

THE INFLUENCE OF DIGITAL MARKETING, BRAND AWARENESS, AND BRAND LOYALTY ON THE REPURCHASE INTENTION OF TRAVEL ACCIDENT INSURANCE THROUGH ONLINE PURCHASING CHANNELS AMONG CONSUMERS IN THAILAND*

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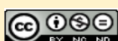
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Abstract

This research aims to explore the influence of digital marketing, brand awareness, and brand loyalty on the repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand. This study used a quantitative research method. The 400 respondents of this study consisted of consumers in Thailand who had purchased travel accident insurance through online purchasing channels for both domestic and international travel at least one time. The research instrument used in this study was an online questionnaire. The data analysis in this study used Structural Equation Modeling with the Partial Least Squares approach (PLS-SEM) for testing the hypothesis. The research found that all direct effects are positive and significant at the 0.05 level,

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such as digital marketing to brand awareness ($\beta = 0.8599$, $t = 20.6189$, $p < 0.001$) and brand loyalty to repurchase Intention ($\beta = 0.3945$, $t = 3.6300$, $p = 0.0003$). Digital marketing also has strong indirect effects on repurchase intention ($\beta = 0.8105$, $t = 23.1586$, $p < 0.001$) and brand loyalty ($\beta = 0.2549$, $t = 2.3140$, $p = 0.0209$). These results confirm that brand awareness and brand loyalty act as important mediators that transmit the effect of digital marketing to repurchase intention.

Keywords: Digital Marketing, Brand Awareness, Brand Loyalty, Repurchase Intention, Travel Accident Insurance

Introduction

The insurance industry plays an important role in reducing financial risk for individuals and society. Among different types of insurance, travel accident insurance has become increasingly important because travel activities continue to increase both domestically and internationally. Travel accident insurance provides protection against unexpected events that may occur during travel, such as death, disability, or medical expenses resulting from accidents. This type of insurance helps reduces financial losses that may arise from uncertain situations during travel. The insurance protection usually starts when the insured person leaves home for the trip. It ends when the person returns home or when the policy period finishes. Therefore, travel accident insurance is considered an important financial tool that helps travelers manage risks and improve confidence during travel (Bangkok Insurance, n.d.). In Thailand, the non-life insurance industry continues to grow steadily. Statistical data show that the total non-life insurance premium in 2024 reached 286,556 million baht, reflecting the expansion of insurance services and consumer demand for risk protection in various areas (Supachayanan & Chanchanawiwat, 2025). This situation indicates

that insurance products are becoming more relevant in modern consumer lifestyles, particularly in the travel and tourism sector.

The recovery of the tourism industry after the COVID-19 pandemic has increased the demand for travel-related insurance services. Tourism plays a vital role in Thailand's economic development because it generates income, employment, and regional economic distribution. Before the pandemic, Thailand earned approximately 1.93 trillion baht from international tourists, which demonstrates the strong economic importance of tourism activities. Although the pandemic temporarily slowed tourism growth, global travel demand has gradually recovered, and many countries have reopened their borders to support tourism activities again (Kieanwatana, 2023). As tourism recovers, travelers have become more aware of potential risks during travel, including accidents, illness, and unexpected events. As a result, travel insurance products, especially travel accident insurance, have gained greater attention among consumers who want financial protection during their journeys (Cover Genius, & Momentive.ai, 2021). At the same time, the expansion of online services has changed how consumers search for information and purchase insurance products.

In the digital era, marketing communication has shifted from traditional channels to digital platforms (Kamkankaew et.al., 2025a). Digital marketing enables companies to communicate directly with consumers through online media, social media, and e-commerce platforms. These technologies allow businesses to analyze consumer data, deliver personalized marketing messages, and build long-term relationships with customers (Untachai, Worawongthep & Bast, 2024). Digital marketing tools also help organizations reach consumers more efficiently and influence their purchasing decisions (Anjani, 2024). In addition, brand-related factors are important in consumer decision-making. Brand awareness means the ability of consumers to recognize or remember a brand., which strongly influences their intention to purchase products or services (Alfiansyah, 2024). Meanwhile, brand loyalty reflects the long-term relationship

between consumers and brands and encourages repeated purchases when consumers develop trust and emotional connections with a brand (Obiegbu & Larsen, 2025). Repurchase behavior is particularly important for businesses because repeat customers contribute to long-term profitability and sustainable market growth (Teo, Cheng & Chow, 2025).

Therefore, understanding the effects of digital marketing, brand awareness, and brand loyalty on repurchase decisions are important for insurance companies. This study aims to examine how these factors affect the repurchase of travel accident insurance through online purchasing channels among consumers in Thailand.

Objectives

This research aims to explore the influence of digital marketing, brand awareness, and brand loyalty on the repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand

Literature Review

Concept of Repurchase intention

Repurchase intention means the likelihood that customers will buy the same product or service again after they have used it before. (Wantara & Suryanto, 2023). Repurchase intention reflects a customer's decision to continue purchasing from the same company because of satisfaction, trust, and positive evaluation of past consumption experiences (Wijarnoko, Pramana & Santoso, 2023). Scholars explain that repurchase intention is a behavioral intention that shows the likelihood that consumers will make future purchases from the same seller or brand (Meesubthong, Meesuptong & Udomsamuthirun, 2023; Teo, Cheng & Chow, 2025; Chen & Sreesoompong, 2026). In the online environment, is an important indicator of customer loyalty and long-term business sustainability.

Keeping existing customers is more cost-effective than gaining new customers (Nazir, et al., 2023). Similarly, online repurchase intention can also be defined as the cognitive willingness of consumers to buy products or services again through online platforms after they have developed satisfaction and trust toward the seller or service provider (Kamkankaew et.al., 2025b). Previous studies show that customers who have positive experiences with service quality, product performance, and online transaction processes are more likely to repeat their purchases in the future (Wantara & Suryanto, 2023; Kamkankaew et.al., 2025b ; Teo, Cheng & Chow, 2025; Chen & Sreesoompong, 2026) . Therefore, repurchase intention is widely used in marketing research to explain how customer satisfaction, trust, and perceived value influence long-term purchasing behavior in digital markets.

Concept of Digital Marketing

means the use of digital technologies and online platforms to promote products, services, and brands to consumers (Dsouza, A., & Panakaje, 2023). It uses tools such as the Internet, websites, social media, search engines, and mobile devices to communicate with customers and support marketing activities. Digital marketing helps organizations to interact with consumers in real time and build relationships through online communication channels (Chen, 2025). Scholars explain that digital marketing has become an important strategy for businesses because it helps companies reach wider audiences, provide information quickly, and create personalized communication with consumers (Belias et al., 2023; Kamkankaew et al., 2025a; Kumvilai et al., 2026). In addition, Digital marketing allows businesses to collect and analyze customer data, which helps marketers understand consumer behavior and design more effective marketing campaigns (Jing, Buranadechachai & Boonpiam, 2025). With the growth of internet technology and mobile devices, digital marketing has become a key tool for organizations to promote brands, increase customer engagement, and

support online purchasing behavior in the modern digital economy (Liang, L., & Meesubthong, 2024)

Concept of Brand Awareness

Brand awareness means the ability of consumers to recognize and remember a brand when they think about a product or service category (Kamkankaew, 2016; Chen, 2024). It reverses the level of boldness and knowledge that consumers have toward a specific brand in the market. According to Nguyen, Tran & Nguyen, (2024), brand awareness performs the perception and image of a brand in the minds of consumers, which helps differentiate the brand from competitors and builds confidence in product quality. Scholars also explain that strong brand awareness helps consumers easily remember a brand and consider it during the purchase decision process (Yoshida & Chotchaicharin, 2019; Kamkankaew, 2020; Khermkhan et.al., 2022). In modern marketing, brand awareness plays an important role because consumers often select brands that they already recognize and confidence. High brand awareness can increase consumer confidence, satisfaction, and loyalty toward a brand (Agustian et.al., 2023). In digital markets, brand awareness is also effected by online communication, social media, and digital marketing activities that help consumers recognize and remember the brand more easily (Mandagi, Pasuhuk & Kainde, 2024; Trinh & Untachai,2025). Therefore, Brand awareness is an important factor that affects consumer attitudes and purchasing decisions, especially in online purchasing environments.

Concept of Brand Loyalty

Brand loyalty refers to the commitment of consumers to continue purchasing or using the same brand over time (Sari, Artha & Hadi, 2023). It reflects a positive attitude and preference toward a specific brand based on satisfaction and trust. Scholars explain that brand loyalty develops when consumers feel confident in the brand and repeatedly choose it instead of other alternatives

(Soonsan, 2019). Brand loyalty is often viewed through two dimensions: behavioral loyalty and attitudinal loyalty. Behavioral loyalty refers to repeated purchases of the same brand, while attitudinal loyalty refers to positive feelings and commitment toward the brand (Sari, Artha & Hadi, 2023). When consumers are loyal to a brand, they are more likely to recommend it to others and are less affected by changes in price. Loyal customers also tend to resist competing brands and maintain a long-term relation with the brand (Kitivieng et.al., 2024). In addition, strong consumer experiences and satisfaction can strengthen emotional connections with a brand and increase brand loyalty over time (Chanakarn & Pongpaibool, 2024). Therefore, brand loyalty is considered an important factor for business success because it helps maintain long-term customer relationships and encourages continuous repurchase behavior.

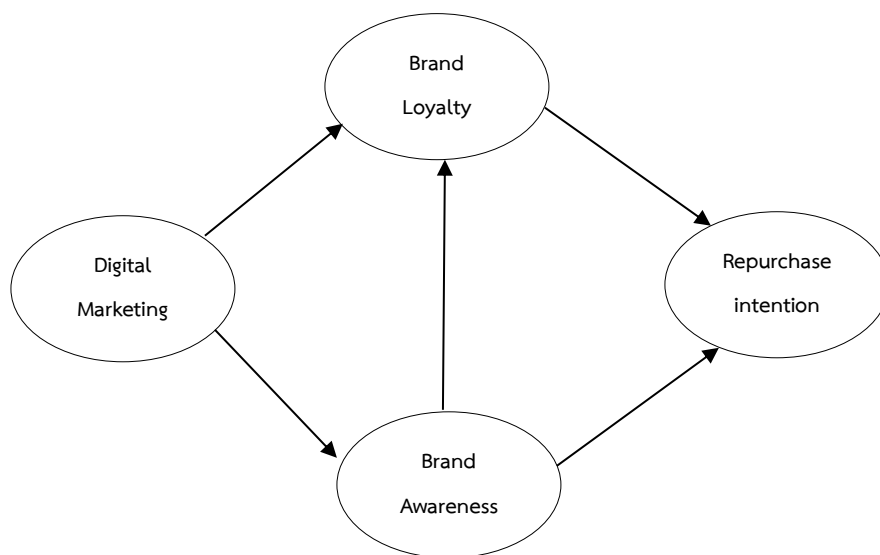


Figure 1 Conceptual Framework

H1 Digital marketing have an influence on the brand awareness of travel accident insurance through online purchasing channels among consumers in Thailand

H2 Digital marketing has an influence on the brand loyalty of travel accident insurance through online purchasing channels among consumers in Thailand

H3 Brand awareness have an influence on the repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand

H4 Brand awareness have an influence on the brand loyalty of travel accident insurance through online purchasing channels among consumers in Thailand

H5 Brand loyalty have an influence on the repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand

Methodology

This study used a quantitative cross-sectional research design. The cross-sectional design collects data from respondents at one point in time. This design helps the researchers examine relationships among variables in a specific period. The study focuses on the influence of digital marketing, brand awareness, and brand loyalty on the repurchase of travel accident insurance through online purchasing channels among consumers in Thailand. Quantitative research is suitable for testing relationships between variables and explaining consumer behavior by using statistical analysis (Dubey & Kothari, 2022).

Population and sample size

The population of this study consisted of consumers in Thailand who had purchased travel accident insurance through online purchasing channels for both domestic and international travel at least one time. The exact number of the population was unknown. Therefore, the researcher determined the sample size by using the guideline for unknown populations. The minimum sample size

recommended for social science research is 400 respondents to ensure reliable results and acceptable sampling error (Cochran, 1977 cited in Ahmad & Halim, 2017). In addition, structural equation modeling requires a sufficient sample size to produce stable and reliable results (Hair & Alamer, 2022). Based on this guideline, the study collected data from 400 consumers who had experience purchasing travel accident insurance online.

Research instrument

The research instrument used in this study was an online questionnaire. The questionnaire was developed from a review of relevant theories, concepts, and previous research related to digital marketing, brand awareness, brand loyalty, and repurchase behavior. The measurement used a five-point Likert scale. The scale ranged from 1, which means strongly disagree, to 5, which means strongly agree. Likert scales are widely used in marketing research because they can measure attitudes and perceptions clearly (Likert, 1932 cited in Willits, Theodori & Luloff, 2016). The reliability of the questionnaire was tested by using Cronbach's Alpha. The reliability values ranged from 0.7975 to 0.8877. These values are higher than the recommended level of 0.70, which indicates that the measurement has acceptable internal consistency (Nunnally & Bernstein, 1994 cited in Pearson & Lumpkin, 2011).

Data collection

Data were collected from consumers who had purchased travel accident insurance through online purchasing channels for domestic or international travel at least one time. The researcher distributed the online questionnaire through digital platforms and social networks. The study used convenience sampling to select respondents. Convenience sampling is often used in marketing research because it grants researchers to collect respondents who have relevant experience and are willing to participate in the study (Malhotra, Nunan & Birks, 2020). A total of 400 valid responses were collected and used for the analysis.

Data Analysis

The data analysis in this study used Structural Equation Modeling with the Partial Least Squares approach (PLS-SEM). This method is suitable for analyzing the relationships among multiple variables. It can also handle non-normal data and relatively small sample sizes (Hair & Alamer, 2022).

Results

Based on the research objective, this study aims to examine the influence of digital marketing, brand awareness, and brand loyalty on the repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand. This section presents the results of the data analysis in three main parts. The first part is the evaluation of the measurement model to complete the reliability and validity of the research constructs. The second part is the evaluation of the structural model to examine the relationships among the variables in the research framework. The final part is the hypothesis testing to determine whether digital marketing, brand awareness, and brand loyalty significantly affect the repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand.

Measurement Model Evaluation

The measurement model evaluation examined the reliability and validity of the latent variables in this study. The results show that all constructs have good internal consistency reliability. The values of Dijkstra–Henseler’s rho (ρ_A), Jöreskog’s rho (ρ_C), and Cronbach’s alpha range from 0.8876 to 0.9053, 0.8875 to 0.9050, and 0.8877 to 0.9050, respectively. These values are higher than the recommended threshold of 0.70. Therefore, the constructs have acceptable internal reliability according to the guideline suggested by Hair et al. (2022). In addition, convergent validity was tested using the average variance extracted (AVE). The AVE values of all constructs range from 0.6637 to 0.7043, which are

higher than the recommended level of 0.50. This result indicates that the indicators explain sufficient variance of their latent constructs and support convergent validity of the measurement model.

Table 1 Results of Reliability and Convergent Validity of the Measurement Model

Latent Variable	ρ_A	ρ_c	Cronbach's Alpha	AVE	Evaluation
Digital Marketing	0.8977	0.8976	0.8975	0.6868	Passed
Brand Awareness	0.8957	0.8941	0.8936	0.6789	Passed
Repurchase Intention	0.9053	0.9050	0.9050	0.7043	Passed
Brand Loyalty	0.8876	0.8875	0.8877	0.6637	Passed

The outer loadings of the indicators were also examined to confirm the indicator reliability of the measurement model. The results show that all factor loadings range from 0.7908 to 0.8726, which are higher than the minimum threshold of 0.70. This result indicates that each indicator properly reflects its corresponding latent construct. The indicator reliability values range from 0.6253 to 0.7615. These values are considered acceptable because they are supported by strong loading values and adequate AVE values. Therefore, the indicators in this model are appropriate for representing the latent variables.

Table 2 Outer Loadings of Indicators

Latent Variable	Indicator	Loading	Indicator Reliability
Digital Marketing	DMK1	0.8249	0.6805
	DMK2	0.8400	0.7056
	DMK3	0.8248	0.6803
	DMK4	0.8250	0.6806

Brand Awareness	BAW1	0.7915	0.6265
	BAW2	0.8726	0.7615
	BAW3	0.8380	0.7022
	BAW4	0.7908	0.6253
Repurchase Intention	PUR1	0.8365	0.6997
	PUR2	0.8192	0.6711
	PUR3	0.8645	0.7473
	PUR4	0.8361	0.6990
Brand Loyalty	BLY1	0.8251	0.6808
	BLY2	0.8184	0.6697
	BLY3	0.8041	0.6466
	BLY4	0.8109	0.6575

Discriminant validity was investigate using the Heterotrait–Monotrait ratio (HTMT). The results show that the HTMT values range from 0.8241 to 0.8913, while HTMT2 values range from 0.8248 to 0.8921. Although some values are relatively high, they are still below the threshold of 0.90, which suggests acceptable discriminant validity according to Henseler et al. (2015). The bootstrap quantile results at the 95 percent level show the maximum values of 0.9398 for HTMT and 0.9407 for HTMT2. This result indicates that some constructs are closely related, especially Digital Marketing and Brand Loyalty. Therefore, this relationship should be discussed carefully in the discussion section. However, the cross-loading analysis shows that all indicators load highest on their own constructs. In addition, the variance inflation factor (VIF) values of the indicators range from 2.0762 to 2.9520, which are below the threshold of 3.3. Therefore, there is no serious multicollinearity problem in the measurement model.

Table 3 Discriminant Validity Assessment

Construct Pair	HTMT	HTMT2
Digital Marketing – Brand Awareness	0.8600	0.8597
Digital Marketing – Repurchase Intention	0.8241	0.8248
Digital Marketing – Brand Loyalty	0.8913	0.8921
Brand Awareness – Repurchase Intention	0.8665	0.8664
Brand Awareness – Brand Loyalty	0.8438	0.8440
Repurchase Intention – Brand Loyalty	0.8446	0.8451

Structural Model Evaluation

The structural model evaluation was conducted to examine the explanatory power of the model and the relationships among the constructs. The results show that all endogenous variables have high explanatory power. The coefficient of determination (R^2) of Brand Awareness is 0.7395, Repurchase Intention is 0.7956, and brand loyalty is 0.8175. These values indicate that the independent variables in the model explain 73.95 percent, 79.56 percent, and 81.75 percent of the variance in the dependent variables, respectively. These results suggest that the structural model has strong explanatory ability according to the guideline of scholars in structural equation modeling (Hair et al., 2022). Therefore, the model is suitable for explaining the relationships among digital marketing, brand awareness, brand loyalty, and repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand.

Table 4 Structural Model Evaluation

Dependent Variable	R ²	Adjusted R ²	Level of Explanation
Brand Awareness	0.7395	0.7388	High
Repurchase Intention	0.7956	0.7946	High
Brand Loyalty	0.8175	0.8165	High

The path coefficient results show the causal relationships among the constructs in the structural model. The findings indicate that digital marketing has a strong positive direct effect on brand awareness with a path coefficient of $\beta = 0.8599$. Digital marketing also has a direct effect on brand loyalty with $\beta = 0.6365$. In addition, brand awareness has a direct positive effect on repurchase intention with $\beta = 0.5336$ and also influences brand loyalty with $\beta = 0.2964$. Furthermore, brand loyalty has a direct positive effect on repurchase intention with $\beta = 0.3945$. The effect size of digital marketing on brand awareness is very large with Cohen's $f^2 = 2.8383$. Meanwhile, the effect of digital marketing on brand loyalty, brand awareness on repurchase intention, brand awareness on brand loyalty, and brand loyalty on repurchase intention have Cohen's f^2 values of 0.5782, 0.4013, 0.1254, and 0.2193, respectively. These results indicate moderate to high effect sizes in the structural model.

Table 5 Path Coefficients and Effect Sizes of the Structural Model

Causal Relationship	β	Indirect Effect	Total Effect	Cohen's f^2
Digital Marketing $\rightarrow$ Brand Awareness	0.8599	-	0.8599	2.8383
Digital Marketing $\rightarrow$ Brand Loyalty	0.6365	0.2549	0.8914	0.5782
Brand Awareness $\rightarrow$ Repurchase Intention	0.5336	0.1169	0.6506	0.4013
Brand Awareness $\rightarrow$ Brand Loyalty	0.2964	-	0.2964	0.1254
Brand Loyalty $\rightarrow$ Repurchase Intention	0.3945	-	0.3945	0.2193

Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method with 999 resamples to examine the statistical significance of the relationships in the structural model. The results show that all direct relationships are statistically significant at the 0.05 level. Digital Marketing has a strong positive effect on brand awareness ($\beta = 0.8599$, $t = 20.6189$, $p < 0.001$). Digital Marketing also has a significant positive effect on brand loyalty ($\beta = 0.6365$, $t = 5.0370$, $p < 0.001$). In addition, brand awareness has a positive and significant effect on repurchase intention ($\beta = 0.5336$, $t = 5.0182$, $p < 0.001$). Brand awareness also influences brand loyalty significantly ($\beta = 0.2964$, $t = 2.3486$, $p = 0.0190$). Furthermore, brand loyalty has a positive and significant effect on repurchase intention ($\beta = 0.3945$, $t = 3.6300$, $p = 0.0003$). These findings confirm that all direct hypotheses are supported by the empirical data.

Table 6 Results of Direct Hypothesis Testing

Hypothesis	Relationship	β	S.E.	t-value	p-value	Result
H1	Digital Marketing $\rightarrow$ Brand Awareness	0.8599	0.0417	20.6189	0.0000	Supported
H2	Digital Marketing $\rightarrow$ Brand Loyalty	0.6365	0.1264	5.0370	0.0000	Supported
H3	Brand Awareness $\rightarrow$ Repurchase Intention	0.5336	0.1063	5.0182	0.0000	Supported
H4	Brand Awareness $\rightarrow$ Brand Loyalty	0.2964	0.1262	2.3486	0.0190	Supported
H5	Brand Loyalty $\rightarrow$ Repurchase Intention	0.3945	0.1087	3.6300	0.0003	Supported

In addition to the direct effects, the study also examined the indirect effects in the model. The results show that digital marketing has a strong and significant indirect effect on repurchase intention ($\beta = 0.8105$, $t = 23.1586$, $p < 0.001$). Digital marketing also has a significant indirect effect on brand loyalty (β

= 0.2549, $t = 2.3140$, $p = 0.0209$). Furthermore, brand awareness has a significant indirect effect on repurchase intention through Brand Loyalty ($\beta = 0.1169$, $t = 2.1024$, $p = 0.0358$). These results indicate that brand awareness and brand loyalty act as important mediating mechanisms that transmit the influence of digital marketing to repurchase intention. The findings also show that brand loyalty partially mediates the relationship between brand awareness and repurchase intention.

Table 7 Results of Indirect Effect Testing

Indirect Relationship	β	S.E.	t-value	p-value	Result
Digital Marketing $\rightarrow$ Repurchase Intention	0.8105	0.0350	23.1586	0.0000	Significant
Digital Marketing $\rightarrow$ Brand Loyalty	0.2549	0.1102	2.3140	0.0209	Significant
Brand Awareness $\rightarrow$ Repurchase Intention	0.1169	0.0556	2.1024	0.0358	Significant

Discussion

The results show that all direct relationships are positive and statistically significant, which supports all research hypotheses. Digital marketing has a strong effect on brand awareness and brand loyalty, and both variables influence repurchase intention. In addition, brand awareness and brand loyalty act as important mediators that help explain how digital marketing leads to repurchase intention. The researchers can discuss these results in detail to link them with existing theories and previous studies.

The results of this study show that digital marketing has a strong and significant influence on brand awareness of travel accident insurance among consumers in Thailand, which supports H1. This finding means that when companies use digital marketing activities such as social media, online advertising, and content marketing, consumers can recognize and remember the brand more easily. This result is consistent with previous studies that explain digital marketing plays an important role in increasing brand awareness in online environments

(Mandagi et al., 2024; Trinh & Untachai, 2025). Brand awareness helps consumers recall the brand and feel confident in the product, which supports their future purchase decisions (Kamkankaew, 2016; Nguyen et al., 2024). In addition, strong brand awareness is linked to repurchase intention because consumers prefer to buy from brands they know and trust (Agustian et al., 2023; Wantara & Suryanto, 2023). Therefore, this study confirms that digital marketing is an important tool for building brand awareness, which later supports repurchase intention and long-term customer relationships in online insurance markets.

The results of this study show that digital marketing has a significant influence on brand loyalty of travel accident insurance through online purchasing channels among consumers in Thailand, which supports H2. This finding indicates that digital marketing activities such as social media communication, online promotions, and personalized content can help build stronger relationships between consumers and brands. When consumers receive useful information and have good online experiences, they develop trust and positive attitudes toward the brand. This result is consistent with previous studies that explain digital marketing helps increase customer engagement and supports long-term relationships with consumers (Belias et al., 2023; Chen, 2025). In addition, digital marketing allows companies to understand customer needs and deliver personalized messages, which can strengthen emotional connections and increase brand loyalty (Jing et al., 2025; Liang & Meesubthong, 2024). Scholars also explain that brand loyalty develops from satisfaction, trust, and positive experiences with the brand (Sari et al., 2023; Chanakarn & Pongpaibool, 2024). Therefore, this study confirms that digital marketing is an important factor that helps build brand loyalty, which leads to long-term relationships and continuous purchasing behavior in the online insurance market.

The results of this study show that brand awareness has a significant influence on repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand, which supports H3. This

finding indicates that when consumers can recognize and recall a brand easily, they are more likely to choose the same brand again in the future. Brand awareness helps build confidence and reduces uncertainty in the online purchasing process. This result is consistent with previous studies that explain strong brand awareness increases consumer trust and supports purchase decisions (Nguyen et al., 2024; Agustian et al., 2023). When consumers are familiar with a brand, they feel more comfortable and satisfied, which leads to a higher intention to repurchase (Yoshida & Chotchaicharin, 2019; Kamkankaew, 2020; Meesubthong, Meesuptong & Udomsamuthirun, 2023). In addition, repurchase intention is influenced by past positive experiences, satisfaction, and trust toward the brand (Wantara & Suryanto, 2023; Teo et al., 2025). In the digital environment, brand awareness also helps consumers remember the brand during online searches and decision making (Mandagi et al., 2024; Trinh & Untachai, 2025). Therefore, this study confirms that brand awareness is an important factor that encourages repurchase intention and supports long-term customer relationships in the online insurance market.

The results of this study show that brand awareness has a significant influence on brand loyalty of travel accident insurance through online purchasing channels among consumers in Thailand, which supports H4. This finding indicates that when consumers can recognize and remember a brand, they are more likely to develop trust and positive attitudes toward that brand. Brand awareness helps reduce uncertainty and increases confidence in the product, which leads to repeated preference and commitment. This result is consistent with previous studies that explain strong brand awareness can increase consumer satisfaction and loyalty (Agustian et al., 2023; Nguyen et al., 2024). When consumers are familiar with a brand, they are more likely to choose the same brand and avoid competitors (Yoshida & Chotchaicharin, 2019; Khermkhan et al., 2022). In addition, brand loyalty develops from trust, satisfaction, and positive experiences with the

brand over time (Sari et al., 2023; Chanakarn & Pongpaibool, 2024). In the digital environment, brand awareness is also supported by online communication and social media, which helps strengthen the relationship between consumers and brands (Mandagi et al., 2024; Trinh & Untachai, 2025). Therefore, this study confirms that brand awareness is an important factor that leads to brand loyalty and supports long-term customer relationships in the online insurance market.

The results of this study show that brand loyalty has a significant influence on repurchase intention of travel accident insurance through online purchasing channels among consumers in Thailand, which supports H5. This finding indicates that when consumers feel loyal to a brand, they are more likely to continue purchasing the same service in the future. Brand loyalty reflects trust, satisfaction, and positive experiences, which encourage consumers to maintain a long-term relationship with the brand. This result is consistent with previous studies that explain loyal customers tend to repurchase because they feel confident and satisfied with the brand (Meesubthong, Meesuptong & Udomsamuthirun, 2023; Sari et al., 2023; Chanakarn & Pongpaibool, 2024). In addition, brand loyalty reduces the likelihood of switching to other brands and increases resistance to competitors (Kitivieng et al., 2024). Repurchase intention is also influenced by trust and past positive experiences in online transactions (Wantara & Suryanto, 2023; Teo et al., 2025). In the online environment, loyal customers are more willing to buy again because they are familiar with the service and feel secure in the purchasing process (Chen & Sreesoompong, 2026; Kamkankaew et al., 2025b). Therefore, this study confirms that brand loyalty is an important factor that leads to repurchase intention and supports long-term business sustainability in the online insurance market.

Recommendation

1. The online insurance companies in Thailand should invest more in digital marketing strategies to increase brand awareness. Companies should use social media, online advertising, and content marketing to present clear and useful information about travel accident insurance. The content should be simple and easy to understand. This approach can help consumers recognize and remember the brand more easily. As a result, it can support future purchase decisions and increase customer confidence.

2. The companies should focus on creating engaging and interactive digital marketing activities to build brand loyalty. They should use personalized messages and respond to customers quickly through online channels. Good communication can help build trust and positive attitudes toward the brand. When consumers feel valued, they are more likely to stay with the brand for a long time.

3. The companies should strengthen brand awareness by maintaining consistent brand identity across all online platforms. The use of the same logo, message, and tone can help consumers remember the brand more clearly. In addition, companies should provide accurate and reliable information to reduce uncertainty in the online purchasing process. This can increase consumer confidence and encourage repurchase intention.

4. The companies should improve customer experience in online purchasing channels to support both brand awareness and brand loyalty. The website and application should be easy to use and secure. The purchasing process should be fast and convenient. Positive experiences can increase satisfaction and strengthen emotional connections with the brand.

5. The companies should develop strategies to maintain brand loyalty for long-term business sustainability. They should offer special promotions, loyalty programs, and after-sales services to retain customers. Continuous support and

good service can increase trust and satisfaction. This will lead to higher repurchase intention and help companies remain competitive in the online insurance market in Thailand.

6. For future research, scholars should expand this study by including additional variables such as customer trust, perceived value, service quality, and technology acceptance to better explain repurchase intention in the online insurance market. Future studies should also use different research methods such as longitudinal design to examine changes in consumer behavior over time. In addition, researchers should collect data from different regions or countries to compare results across contexts and increase generalizability. It is also recommended to focus on specific digital tools such as AI, chatbots, and mobile applications to understand their role in digital marketing and customer engagement. These approaches can help provide deeper understanding and improve the development of effective strategies in the online insurance industry.

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