
Others	5	5.0 %
Age		
20 – 30 years	79	79.0 %
31 – 40 years	13	13.0 %
41 – 50 years	4	4.0 %
51 and above	4	4.0 %
Education level		
Secondary	8	8.0 %
Diploma	26	26.0 %
Degree	59	59.0 %
Master and PhD	2	2.0 %
Others	5	2.0 %
Monthly income		
RM 1500 to RM 3500	96	96.0 %
RM 3501 to RM 5500	4	4.0 %
RM 5501 to RM 7500	0	0.0 %
RM 7501 to RM 9500	0	0.0 %
RM 9501 to RM 11500	0	0.0 %
RM11501 and above	0	0.0 %
Citizenship Status		
Malaysian	90	90.0 %
Non-Malaysian	10	10.0 %
Often Travel		
Once a year	47	47.0 %
Once every 6 months	7	7.0 %
Once every 3 months	22	22.0 %
Every month	24	24.0 %
Every week	0	0.0 %

Trip Planning

By yourself	10	10.0 %
Through a travel agent	64	64.0 %
By friends	18	18.0 %
By siblings	8	8.0 %

Travel Purpose

Family	46	46.0 %
Adventures	32	32.0 %
Business	10	10.0 %
Spiritual	8	8.0 %
Religious	4	4.0 %

Length of Trip

1 to 2 days	28	28.0 %
3 to 4 days	53	53.0 %
A week	13	13.0 %
A fortnight	2	2.0 %
A month	4	4.0 %

Reliability Analysis: Reliability Analysis was used to determine the consistency of the variables, as shown in Table 2 below. The result shows that Cronbach's alpha for the dependent variable in this study is 0.735, whereas Cronbach's alpha for the first independent variable (knowledge) is 0.836. The Cronbach's alpha for the second independent variable (attitude) in this study is 0.787, where the Cronbach's alpha for the third independent variable (promotion) is 0.846. Any Cronbach's alpha value greater than 0.7 will be deemed satisfactory and accepted in the study.

Table 2: Reliability Analysis

Variables	No of Items	Cronbach Alpha
Awareness	5	0.735
Knowledge	5	0.836
Attitude	5	0.787
Promotion	5	0.846

Correlation Analysis: This analysis was used to determine the effect of one independent variable on the other dependent variables (knowledge, attitude and promotion). The results are displayed in Table 3 below. According to the table, the regression models explain that 0.644 of the respondents' awareness towards travel insurance is perceived by attitude. It also shows that attitude, knowledge and promotion have a positive moderate correlation, which is ($p=0.644$, $p=0.532$ and $p=0.409$), or also known to have a substantial relationship with awareness. Therefore, we can conclude that attitude, knowledge, and promotion significantly influence air travellers' awareness of travel insurance.

Table 3: The relationship between awareness of air travellers towards travel insurance and attitude, knowledge and promotion.

		AWARENESS	ATTITUDE	KNOWLEDGE	PROMOTION
Awareness	Pearson Correlation	1	.644**	.532**	.409**
	Sig. (2-tailed)		.000	.000	.000
	N	100	100	100	100
Attitude	Pearson Correlation	.644**	1	.352**	.381**
	Sig. (2-tailed)	.000		.000	.000
	N	100	100	100	100

Knowledge	Pearson Correlation	.532**	.352**	1	.523**
	Sig. (2-tailed)	.000	.000		.000
	N	100	100	100	100
Promotion	Pearson Correlation	.409**	.381**	.523**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

**Correlation is significant at the 0.01 level (2-tailed)

Analysis of Variance (ANOVA): Table 4 below indicates that the p-value of the F-test is 0.000, which is below the significance level of 0.05. This indicates that the whole model is statistically significant in air travellers' awareness. The F-test is significant, with a value of 34.969, indicating that the combination of attitude, knowledge, and promotion strongly explains the air traveller's awareness of travel insurance.

Table 4: Analysis of Variance (ANOVA)

MODEL	SUM OF SQUARES	df	MEAN SQUARE	F	Sig.
Regression	24.566	3	8.189	34.969	.000 ^b
Residual	22.480	96	.234		
Total	47.046	99			

Regression Analysis: According to Malhotra et al. (2017), regression is a powerful and versatile tool for analysing relationships between independent and dependent variables. This research was carried out to determine which independent variable contributes the most to the dependent variable. In this study, the independent variables were attitude, knowledge and promotion, which were used to see if they had any link with the dependent variable, awareness of air travellers, using simple regression analysis. The table shows the regression models, which explain that 52.2% of the respondents' awareness of travel insurance is perceived by attitude, knowledge, and promotion.

Table 5: Multiple Regression-Model Summary

MODEL	R	R SQUARE	ADJUSTED R-SQUARE	STD. ERROR OF THE ESTIMATE
1	.723 ^a	.522	.507	.48391

Table 6 below shows the coefficients for the independent variables. For attitude, the coefficient is 0.512, while knowledge is 0.330 and promotion is 0.42. The significant variables are attitude and knowledge, which are 0.000. For promotion, there is no significant value, which is 0.625. The highest coefficient is attitude, which gives the highest beta, which is 0.512. For instance, if there is an increase in attitude, the level of awareness of air travellers towards travel insurance will also increase.

Table 6: Multiple Regression Coefficients

MODEL	UNSTANDARDISED COEFFICIENTS		STANDARDISED COEFFICIENTS	T	Sig.
	B	STD. ERROR	BETA		
(Constant)	.710	.384		1.850	.067
Attitude	.446	.068	.512	6.580	.000
Knowledge	.359	.092	.330	3.911	.000
Promotion	.051	.103	.042	.490	.625

Discussion

In conclusion, researchers had carried out some analysis based on the information collected from 100 respondents, consisting of air travellers, a combination of domestic and international. To obtain the result of this study, we used some analyses such as reliability test, correlation, descriptive analysis and coefficient. Researchers used means statistics as the first technique to test the hypotheses that were built in the early stage of the study.

Based on the technique, the researchers obtained results showing that awareness is important for travellers to have travel insurance. The null hypotheses are rejected, and the alternative hypotheses are accepted. Researchers used correlation as the second technique to test the hypotheses that were built in the early stage of the study. The analysis of the study, which included reviewing journals and publications and collecting questionnaires, revealed that all dependent variables are significant predictors of air travellers' awareness. All hypotheses are supported and significant.

5. Managerial Implications and Recommendations

After researching the awareness of air travellers towards travel insurance, there are several suggestions and recommendations for this research. It is hoped that any future researcher will be willing to continue this effort by conducting a study related to travel insurance in order to find other factors that can significantly influence the dependent variable on the awareness of the effectiveness of travel insurance as a financial protection.

The insurance companies, with the help of agents, should deliver better information about travel insurance to Malaysian international travellers. The insurance agent who is offering the travel insurance to the potential policyholder should highlight the common scenarios that are not covered, in addition to highlighting what the plan does cover. This will help prevent frustration when a customer thinks they have coverage when in fact they do not. Many travellers believe that they are protected against all types of risks once they obtain travel insurance coverage. In actuality, some risks are not included. Since most travellers are unaware of the coverage, the specific insurance agent should ensure that they are completely aware of what is covered.

Travel agencies should influence Malaysian international travellers to purchase travel insurance as their protection when they travel. When tourists hire a travel agency to serve as their tour guide, it is appropriate for them to explain the value of travel insurance coverage. Uncertainty about one's actions is a risk. This regulation should apply to all Malaysians who travel so that they will not have to worry about any unforeseen circumstances.

Besides that, the marketing strategies to promote travel insurance among Malaysian travellers should be improved. In order to increase the awareness of the effectiveness of travel insurance as a financial protection among Malaysian international travellers, those insurance company that provide travel insurance should boost their marketing strategies to promote travel insurance. Advertising needs to be a key component in raising awareness. For example, a brief video ad on a popular website, like YouTube, informs all website visitors about the purpose of travel insurance.

Conclusion

The objective of this paper was to examine the awareness of air travellers towards travel insurance, which is formed by a complex interaction of information from institutional information sources, social networks, digital media, and individual travel experiences. This study has theoretical implications in terms of how awareness influences travellers' decision-making regarding purchase behaviour in a low-frequency, high-risk context like travel insurance. Then, on the practical implication, the insurers may use these findings to enhance and tailor their marketing efforts to improve awareness through in-flight promotions, airline websites, or targeted ads to increase uptake. Besides, the airlines and insurers could develop clearer, simpler travel insurance offerings or bundle them with tickets to reduce friction in decision-making. In addition, it recommended that additional educational initiatives be launched online or at airports to explain the benefits of travel insurance and what it covers.

In conclusion, the result of this research indicates that knowledge, attitude, and promotion influence the awareness of air travellers about having travel insurance. Each of the independent variables stated in the study has its characteristics that may help the traveller be aware of travel insurance. The results of this study can serve as a broad framework, and the data gathered can assist relevant parties in creating efficient plans for the administration and promotion of travel-related goods. Besides, this study also makes a practical contribution to insurance companies in the sense that they may strategies their marketing efforts to emphasise knowledge and attitude and intensify their promotion to enhance awareness among travellers about purchasing travel insurance.

For future studies, travel insurance has become essential for vacation activities, and patterns have altered; they should be further researched from other perspectives, including other factors such as perceived risks, insurance literacy, and perceived product benefits. Other than that, this study can also be extended to look at the demographic factors and diversify its methods by conducting other methods, such as focus group discussions and structured interviews, to make the findings more appealing.

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