

**A STUDY OF FACTORS INFLUENCING INTENTION TO AVAIL PRADHAN MANTRI JAN AROGYA  
YOJANA (PMJAY) IN MUMBAI REGION**
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*Pradhan Mantri Jan Arogya Yojana (PM-JAY) scheme is a health insurance program. It is world's largest government funded health care program launched in 2018. It provides free healthcare coverage to economically challenged section of the society. Public health care is a basic necessity which leads to public well-being. There is a need for development of integrated digital health infrastructure. The study aims to identify the factors influencing the behavioral intention towards availing of Pradhan Mantri Jan Arogya Yojana (PMJAY). The research is based on Innovation Resistance Theory Model.*

*The research is based on COMMAP Model. The data is collected from Individuals above 18 years of age residing in Mumbai Western Suburban region having Yellow and Orange ration card (EWS). It was found that Usage Barrier, Value Barrier, Risk Barrier and Information Barrier are the most significant factors influencing the intention to avail PMJAY. It is recommended to organise Awareness campaigns to create awareness about the benefits under the scheme.*

**Key words:** *PMJAY, Digital Health Infrastructure, Innovation Resistance Theory Model, Usage Barrier, Value Barrier.*

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**Introduction:**

**Pradhan Mantri Jan Arogya Yojna (PMJAY)** is the world's largest Government funded health insurance scheme launched by Government of India in 2018 which aims to provide Rs.5 lakh health coverage per family per year irrespective of number of family members. The benefits include pre-hospitalization expenses up to 3 days and post hospitalization expenses

up to 15 days.

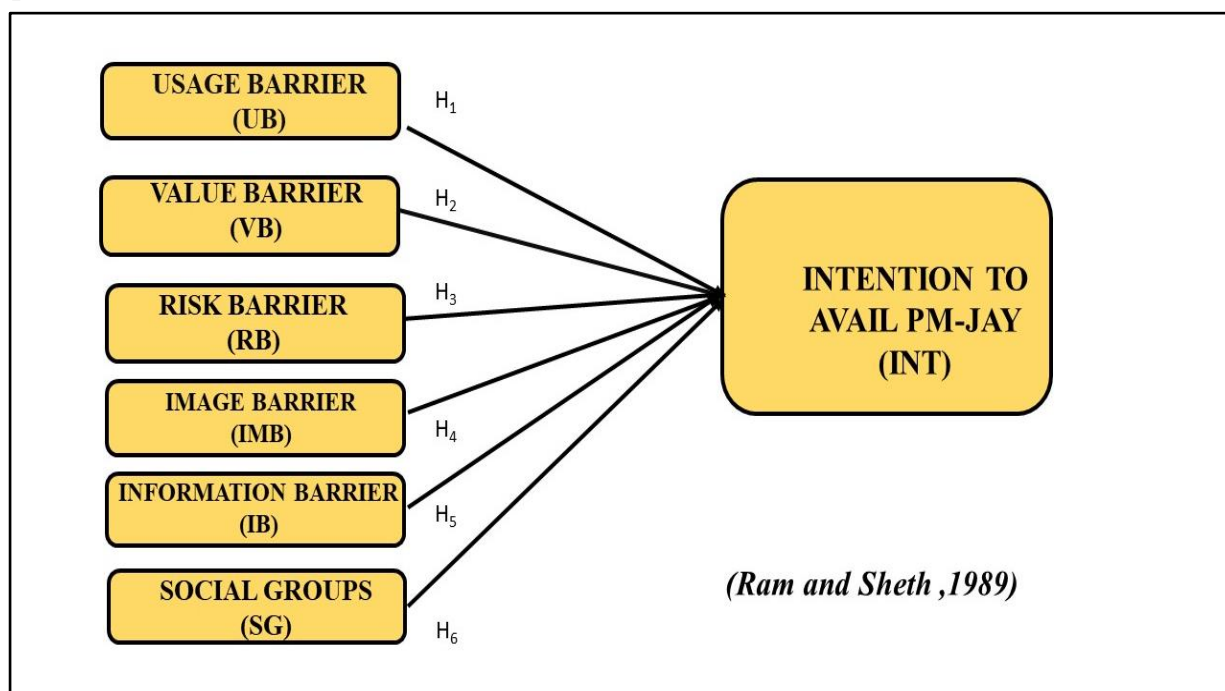
Public health care is a necessity which leads to public well-being. So, there is a need for development of integrated digital health infrastructure. With respect to PMJAY cards creation, Uttar Pradesh has higher card creation rate where as in Maharashtra the card creation percentage is relatively low. Further, in Mumbai district, Mumbai Suburban has lowest card creation

rate (<https://dashboard.pmjay.gov.in/pmj/#/>). It is observed that individuals from economically challenged section are not availing the benefits of the scheme despite being eligible and the premium of private health insurance is very high So there is a need to identify the factors to increase card creation in among financially weaker sections of society.

### Review of Literature:

Many researchers in the past have studied the intention to purchase health insurance policies with specifically focusing on Government and Private health insurance

### Conceptual Framework



**Figure 1.1: Figure 1.1: Proposed Research Model based on Innovation Resistance Theory Model**

The study is based on Innovation Resistance Theory Model proposed by Ram and Sheth in 1989. Actual behavioural takes place if an individual has intention to do it. Intention can be developed only if we minimize the resistance, so innovation resistance theory model is used in present study. The research model tries to analyse the influence of Usage barrier (difficulties to avail the scheme), Value barrier (lack of understanding of benefits of scheme), Risk Barrier (perceived risk), Information Barrier (lack of complete knowledge),

(Mohd Redhuan et.al.(2017), R.K, Brahamana (2018)). Most of these researchers have used Theory of Planned Behaviour in their study.(Srivastava (2023), R.K. Brahamana (2018)). In context of PMJAY, researchers have studied the model of the insurance policy with special reference to its benefits (Prinja S. et.al. 2017,Prakash and Raghavendra, 2023, Srivastava et.al.2023) ). Limited studied have explored the factors influence the intention to avail benefits under PMJAY. So the present study is an attempt to bridge the research gap.

Image Barrier (negative perception ) and social groups (influence of family, friends and relatives) on intention to avail PMJAY. Whereas intention refers to willingness of economically weaker section to avail the benefits of scheme. Two variables Information Barrier and Social G mroups were added in proposed research model based on review of literature.

### Research Objectives:

**The present research was conducted to achieve following research objectives:**

- ❖ To identify factors influencing the **behavioral intention** towards availing of **Pradhan Mantri Jan Arogya Yojana (PM-JAY)**.
- ❖ To provide the recommendations based on the findings of the study

### Hypotheses of Study:

Following hypothesis are formulated for the study:

#### Hypothesis 1

$H_{01}$  = Usage barrier (UB) has no impact on intention to avail PM-JAY

$H_{a1}$  = Usage barrier (UB) has significant negative impact on intention to avail PM-JAY.

#### Hypothesis 2

$H_{02}$  = Value barrier (VB) has no impact on intention to avail PM-JAY.

$H_{a2}$  = Value barrier (VB) has significant negative impact on intention to avail PM-JAY.

#### Hypothesis 3

$H_{03}$  = Risk Barrier (RB) has no impact on intention to avail PM-JAY.

$H_{a3}$  = Risk Barrier (RB) has significant negative impact on intention to avail PM-JAY

#### Hypothesis 4

$H_{04}$  = Image Barrier (IMB) has no impact on intention to avail PM-JAY.

$H_{a4}$  = Image Barrier (IMB) has significant negative impact on intention to avail PM-JAY.

#### Hypothesis 5

$H_{05}$  = Information Barrier (IB) has no impact on intention to avail PM-JAY.

$H_{a5}$  = Information Barrier (IB) has significant negative impact on intention to avail PM-JAY.

#### Hypothesis 6

$H_{06}$  = social groups (SG) have no impact on intention to avail PM-JAY.

$H_{a6}$  = social groups (SG) have significant positive impact on intention to avail PM-JAY.

### Research Methodology:

Before undertaking the study, detailed research methodology was designed to conduct research in a systematic manner.

- **Research Design:**

Research is based on Exploratory and Descriptive Research Design.

- **Data Sources:**

Data was collected from primary and secondary sources. Primary data was collected using well-structured questionnaire. Secondary data was gathered through research papers, national and international reports, books etc.

- **Sample:**

Individuals above 18 years of age residing in Mumbai Western Suburban region having Yellow and Orange ration card (EWS)

- **Sample size :**

305 individuals holding yellow and orange ration card.

- **Research Variables :**

Independent Variables – Usage Barrier, Value Barrier, Risk Barrier, Information Barrier, Image Barrier, Social Groups

Dependent Variable – Intention to Avail PMJAY

- **Measurement of Variables:**

Research variables were measured on 5 point likert scale adapted literature review.

- **Sampling Technique :**

Convenience Sampling

- **Statistical Technique used :**

Data was analysed using Percentage, Reliability and Multiple Regression Analysis.

## Data Analysis

The collected data was edited and coded for further analysis. Data was analysed using IBM SPSS Statistics 25.

### 1. Demographic Profile of Respondents

**Table 1.1 Demographic Profile of Respondents**

Demographic Variables		No. of Respondents (Frequency)	No. of Respondents (%)
Gender	Male	166	54%
	Female	139	46%
Age	18-30	147	48%
	31-40	89	29%
	41-50	50	17%
	Above 50	19	6%
Educational Qualification	Less than 10 <sup>th</sup>	22	7%
	10 <sup>th</sup>	49	16%
	12 <sup>th</sup>	94	31%
	Graduation and professional degree	140	46%
Type of Ration Card	Yellow	85	28%
	Orange	220	72%

Source – Primary Data (Field Survey)

As per above Table 1.1, out of 305 respondents, 166 (54%) are male and remaining are females. Further majority of respondents (48%) are in the age group 18-30 years. In case of educational qualifications majority of respondents (46%) are graduates or having professional degree. In type of ration cards, majority of respondents 220, (72%) are holding orange ration card and other are having yellow ration card.

### Reliability Analysis:

**Table 1.2: Reliability Statistics of constructs used in the study**

Sr. No.	Construct	No. of items	Cronbach Alpha ( $\alpha$ )
1	Usage barrier	3	0.892
2	Value barrier	3	0.817
3	Risk Barrier	2	0.845
4	Image Barrier	3	0.878
5	Information Barrier	3	0.916
6	Social Groups	3	0.837
7	Intention to avail PMJAY	3	0.839

Source – Primary Data (Field Survey)

The above Table 1.2 shows the statistics reliability analysis of different constructs used in the research. Reliability refers to internal consistency among the statements used in the construct. Cronbach Alpha ( $\alpha$ ) is generally used to measure the construct reliability. The value of Cronbach Alpha equal to or higher than 0.7 shows higher internal consistency. The Cronbach Alpha value of all constructs is more than 0.7, it highlights that all the statements of the construct are internally consistent and the constructs are meeting the reliability criteria.

### Multiple Regression Analysis:

Multiple Regression Analysis was applied to explore the influence of factors on intention to avail PMJAY.

**Table 1.3 Coefficients**

Model		Unstandar dized Coefficien ts	Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Beta			Tolerance	VIF
1	(Constant)	2.544		12.895	.000		
	USAGE BARRIER	<b>0.121</b>	0.160	2.135	<b>.034</b>	.376	2.661
	VALUE BARRIER	<b>0.577</b>	0.573	9.849	<b>.000</b>	.622	1.609
	RISK BARRIER	<b>0.133</b>	0.184	2.456	<b>.015</b>	.375	2.666
	SOCIAL GROUPS	<b>0.101</b>	0.105	1.720	<b>.086</b>	.560	1.785
	IMAGE BARRIER	<b>0.058</b>	0.076	1.048	<b>.296</b>	.401	2.492
	INFORMATION BARRIER	<b>0.105</b>	0.164	2.823	<b>.005</b>	.627	1.596

Source – Primary Data (Field Survey)

**Table 1.4 Anova Statistics**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67.779	6	11.296	<b>29.611</b>	<b>0.000</b>
	Residual	113.684	298	.381		
	Total	181.463	304			

Source – Primary Data (Field Survey)

**Table 1.5 Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.611 <sup>a</sup>	.374	.361	.61765	1.592

Source – Primary Data (Field Survey)

As per Table 1.3, the significant value of Usage Barrier, Value Barrier, Risk Barrier, Information barrier is less than 0.05 so null hypothesis is rejected. It justifies that there is significant negative impact of Value Barrier, Risk Barrier, Usage Barrier, Information barrier on intention to avail PMJAY. Whereas Value Barrier has most significant negative impact on intention to avail PMJAY with the Beta value 0.577. Further in case of social groups and Image Barrier, the significance value is higher than 0.05, so null hypothesis is accepted. There is no significance impact of Image barriers

and Social groups on intention to avail PMJAY. The tolerance and VIF value show that there is no problem of strong correlation among IDVs.

As per Table 1.4, the significance value is less than 0.05 with F statistics 29.611, it shows that research model is fit for the data. As per Table 1.5, R<sup>2</sup> value shows that 37% variance in intention to avail PMJAY is explained by all the factors.

#### Regression Equation:

$$\text{INT} = 2.544 + 0.121 * \text{Usage Barrier} + 0.577 * \text{Value Barrier} + 0.133 * \text{Risk Barrier} + 0.058 * \text{Image Barrier} + 0.105 * \text{Information Barrier} + 0.101 * \text{Social Groups}$$

**Table 1.6 Results of Hypotheses Testing**

Hypotheses		$\beta$	p-value (significant if <0.05)	Remark
H <sub>1</sub>	UB-> BI	<b>0.121</b>	<b>.034</b>	Supported
H <sub>2</sub>	VB-> BI	<b>0.577</b>	<b>.000</b>	Supported
H <sub>3</sub>	RB-> BI	<b>0.133</b>	<b>.015</b>	Supported
H <sub>4</sub>	IMB-> BI	<b>0.058</b>	<b>.296</b>	Not supported
H <sub>5</sub>	IB-> BI	<b>0.105</b>	<b>.005</b>	Supported
H <sub>6</sub>	SG-> BI	<b>0.101</b>	<b>.086</b>	Not supported

Source – Primary Data (Field Survey)

#### Findings and Recommendations:

It was found that Value Barrier, Risk Barrier, Usage Barrier and Information Barriers are significant predictors of Intention to avail PMJAY. So, Awareness campaigns should be conducted to create awareness about the benefits under the scheme. There should be ease in registration for PM-JAY card. More youngsters should voluntarily opt as a 'Ayush Mitra' to educate about the scheme to the needy people. NSS, DLLE students can conduct social activities to disseminate the information about the scheme in college, vicinity and adopted area.

#### Limitations and Future Scope of Study:

The present study is confined to Mumbai Western Suburban region only. Further studies may explore other regions/states. Comparative analysis based on demographic variables is not covered in the study. Further research studies can take up such comparative studies based on gender, age, area (rural vs urban), etc.

Further research can be undertaken on beneficiaries of PM-JAY to analyse their satisfaction.

#### Significant Contribution of Study:

As the scheme is for economically disadvantaged sections of society so the research has wider social relevance. The study would help to increase the beneficiaries of PM-JAY. The research findings are also useful for stakeholders-policy makers, empaneled hospitals, Ayush Mitras etc. The study would contribute in developing an Integrated Digital Health Infrastructure in India to reach the health coverage benefits to economically backward people.

#### Conclusion:

India has taken a remarkable initiative towards providing accessible and affordable healthcare to the common man with the launch of Ayushman Bharat.(PM-JAY). But the real success is only when it reaches to grass root level with the coordinated efforts of all stakeholders. The present study has explored

factors influencing the intention of availing PM-JAY. The study would contribute to enhance the penetration of PM-JAY among economically weaker sections of society

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