

DETERMINANTS OF POTENTIAL BUYER
PURCHASE INTENTION TOWARD LIFE
INSURANCE AMONG GENERATION Y

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- (2) No portion of this research project has been submitted in support of any application for any other degree or qualification of this or any other university, or other institutes of learning.
- (3) Equal contribution has been made by each group member in completing the research project.
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LIST OF ABBEVIATIONS

NAMLIFA	National Association of Malaysia Life Insurance Fieldforce and Advisers
SPSS	Statistical Package for the Social Sciences
LIAM	Life insurance Association of Malaysia
TPB	Theory of Planned Behaviour
H ₀	Null Hypothesis
H ₁	Alternate Hypothesis
IV	Independent Variables
DV	Dependent Variable
AT	Attitude
SI	Social Income
IC	Income
KN	Knowledge
PI	Purchase Intention

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PREFACE

The title of this research is “Determinants of Potential Buyer Purchase Intention Toward Life Insurance Among Generation Y”. This title is chosen because of life insurance is important to secure the family members as well as to provide security financial for individual.

However, the demand of life insurance among generation Y in Malaysia is yet not preferable. Many of them are still do not have their own life insurance that might be due to some factors influence their purchase intention toward life insurance. Therefore, this research is carried out to investigate the determinants of potential buyer purchase intention toward life insurance among generation Y.

This research will provide the insight to the concept of life insurance and the determinants that affect the generation Y purchase intention toward life insurance. This research will be able to benefits the insurance agencies and they will able to further understand the behaviour or attitude of generation Y purchase intention toward life insurance.

ABSTRACT

The aim of this research is to study the determinants of potential buyer purchase intention toward life insurance among generation Y. Independent variables (IVs) including attitude, social influence, income and knowledge are used to test whether they are able to affect the dependent variable (DV) which is purchase intention toward life insurance among generation Y. Thus, the relationship between each IV and DV will be discussed further in our research.

There is a total of 292 sets of questionnaires had successfully collected and all the data collected has been analysed through the Statistical Package for the Social Sciences (SPSS) software. The inferential analysis such as Pearson Correlation Coefficient and Multiple Regression Analysis had adopted to indicate the relationship between IVs and DV.

In a nutshell, the results obtained for this research show the three independent variables including attitude, social influence and knowledge have a significant relationship with DV. While income is the only IV that has no significant relationship with DV. The overview of the major findings, implications, limitation and recommendations have been studied in this research.

CHAPTER 1: RESEARCH OVERVIEW

1.0 Introduction

This research aim to find out the determinants of potential buyer purchase intention toward life insurance among generation Y. Through the review of research, viewers are able to understand the important of this study and how it was performed.

1.1 Research Background

1.1.1 Life Insurance

Life insurance is one of the important insurances for every person in their financial planning. The concept of life insurance is rely on fortunate helping the unfortunate. Generally, it plays a specific role in all phases of the family's economic life cycle (Robert & Sidney, 2017). There are 2 major types of life insurance which are term life insurance and whole life insurance. Term life insurance is more affordable and the premium only paid for the benefits that goes to beneficiaries in the event of death. For whole life insurance, the premium is much more expensive but it provide death benefit as well as the cash value (Lalley, 2019). According to the 2012/2013 Protection Gap Study by Life Insurance Association of Malaysia (LIAM) show that there have only 56 percent of Malaysians been covered by life insurance. This is because most of the time the people do not review on their insurance policies from time to time in order to make sure that the coverage keeps up with the living costs (FSM Insurance, 2017). So, is purchasing the life insurance a needs or a wants? Needs include necessities such as food, clothing, shelter and health care while wants indicate desires. To answer this, it relies on the perception and condition of an individual. For instance, is an individual have dependants such as children, having the partner who rely on his or her income and family living in a house with mortgage, then life

insurance might be a needs for them. On the other sides, individuals such as single, earning more than enough for living, they might not perceive life insurance is needs in their life. However, the major function of life insurance is to protect against financial loss from loss of human life. Besides that, it also can be protecting the risk of disability, critical illness and superannuation. There have some reasons why life insurance is important which included to ensure family members are able to maintain their living standard, extra money for children seek for their education, as a saving plan when retire and also have the extra income when facing a critical illness or accident. According to Sarwar & Qureshi (2013), lack of insurance knowledge is one of the most important barriers in purchasing life insurance.

1.1.2 Generation Y

The term Millennials or the members of generation Y were born between the early of 1980s and 1990s. It is also included some of the people who born in the early of 2000s (Kane, 2019). The Millennial generation known as generation Y is because of it comes after those people who born between 1960s and 1980s which is generation X (Douglas, 2017). According to Kane (2019), there have some common characteristics of generation Y such as tech savvy, family oriented and team player. For the tech savvy, generation Y grew up with technology and they have the concept of high technology will perform their job better. Besides that, they are also more rely on communicate through e-mail, text messaging as long as in social media (Smith, 2017). However, generation Y prefers flexible working schedule. This is because in their perception, family members will be prioritized over the workplace and they are willing to spend more time with the family members (Anastasia, 2015). On the other hand, generation Y mostly participated in team sports, play in groups and other group activities. They are the generation of well define “no person left behind”, loyal and committed due to they seek to be included and involved. This is because of they believe that a team can accomplish better performance or result (Klass & Lindenberger, 2017). In Malaysia, the composition of millennials is about

29% of the total population (Lin, 2018). In more advanced countries, the composition of millennials will be lower due to the combined effect of low birth and death rates. In this research, the studies will be more emphasize of millennials as they are the least generation covered of life insurance. Millennials are in the hot seat compared to other generation as the protection gap is significant higher than other age groups. Based on study of 2013 Protection Gap in Malaysia, only five out of ten Malaysia do not covered by the life insurance. This issue causing the millennials do not have the sufficient coverage for their love ones and face the financial crisis in the future (Chin, 2016).

1.2 Problem Statement

According to Marianne (2015), the biggest target groups for insurance market is generation Y. Generation Y will be an increasing attractive segment for insurance provider to pursue as these segment continues to mature and face variety of life stage changes. They will need appropriate advice to protect them from unexpected events in future (Prudential Financial, 2013). However, generation Y or millennials are least likely group to be engaged with insurance provider (Yu & Portera, 2015). According to Victor Khoo, president of NAMLIFA, life insurance is not a main concern among Malaysian especially for the younger generation. These younger generation spend a lot of their money on luxury items such as smart phones which are pricier than life insurance payments (Chin, 2016). This issue cause the insurance industry losing contact with the younger generation. Among all of the generation, generation Y are least likely to fully engaged and most likely to disengage with their insurer. There are 2 reasons which contributed to the problem happened. The first reason is where the generation Y is having false sense of security. Studies shows that generation Y over estimate the cost of term life insurance. Many young adult think that life insurance in an unnecessary as them never think about what will happens in future. The second reason for why generation Y do not priority on life insurance is they place more important on student loan debt. Generation Y have more student loan debt than any others generation. Therefore, millennials are more

focused on paying off more short term expenses for student loan and avoid the expense of purchasing life insurance (Connell, 2018).

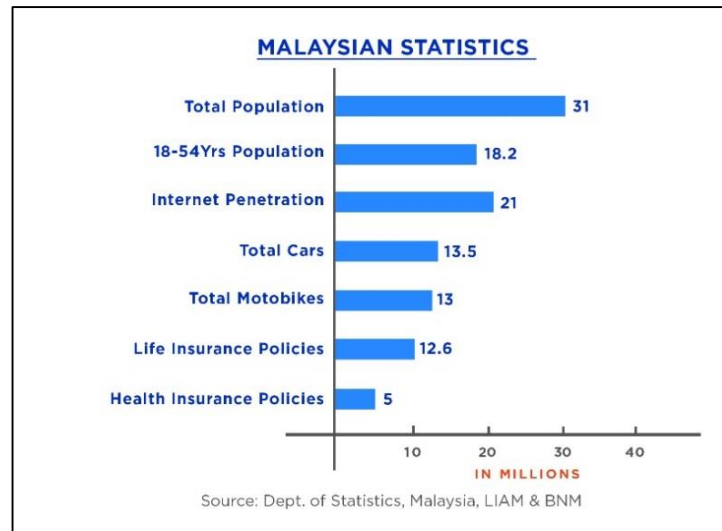


Figure 1: Malaysia Statistics

Based on the statistic studied above, it shows that over 31 million of total population of Malaysian, only 12.6 percent of them adopting life insurance policies. This result signified that people in Malaysia do not place much important in purchasing life insurance. This issue has led to life insurance penetration remain stagnant over the past few years (Surendran, 2016). Among the total population, millennials are the least population who adopt life insurance. Millennials without dependents will not likely to purchase life insurance as they do not have the burden on dependents. However, lots of people die a prematurely every year from illness and accident, and if the person is the sole breadwinner in a family. It could be a bad consequences for their loved ones as they don't have the ability to pay their household expenses and maintain their standard of living (Chandrashekar, 2016). Therefore, we can see that how important an individual to be insured especially the younger generation. Life insurance able to protect them from financial issues. This research is to understand the purchase intention of these younger generation using theory of planned behaviour and discover the way to improve the level of adoption of life insurance among generation Y.

1.3 Research Objectives

The aim of this research is to solve the problem statement as mentioned above. There are two types of research objective which are general objective and specific objectives.

1.3.1 General Objective

This research is to examine the determinants of potential buyer's intention toward life insurance among generation Y by using Theory of Planned Behaviour. It involved four factors which are attitude (**AT**), social influence (**SI**), income (**IC**) and knowledge (**KN**).

1.3.2 Specific Objectives

There are four objectives in this study which are:

1. To investigate the relationship between **AT** and potential buyer's **PI** toward life insurance among generation Y.
2. To investigate the relationship between **SI** and potential buyer's **PI** toward life insurance among generation Y.
3. To investigate the relationship between **IC** and potential buyer's **PI** toward life insurance among generation Y.
4. To investigate the relationship between **KN** and potential buyer's **PI** toward life insurance among generation Y.

1.4 Research Questions

1. Does **AT** significantly and positively related to **PI**?
2. Does **SI** significantly and positively related to **PI**?
3. Does **IC** significantly and positively related to **PI**?
4. Does **KN** significantly and positively related to **PI**?

1.5 Hypothesis of Study

H₁: There is a significant relationship between **AT** and **PI** of life insurance among generation Y.

H₂: There is a significant relationship between **SI** and **PI** of life insurance among generation Y.

H₃: There is a significant relationship between **IC** and **PI** of life insurance among generation Y.

H₄: There is a significant relationship between **KN** and **PI** of life insurance among generation Y.

1.6 Research Significance

This study is to examine the determinants that affect potential buyer's intention toward life insurance among generation Y. Insurance providers may have a wider knowledge of factors that drive buyer's attitude on purchase a life insurance and on the other hand buyers would also form an engagement with the insurance provider. Besides that, this create an awareness on how to make buyers a better understanding toward the important of life insurance. This will help insurance providers to success in insurance sector and achieve their goal. This study mainly focuses on the

determinants of attitude, social influence, income and knowledge which will affect the purchase intention.

Furthermore, it benefited academics and educators in which they will have comprehensive information and broad knowledge that can affect buyer's intention in related aspect. This devotes to upcoming future research, particularly research on buyer's PI toward life insurance among generation Y as there are limited past study papers in the insurance sector.

Lastly, the implementation of Theory of Planned Behaviour and the past research papers that lead to the use of this conceptual framework conducted in this study.

1.7 Chapter Layout

Chapter One – Introduction

The beginning chapter is discussed about the outline of this study and the objective of the study.

Chapter Two – Literature Review

This chapter is discussed about an overview of relevant literature. It included relevant conceptual model, relevant literature, and development of research framework and hypotheses of development.

Chapter Three – Methodology

This chapter included research design, sampling design, data collection method, research instrument, constructs measurement, data processing and proposed data analysis tools.

Chapter Four – Data Analysis

This chapter will be presented about the outcome of the data analysis.

Chapter Five–Discussion, Conclusion and Implications

The last chapter is discussed about the summary of results of hypotheses testing, conclude the research by providing theoretical and industrial implications, limitations of the study and also some recommendations for future researcher as a reminder.

1.8 Conclusion

To sum up chapter 1, this research is study about the determinants of potential buyer PI towards life insurance among generation Y. Further studies will be review more on the related literatures and conceptual models in the next chapters.

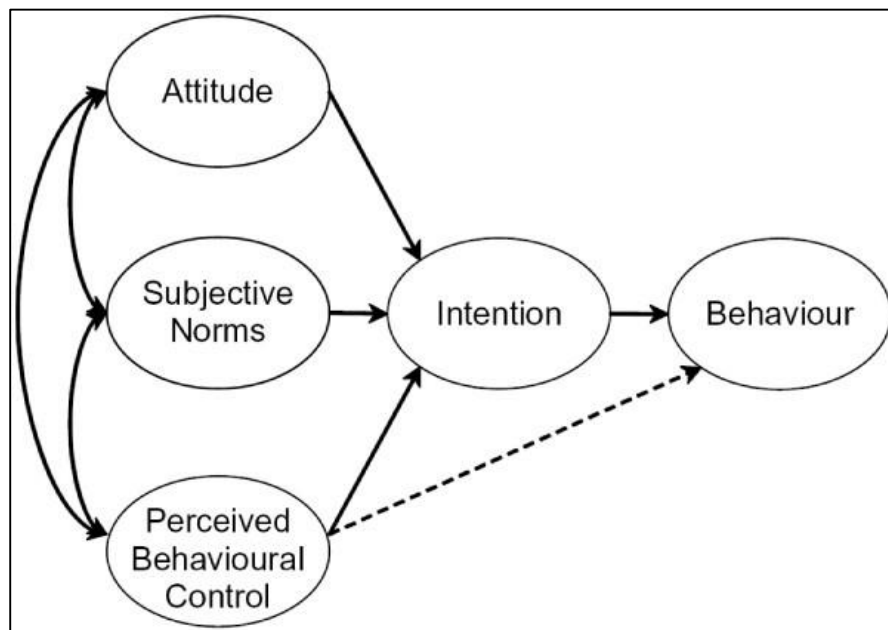
CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

This part discussed the independent variables such as attitude (AT), social influence (SI), income (IC) and knowledge (KN) and dependent variable which is purchase intention (PI) of life insurance among generation Y were discussed. Besides that, the review of relevant conceptual model and proposed research framework also was constructed in this chapter.

2.1 Review of Relevant Conceptual Model

Figure 2.1.1: Theory of Planned Behaviors (TPB) Model



Source: Ajzen, 1991

The TPB was developed by Icek Ajzen in attempt to predict human behaviour (Ajzen, 1991). The performance of human behaviour can attract and affect the attention of individuals. The performance of behaviour is influenced by the behavioural value in which subject to the ease and the important toward others. According to the theory, intention is determined by attitude, subjective norms and perceived behavioural control. Attitude refer to the human's belief towards certain behaviour, either it causes positive or negative contribution in a person life. Subjective norm is referred to the perceived social pressure on a person performance of behaviour. Perceived behavioural control describe a person's perception of the ease of performing a behaviour (Armitage & Conner, 2001). The main advantages of applying TPB is a profile understanding of factors that influence insurance.

2.2 Review of Relevant Literature

2.2.1 Dependent Variable - Purchase Intention (PI)

Purchase intention refers to a person desire to purchase a certain product or a service. Every customer will have their own ideas on what they want to purchase. Past studies found that purchase intention is the main factors that affect the actual behaviour (Van der Heijden, Verhagen & Creemers, 2003). According to Fishbein and Ajzen (1975), the stronger the intention of an individual's actual behaviour are likely to be performed. In businesses point of view, purchase intention is something that will affect their sales (Bhasin, 2018). For the management of insurance industry, purchase intention is their main concern due to increases in competition. In the competitive business, purchase intention is important in gaining advantage against competitors (Bodet as cited in Panigrahi, Azizan & Khan, 2017). According to Caruna as cited in Chimedtseren & Safari (2002), the reason leads to reduce in purchase intention and feel uncomfortable to purchase life insurance is the person who shortage of future claims and premiums. If the insurance

company tends to improve their service quality, this will lead to enhance customer loyalty towards the intention to purchase life insurance.

2.2.2 Independent Variables: Attitude (AT)

One of the factors that would affect the buyer's intention is attitude of an individual. According to Business Dictionary, attitude refers to individual's feeling that respond positive or negative towards an idea, object or person. Attitude also can be influenced by the action of an individual's choices in response to stimuli.

Based on past research, an individual's attitude is a psychological tendency that evaluate their entity with some degree of liking and disliking (Maiyaki & Ayuba, 2015). Thus, attitude can used to predict the human's intention and behaviour (Phau & Teah, 2009). Gautam & Kumar (2012) expressed that attitude is a belief about the consequences of performing the behaviour and evaluate on how the individual will feel about these consequences. Apart from that, attitude have a motivational quality which mean that it might push individual toward a certain behaviour or drive them further apart from a certain behaviour. When people are given choices to choose, they will likely to pick the one that more influencing their attitude (Arvola, Lahteenmaki & Tuorila, 1999 as cited in Aziz, Hussin and Husin, 2019). Past studies also found that various attributes and benefits of the products and services can affect the person's attitude towards it. In other words, the benefits that perceived by the person from the particular product and service can actually influence their attitude toward it (Gautum and Kumar, 2012). Other past studies also proven that attitude can affect the choice of products and services (Md-Taib, 2008; Jamal & Ahmed, 2007; George, 2002 as cited in Aziz, Hussin & Husin, 2019).

2.2.3 Independent Variables: Social Influence (SI)

Ajzen (as cited in Tan, Goh, Wee & Yeoh, 2017) suggest that social influence is the effect of social pressure act on a person to perform a behaviour. Social influence is the effect on an individual based on behaviour of others. Family, friends and group of people who are important and related to a person behavioural intention can alter a person's thought, thinking and action. When social influences is apply to the purchase intention of life insurance, it refer to a person can be influenced by others whether he or she should conduct a particular behaviour. In this context, family members served as an important influencer for the head of household or breadwinners to purchase life insurance. Breadwinner contributed to largest portion of income and support the financial for their dependants. In a family, breadwinner not only need to provide the basic needs for their dependents, but they have to ensure that he or she can provide for their family even if they lose the capacity to do so. Family members are the important referent for the breadwinner, therefore they have to take consideration on who theirs family members can rely on if they are sick or pass away suddenly and unexpectedly. Breadwinner should look forward into the future and provide their family with financial support. Life insurance helps breadwinners to support their family members in case he or she get into situation that prevent them from earning income such as disability and death. Life insurance provide lump sum of money where the breadwinner's dependents can use the amount to provide day-to-day needs, medical expenses as well as housing and car loan ("What Breadwinners need", 2018).

2.2.4 Independent Variables: Income (IC)

Income refers to the money that usually gain from work done or investment on a regular basis (Ahmed, Khan & Samad, 2016). Income level of an individual is the most important factor for demanding a product or service and consumer behavior. Consumption of a person increase due to their income increase (Gebreab, 2016). As people having different income levels, the product choices and buying patterns also tend to be different.

According to Annamalah (2013), he examine that income also considered as an important factor in deciding to purchase a life insurance. When people tend to have high income and build their own family, the needs to purchase a life insurance will increase compare to people who have lower income. Moreover, another research by Lusardi, Mitchell & Curto (2010) found that individual with lower income are less likely in engage with insurance product and less emphasize their wealth. Ulbinaite, Kucinskiene & Moullec (2013), a person is likely to make decision based on cost-benefit analysis when he or she want to purchase a life insurance. This is because they want to get fairly financial returns rather than the protection of life insurance. If an insured do not get the coverage according to their policies, they may feel that they have wasted their premiums (Krantz & Kunreuther, 2007).

2.2.5 Independent Variables: Knowledge (KN)

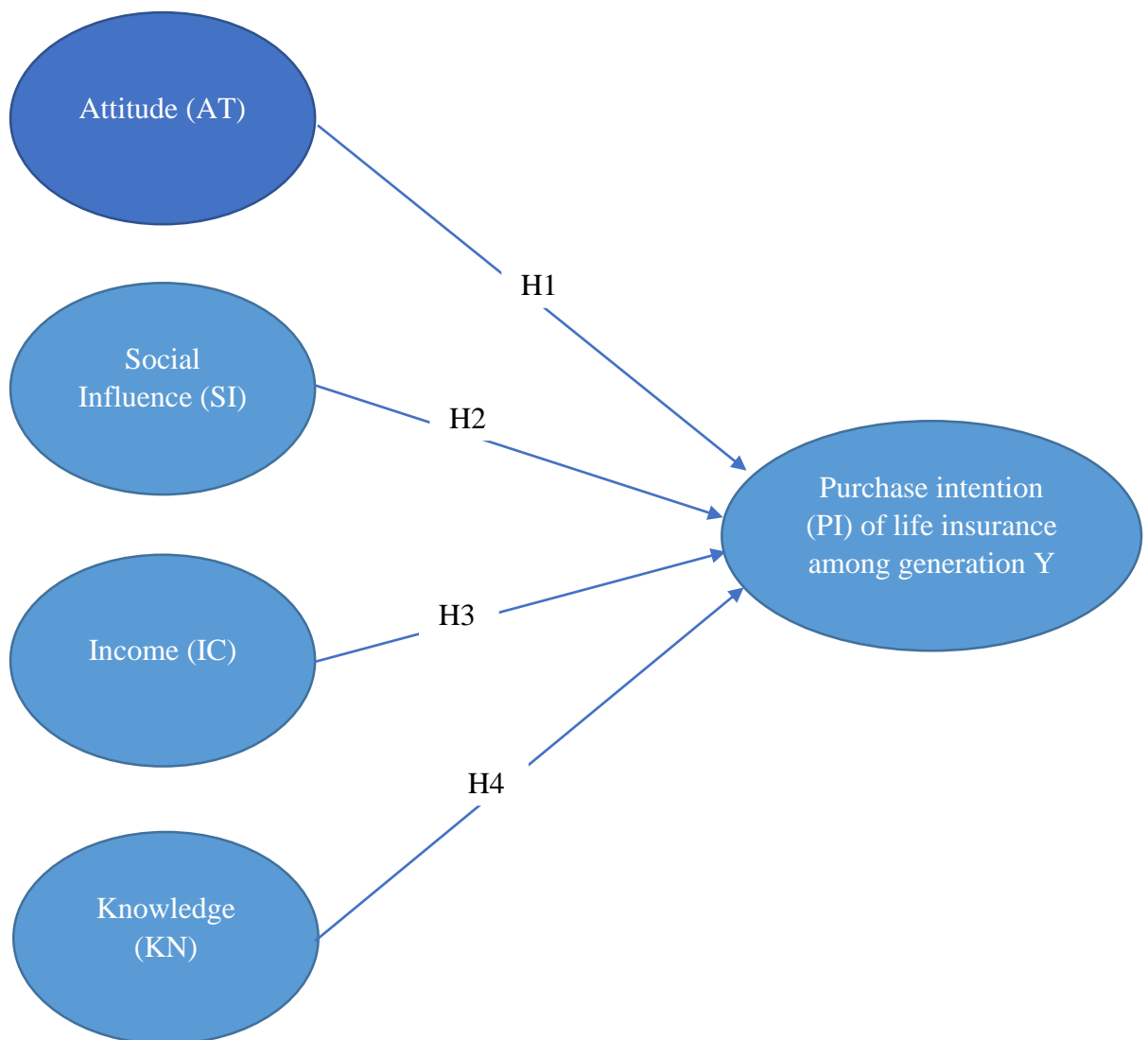
The most important variable of knowledge is the actual experience with the product and the advertisement that can create awareness for consumer option to choose a particular product (Aziz as cited in Rao and Monroe, 1988). In the other hand, marketers can enhance the consumer attitude by providing reliable information about product brands in order to let the consumer more interested and deeper understanding (Czellar, 2003). The level of knowledge determines how easy or hard for individual decide to purchase life insurance. According to Namukasa (2017), lack of insurance knowledge among the public and the complicated procedures so that there

will be harder for seeking compensation. When consumers have a better understanding about life insurance, they will have more confidence in selecting insurance companies compare to those who are less knowledgeable. Besides that, the insurance agents play the important roles to convey the main sources of information about the insurance company and products or services for consumer, because lack of knowledge from the insurance agent will influence the people to undertake wrong insurance policy (Manik 2017). Aziz (as cited in Ahmad, 2012) mentioned that in Malaysia disclose about the understanding of life insurances is still below par level, which will influence the decision of the consumers to purchase it. Life insurance policy need to be understand easily in the term of policy and more attractive when the consumer purchasing a policy and claiming benefits (Bauchet, 2019).

2.3 Development of Research Framework

Based on the theoretical framework and literature, we have prepared a research framework as shown in below. There are four IVs for this research study which are attitude, social influence, income and knowledge. Hence, for the result of our study, DV would be the purchase intention of life insurance among generation Y.

Figure 2.3.1: Proposed Research Framework



Source: Developed from research

2.4 Hypotheses of Development

2.4.1 H₁: There is a significant relationship between AT and PI.

Generally, attitude can be explained as a beliefs, experiences and feeling that create a tendency towards a certain behavior. Based on Fishbein and Ajzen (1975) found that there is an influence on intention and consumer behavior. Previous literature have provide evidences show that positive **AT** will develop a positive **PI** towards a life insurance (Hung, 2013). If a person has develops a positive **AT** towards the life insurance, he or she will tend to purchase it in order to fulfill their consumption needs. Studies by Lada (2009), Amin (2009) & Md-Taib (2008) have proven that there is a significant effect of **AT** towards the **PI** of life insurance. Basically, **AT** are found to be positively related to the **PI** of life insurance, implying that efforts on changing the potential buyer's attitude through the benefits may affect the willingness to choose the life insurance (Lajuni, Wong & Yacob, 2017).

2.4.2 H₂: There is a significant relationship between SI and PI

The internal influences dimension covers family or spouse have positively influencing norms in decision making to purchase life insurance. The behaviour to purchase life insurance is influenced by others, such as family, relatives, friends, colleagues, or other important people to them. Their opinions creates a subjective norm forcing them to purchase life insurance. The most important motive for **PI** of life insurance is the protection of dependents members of family against financial hardship in case of the premature death of wage earner in a family. Therefore, the increase number of dependents becoming the greater influencers for demand and purchase intention of life insurance.

2.4.3 H₃: There is a significant relationship between IC and PI

IC is one of the important variable in insurance demand models that positively affect the **PI** towards a life insurance (Sheriff and Shaairi, 2013). Some past studies also proven that **IC** is the most influential determinants of purchasing a life insurance (Beenstock, 1986; Browne & Kim, 1993; Outreville, 1996; Ward & Zubruegg, 2002; Beck & Webb, 2003; Li, 2007 as cited in Sirsa and Durga Rao, 2018). Previous studies examine that the demand for a life insurance should be positively influenced to anticipated income or permanent income (Frees and Sun, 2010). When an individual's income increase, purchase a life insurance will become more affordable for them. Hence, it is a greater needs for them to protect their dependents against the financial loss due to premature death or disability of the income earner. According to Redzuan (2014), he claimed that there is a significant relationship between **IC** of an individual which leads to the **PI** of life insurance.

2.4.4 H₄: There is a significant relationship between KN and PI

According to Mackenzie (2006), lack of **KN** of a life insurance is the one of the main reasons that cause of negatively influence the potential buyer intention to purchase for life insurance. Besides that, lack of understanding of a life insurance or low education will more rely of family and friends to help them made decision for purchasing for these products. Kutzner (2015) mentioned that a wealth of insurance knowledge can be influence on young people more reliable indicator to purchase of life insurance in order to create intention to buy a life insurance one must have a certain knowledge into action.

2.5 Conclusion

In this chapter 2, we have identified several relevant theoretical models and developed a research framework for the relationship between each IV and DV. For the following chapter, we will discussed the method used to conduct our study.

CHAPTER 3: RESEARCH METHODOLOGY

3.0 Introduction

In this chapter, we will be discussing about the design of research, sampling design, data collection method, sampling design and proposed data analysis tool.

3.1 Research Design

A research design framework is used for conducting the marketing research project. It has the systematic steps to obtain the information required and have a solution towards marketing research problems (Relivingmbadays, 2013). Our study is about the study of the determinants of potential buyers purchase intention toward life insurance among generation Y. However, quantitative research is used for our research design.

Quantitative research relies on collection and analysis numeric data to explain, describe and predict variables and phenomena of interest (Gay & Airasian as cited in Yilmaz, 2013). In this research, we are using descriptive research which include collecting numeric data. According to Perletz (2017), the purpose of descriptive research is to collect the information that provide answer to research questions such as who, what, where, when and how. It is also described attitudes, intention, feeling and so on.

3.2 Sampling Design

A basis of selection of sample survey and affect other aspects are known as sampling design.

3.2.1 Target Population

This refers to specific group of individuals with similar characteristic or interest from which of the sample might be drawn (McLeod, 2008). In our research, we are targeting the population of Malaysian who are born between the prior 1980s and 1990s. According to Marianne (2015), generation Y is the largest and attractive target groups for insurance industry due to slowly moving to a more mature stage and face variety of life stage changes.

3.2.2 Sampling Frame

The sampling frame defines a list that used to define a researcher's population interest (Lewis-Beck, Bryman & Tim, 2004). Individuals in the selected sampling frame have the similar chance to be chosen. In this research, sampling frame was not applicable due to a large target population of Malaysia which cause a difficulty in getting the right data who is in between 1980s and 1990s among the chosen respondents.

3.2.3 Sampling Technique

In our study, non-probability sample technique is used to determine our sample. Snowball sampling is chosen which is also known as chain-referral sampling method where the method allow researcher to generate a sample purely based on the referral ("Snowball Sampling", 2019). It is technique applied when the available data such as an individual's demographic information cannot be obtained easily. For example, we are studying the purchase intention in generation Y but their demographic data such as age and income is hardly to determine due to a large target population. The referral will have the similar characteristics or attributes to the person who is referring them. Moreover, snowball sampling has been picked because it is quick to find the sample and cost effective.

3.2.4 Sample Size

Sample size refers to measurement of the number of individual samples or observation used in a survey or experiment (Zamboni, 2018). In this research, the sample size we used is in between 250-350 respondents. The large sample size is needed because it can lead to the smaller standard error and achieving accurate estimation. Therefore, we are distributed and collect the data from our respondents through online platform.

3.3 Data Collection Method

Data collection is a method used to collect the data from all related sources to answer the research problem, to measure the hypothesis and to examine the outcomes of the result obtained (Craze, 2014). This methods can be categorised into primary data and secondary data.

3.3.1 Primary Data

According to Stephanie (2018), primary data can be defined that the data collected in which it uses first-hand sources such as interviews, surveys, or experiments. It is collected directly from primary sources.

3.3.2 Secondary Data

Secondary data can be explained the data that has previously been collected and can be accessed by anyone such as research newspaper, internet and so on (Ullah, 2014). Sampling size of research studies can be increased and with the usage of the existing resources and enhances the efficiency.

3.4 Research Instrument

Research instruments refer to measurement tools that designed to collect the data in which depending on the topic of interest from research subjects such as questionnaires or scales (Des Moines University, 2018). In this research, we have chosen self-administrated questionnaire to gather the primary data from our respondents. Self-administer mode of questionnaire can be define as no any involvement of interviewer in data collection process (Jong, 2016). The respondent completes the questionnaire by themselves. The advantages of using self-administrated questionnaire are lower cost and respondents have more time to complete the survey, making it easier and convenience for them to respond (Daren, 2013). Questionnaire is distributed through online channel and will be assemble promptly upon the completion of survey to ensure entire questionnaire is filled up.

3.4.1 Questionnaire Design

In the process of designing the format and questions in the research instrument, questionnaire design is used to collect data from the respondent that targeted. The aim of this process is to reduce the total measurement error in questionnaire. This study, the questionnaire is created and well organized into Section A and B.

Based on section A of questionnaire design, it consists of question regarding the demographic information of the respondent which are includes gender, age, marital status, ethnic group and their income level. Firstly, for gender there will be two groups consisting of male and female. Next, the age group will range from 20 to 24, 25 to 29, 30 to 34 and 35 to 39 years old. Marital status will be consisting of single and married options. For ethnic group, there will be Malay, Chinese, Indian and others. Lastly, we set some ranges for personal income which are below RM2000, RM2000 to RM3000 and above RM3000.

In Section B, the questions are consisting of IV and DV that evaluate the determinants of potential buyers towards the purchase intention of life insurance among generation Y. There are totally 4 independent variables which are attitude, social influence, income and knowledge while the dependent variable is the purchase intention of life insurance among generation Y. In this section, Likert scale is used and there are five scales for respondents to choose from each question in Section B that listed scale of one to five which are 1 represent Strongly Disagree, 2 represent Disagree, 3 represent Neutral, 4 represent Agree and 5 represent Strongly Agree.

3.4.2 Pilot Test

Pilot test is a rehearsal of research study which allow researchers to test their research approach with a small number of test participant before they conduct main study (Wright, 2018). Pilot test is also referring to feasibility studies which are small scale version or trial run. It will be done as a preparation for the major study. A pilot test is one of the most important stages in a research project and it is conducted to identify potential problem areas and deficiencies in the research instrument prior to implementation during the full study. Researchers are able to determine the error from the result obtained from pilot test and it allow researchers to test the correctness of the research instrument and provide the information on whether type of survey is effective in fulfilling the purpose of the study. Pilot test is also help to save financial resources because errors will be found in questionnaire earlier on.

3.5 Constructs Measurement

This thesis consists measurement of IVs which include attitude, social influence, income, and knowledge towards the DV which is the purchase intention toward life insurance among generation Y. The following variables are measured through questionnaire whereby a list of questions are based on respondents own understanding and opinions about the life insurance.

3.5.1 Origins of Construct

Table 3.1 Table of constructs

Constructs	Sources
Attitude	<ul style="list-style-type: none"> • Aziz, Hussin and Husin (2018)
Social Influence	<ul style="list-style-type: none"> • Beck and Ajcen (1991), Hsua and Lu (2004), Lee (2004), Ajcen (2008) as cited in Brahmana, Brahmana and Memarista (2018)
Income	<ul style="list-style-type: none"> • Gebreab (2016) • Samuel (2011)
Knowledge	<ul style="list-style-type: none"> • Ruefenacht (2017) • Aziz, Hussin and Husin (2018)
Purchase Intention	<ul style="list-style-type: none"> • Aziz, Hussin and Husin (2018) • Ryan (1982), Taylor and Todd (1995), Omar (2007) • Omar and Owusu-Frimpong (2007), Ajzen (2008) and Brahmana and Brahmana (2013)

Source: Develop for the research

Table 3.2 Sample Items of the constructs

Constructs	Sources
Attitude	<ul style="list-style-type: none"> • I think purchase a life insurance is a good thing to do. • I think purchase a life insurance is beneficial. • I think purchase a life insurance is valuable. • I think purchase a life insurance is a wise idea. • I would be happy if I purchase a life insurance.
Social Influence	<ul style="list-style-type: none"> • My friends think I should buy life insurance. • My friends are good resources for life insurance purchase decision. • My family thinks life purchase is a good ideas. • My family always talk the good concept of purchasing life insurance. • My friends share important ideas about purchase a life insurance.
Income	<ul style="list-style-type: none"> • My current income cannot cover the cost of the life insurance. • I will most probably buy life insurance if my income is increased. • I am willing to buy the life insurance if the price is within my purchasing power. • Cost-of-living expenses are keeping me from buying the life insurance. • I will a purchase life insurance depends on how much I earn
Knowledge	<ul style="list-style-type: none"> • I would like to discuss the possibility to purchase a life insurance. • I would like to know what documents are needed if I want to purchase a life insurance. • I would like to know what benefits are covered if I decide to purchase a life insurance. • I know pretty much about life insurance.

	<ul style="list-style-type: none"> • I have a lot of experience with life insurance.
Purchase Intention	<ul style="list-style-type: none"> • I am likely to purchase life insurance in the future. • I expect to choose life insurance. • I want to purchase life insurance. • Given the chance, I predict I will purchase life insurance in the future. • I intend to purchase life insurance in the future.

Source: Develop for the research

3.5.2 Scale of Measurement

There are 2 types of measurement scale applied in this study which are Nominal scales and Ordinal scales. Nominal scale served as tags or labels which is used to classify an object. Nominal scale measurement deals only with quantitative variable where numbers have no value (Bhat, 2019). In Section A of questionnaire, gender is one of the nominal scale examples with only two categories of variable, male or female. Besides that, marital status and ethnicity are also using nominal scale of measurement. However, there are exclusion which are the age group and the income level in Section A. Both age group and income level are using ordinal scale of measurement. According to Bhat (2019), ordinal scale of measurement reports the ranking and ordering of data without establishing the degree of variation between them. As people normally do not want to reveal their actual age and income or they might do not remember at certain event occurred.

In Section B, this part consists of the opinions from our respondents toward the determinants of potential buyers toward purchase intention of life insurance among generation Y. In this section, we are using Likert five-point scale. Likert scale was developed to measure the attitudes by asking people to respond to statement of topics, in terms of extent to which they agree with

them and tapping into cognitive and affective components of attitudes (McLeod, 2008). The measuring scale for Likert five scales is ordinal scales.

3.6 Proposed Data Analysis Tools

After accumulation of 292 sets of data, qualified data will be analysed by using SPSS Statistics.

3.6.1 Descriptive Analysis

Descriptive analysis is the raw data that transformed into a form that will easy to understand, interpret, rearranging, ordering, and manipulating data to generate descriptive information (Zikmund, 2003).

3.6.2 Scale Measurement

3.6.2.1 Reliability Test

According to Phelan & Wren (2006), reliability test is the degree to which an assessment tool produces stable and consistent results. Cronbach's Coefficient Alpha (α) is used to measure and assess the reliability or internal consistency. Reliability test is using Cronbach's Coefficient Alpha to determine the result obtained.

Table 3.3 Rule of Thumb of Cronbach's Coefficient Alpha Range

Coefficient Alpha Ranges (α)	Strength of Association
0.9 and above	Excellent
0.80 to 0.9	Very Good
0.70 to 0.80	Good
0.60 to 0.70	Moderate
< 0.60	Poor

Table 3.4: Results of Pilot Test

Variables	Cronbach's Coefficient Alpha	Strength of Association
Attitude	0.755	Good
Social Influence	0.739	Good
Income	0.748	Good
Knowledge	0.742	Good
Purchase Intention	0.808	Very Good

Table 3.4 shows that the result obtained from pilot test which 30 surveys were distributed through the online. Four IVs including attitude, social influence, income and knowledge are having a good reliability due to Cronbach's coefficient alpha value are in between the range of 0.7 to 0.8. For the DV which is purchase intention, the Cronbach's coefficient alpha value are in between 0.8 to 0.9 which is considered as very good reliability.

3.6.3 Inferential Analysis

Inferential analysis is to test whether the pattern that observe is due to change or program effect, a statistical test is been used. This analysis is used to test the correlation strength between IVs and DV.

3.6.3.1 Pearson Correlation Coefficients Analysis

In this study, Pearson Correlation Coefficient Analysis (r) is used to test the correlation strength between two quantitative variables. Meanwhile, the IVs such as AT, SI, IC, and KN and DV such as PI toward life insurance among generation Y are used to test how the strength of association between both variables. The coefficient ranges from -1 to +1. When the r -value is +1, there will be a positive linear relationship. When the r -value is -1, there will be a negative linear relationship. For the r -value equal to 0, there is no correlation between both IVs and DV.

Table 3.5: Correlation Coefficient Range

Correlation Coefficient	Strength of Correlation
0.81 to 1.00	Very strong
0.60 to 0.80	Strong
0.41 to 0.60	Moderate
0.21 to 0.40	Weak
0.00 to 0.20	None

Source: Hair, Bush & Ortinau (2003)

Level of significance 0.05 has been chosen to measure the hypothesis. The p -value below 0.05 will be rejected null hypothesis whereas the p -value higher than 0.05 will be accepted.

If $p < 0.05$, reject H_0 and accept H_1

If $p > 0.05$, accept H_0 and reject H_1

3.6.3.2 Multiple Regression Analysis

Multiple regression analysis is used to predict the DV value which based on the values of two or more IVs. Every value of the IVs (x) is associated with a value of the DV (y). The formula or equation that use to evaluate the relationship between the variables is shown as below:

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 + \dots + b_kx_k$$

Based on the equation, Y represent the dependent variable which is purchase intention toward life insurance among generation Y, x_1 represent attitude, x_2 represent social influence, x_3 represent income and x_4 represent knowledge. The study as shown below:

$$\text{Purchase intention of life insurance among generation Y (Y)} = a + b_1(\text{attitude}) + b_2(\text{social influence}) + b_3(\text{income}) + b_4(\text{knowledge})$$

When there is increase for every unit in attitude, social influence, income and knowledge, there will be increase for each parameter estimated unit.

3.7 Conclusion

As a conclusion, research methodologies were conducted to collect, analyse and interpret the data. A pilot test was used to measure the reliability and consistency for our questionnaire before distributed the main questionnaires to our respondent to avoid error the data obtain. Besides that, all the hypotheses were tested by using Pearson Correlation Coefficient and Multiple Regression Analysis. Results collected from the questionnaire will be used to test the reliability and validity by using SPSS system and the overall results will be discussed in the next chapter.

CHAPTER 4: DATA ANALYSIS

4.0 Introduction

This part consists of the results that was computed by using SPSS software and the result will be shown in table form. There are three analysis which are descriptive analysis, scale measurement and inferential analysis will be discussed in this chapter.

4.1 Descriptive Analysis

4.1.1 Survey Responses

Questionnaires were distributed through online social media.

4.1.2 Respondent Demographic Profile

In section A, there are 5 questions were prepared under respondents' profile which are gender, age, marital status, race and monthly income.

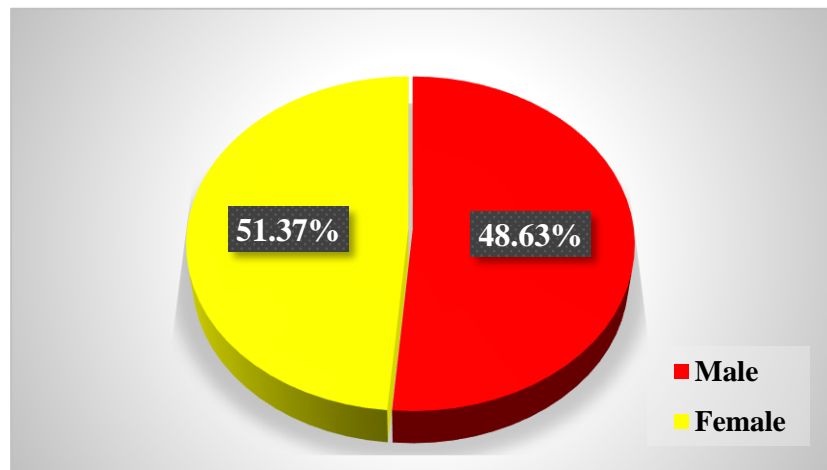
4.1.2.1 Gender

Table 4.1: Respondents' Gender

Gender	Frequency	Percentage (%)
Male	142	48.63
Female	150	51.37

Source: Develop from research

Figure 4.1: Respondents' Gender



Source: Developed from research

According to table 4.1, there are 142 male respondents and 150 female respondents to be tested. Male contributed to 48.63% while female contributed to 51.37% of the sample.

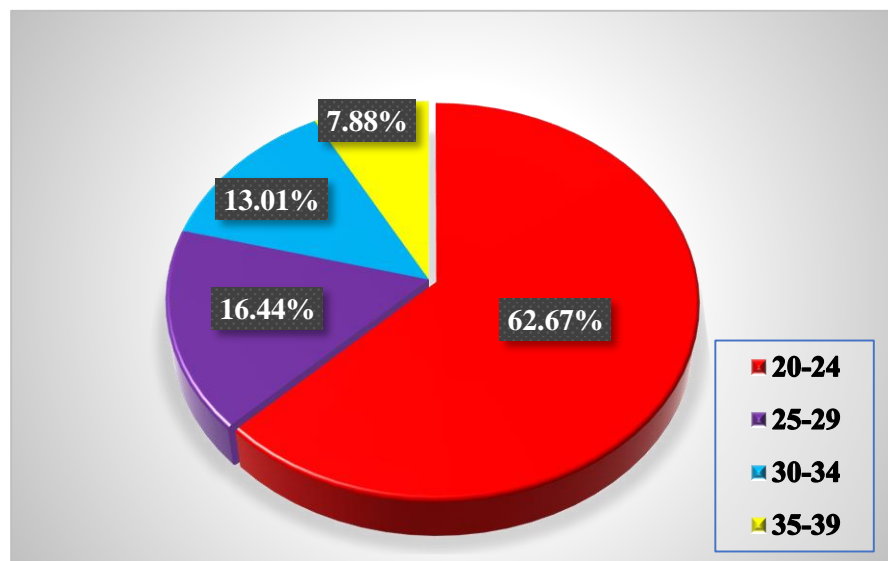
4.1.2.2 Age

Table 4.2: Respondents' Age

Age	Frequency	Percentage (%)
20 - 24	183	62.67
25 - 29	48	16.44
30 - 34	38	13.01
35 - 39	23	7.88

Source: Developed from research

Figure 4.2: Respondents' Age



Source: Developed from research

According to table 4.2, the age range between 20 to 24 years old contributed to the highest proportion among 292 respondents, which is 62.67% or 183 respondents, 48 respondents or 16.44% are at the age group of 25 to 29 years old. There are 38 respondents who age group are 30 to 34, which accounted for 13.01% of the 292 respondents. There are only 23 respondents or 7.88% fall in the age group of 35 to 39 years old.

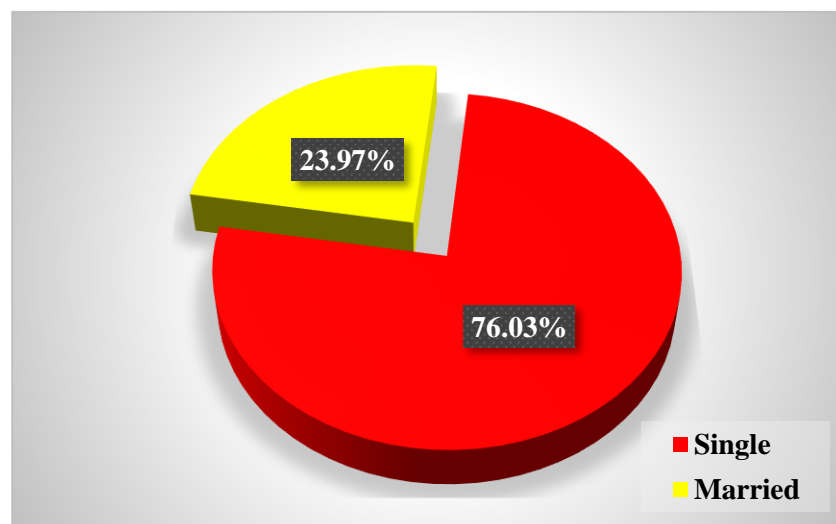
4.1.2.3 Marital Status

Table 4.3: Respondents' Marital Status

Marital Status	Frequency	Percentage (%)
Single	222	76.03
Married	70	23.97

Source: Developed from research

Figure 4.3: Respondents' Marital Status



Source: Developed from research

According to table 4.3, single respondents have contributed the higher proportion that is 76.03% or 222 respondents out of 292 respondents. For married respondents, they are made up of only 70 respondents, which occupied for 23.97% of the total respondents.

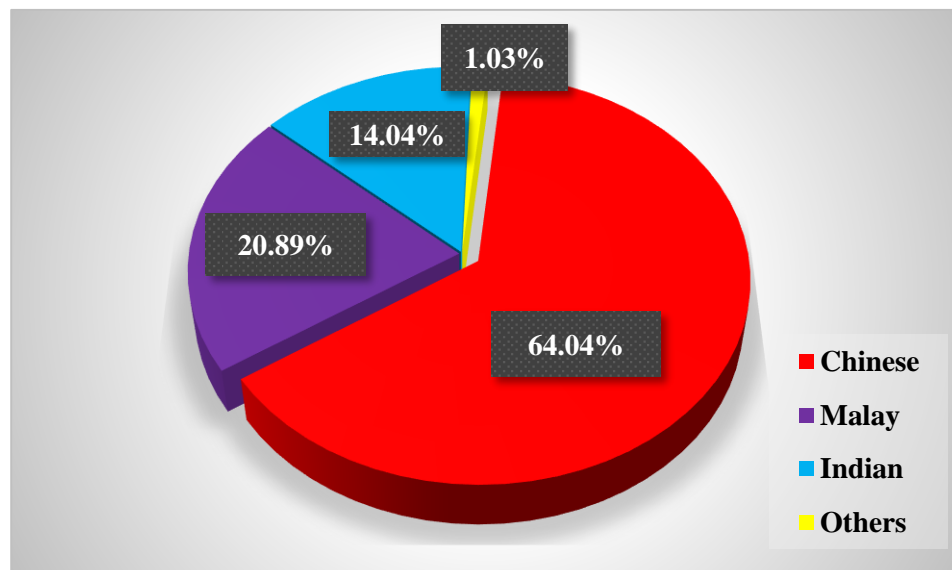
4.1.2.4 Race

Table 4.4: Respondents' Race

Race	Frequency	Percentage (%)
Chinese	187	64.04
Malay	61	20.89
Indian	41	14.04
Others	3	1.03

Source: Developed from research

Figure 4.4: Respondents' Race



Source: Developed from research

According to table 4.4, Chinese respondents is the most among other races from 292 respondents, which is 187 respondents or 64.04%. After that, follows by 61 Malay respondents or 20.89% and 41 Indian respondents or 14.04% of total respondents. Lastly, there are only 3 respondents or 1.03% which belong to other races.

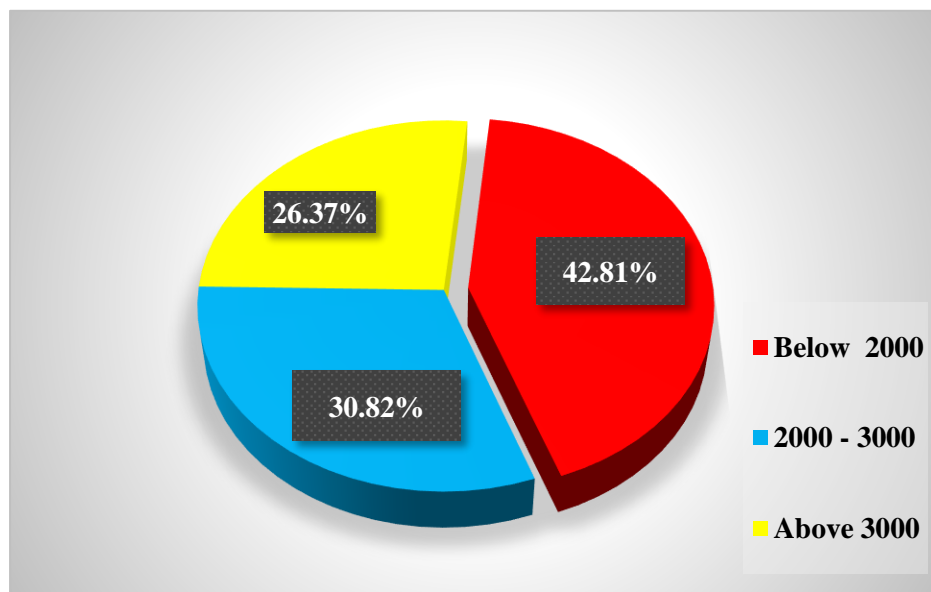
4.1.2.5 Monthly Income

Table 4.5: Respondents' Monthly Income

Monthly Income (RM)	Frequency	Percentage (%)
Below 2000	125	42.81
2000 -3000	90	30.82
Above 3000	77	26.37

Source: Developed from research

Figure 4.5: Respondents' Monthly Income



Source: Developed from research

According to table 4.5, majority of respondents have a low monthly income (Below RM2000), which are total of 125 respondents or 42.81%. There are some number of respondents with monthly income range from RM2000 to RM3000, which are 90 respondents or 30.82% of them. Last but not least, 77 respondents or 26.37% out of total respondents having the monthly income above RM3000.

4.2 Scale Measurement

In this section, the result of a reliability test is shown below with a total sample size of 292 respondents. Reliability of the IVs and the DV was evaluated through SPSS software to ensure all the data are accurate for hypothesis testing.

4.2.1 Reliability Test

Table 4.6: Summary of Cronbach's Alpha for Each Scale

Variables	Cronbach's Coefficient Alpha	No. of Items
AT	0.667	5
SI	0.635	5
IC	0.709	5
KN	0.639	5
PI	0.677	5

Notes: AT = Attitude

SI = Social Influence

IC = Income

KN = Knowledge

PI = Purchase Intention

Table 4.6 is referring to the reliability test in this study. Based on alpha value, all the IVs which included attitude (0.667), social influence (0.635), income (0.709) and knowledge (0.639). Attitude, social influence and knowledge are considered as moderate reliability while income is considered as good reliability. Meanwhile, DV which is PI toward life insurance among generation Y has the Cronbach's coefficient value of 0.677 which considered as moderate reliability. According to Hinton, Brownlow,

McMurray & Cozens (2004), alpha value of 0.6 generally accepted to consider as reliable so all the items in this study are acceptable.

4.3 Inferential Analysis

4.3.1 Pearson Correlation Coefficient

Table 4.7: Pearson Correlation Coefficient Analysis

		AT	SI	IC	KN	PI
AT	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	292				
SI	Pearson Correlation	.408**	1			
	Sig. (2-tailed)	.000				
	N	292	292			
IC	Pearson Correlation	.405**	.422**	1		
	Sig. (2-tailed)	.000	.000			
	N	292	292	292		
KN	Pearson Correlation	.326**	.309**	.387**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	292	292	292	292	
PI	Pearson Correlation	.397**	.399**	.362**	.388**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	292	292	292	292	292

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

Source: Developed from research

Above shows the correlation between four independent variables including attitude, social influence, income and knowledge and dependent variable which is purchase intention toward life insurance among generation Y. According to Hair, Bush & Ortinau (2003), the range of the independent variables in between 0.21 to 0.40 considered as weak correlation while in between 0.41 to 0.60 is considered as moderate correlation. When measuring the correlation between each pair of variables including AT and KN, AT and PI, SI and KN, SI and PI, IC and KN, IC and PI, KN and PI were grouped in the range of weak correlation. While the pair of variables AT and SI, AT and IC, SI and IC were group in the range of moderate correlation. Since all the IVs had a p-value of lesser than 0.0001. Thus, all the IVs were significant correlated with the DV which is PI as the p-value is below 0.05 level.

4.3.2 Multiple Regression Analysis

Table 4.8 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533 ^a	.284	.274	2.48103
a. Predictors: (Constant), KN, SI, AT, IC				

According to R-square results from table above, there will be 28.4% of the potential buyers purchase intentions toward life insurance among generation Y can defined the AT, SI, IC, KN in this study. According to Bonate (2005), the value of R-square that above 0.25 will be considered as acceptable. On the other hand, tthe remaining 71.6% are other variables that not tested in our research.

Table 4.9: ANOVA Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	702.281	4	175.570	28.522	.000 ^b
	Residual	1766.636	287	6.156		
	Total	2468.918	291			

a. Dependent Variable: PI

b. Predictors: (Constant), KN, SI, AT, IC

Based on table above, F-value is 28.522 with the significant value 0.000 is less than 0.05 and it explained that the means are significantly different and the four IVs (AT, SI, IC and KN) enable to predict the DV which is PI toward life insurance among generation Y.

Table 4.10 Coefficients of Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.070	1.323		4.586	.000
	AT	.196	.057	.198	3.422	.001
	SI	.196	.055	.204	3.527	.000
	IC	.100	.053	.111	1.878	.061
	KN	.210	.054	.217	3.901	.000

a. Dependent Variable: PI

Table 4.10 shows the three independent variables of AT, SI and KN are significantly influence the dependent variable (PI) with the P value < 0.05. Significant value of IC (0.061) are greater than 0.05, therefore it does not make a significant influence to purchase intention toward life insurance

among generation Y. However, the t-value for KN (3.901) indicates that KN is the most influencer among independent variable. The unstandardized coefficients for three independent variables including AT, SI and KN have a positive relationship with the purchase intention toward life insurance among generation Y. Hence, the relationship between purchase intention toward life insurance among generation Y and the four independent variables can be explained by developing:

Purchase intention of life insurance among generation Y (**PI**)

$$= 6.070 + 0.196 (\mathbf{AT}) + 0.196 (\mathbf{SI}) + 0.210 (\mathbf{KN})$$

From the equation, all the independent variables which included AT, SI, IC and KN are positive relationship to the PI toward life insurance among generation Y. When each of the independent variables such as AT, SI and KN increase by one unit, this will indicate that the purchase intention of life insurance among generation Y will be increase by 0.196, 0.196 and 0.210 respectively for each of the following independent variables, while holding other variables constant.

Table 4.11 Summary of Hypothesis Testing Results

Hypothesis	Supported (P<0.05)	Not Supported (P>0.05)
H ₁ : There is a significant relationship between AT and PI of life insurance among generation Y.	√	
H ₂ : There is a significant relationship between SI and PI of life insurance among generation Y.	√	
H ₃ : There is a significant relationship between IC and PI of life insurance among generation Y.		√
H ₄ : There is a significant relationship between KN and PI of life insurance among generation Y.	√	

Source: Developed from research

As a conclusion, the hypothesis of H₁, H₂ and H₄ are acceptable but H₃ are rejected.

4.4 Conclusion

In a nutshell, the results obtained from collected data are used to analyse and interpret. The results of descriptive analysis, scale of measurement and inferential analysis were obtained by using SPSS software and has been shown in table form in this chapter.

CHAPTER 5: DISCUSSION, CONCLUSION AND IMPLICATIONS

5.0 Introduction

This section is discussing four major areas which are major findings, implication, limitation and recommendation for future research. Besides, this chapter also provide conclusion for the whole research and this enable insurance agencies and researcher to understand more in this research project.

5.1 Discussion of Major Findings

Based on literature review in Chapter 2, pass studies examine that attitude (**AT**), social influence (**SI**), and knowledge (**KN**) is positively related with purchase intention towards life insurance among generation Y while the income (**IC**) is inconsistent with the result found by past researcher.

H1: There is a significant relationship between AT and PI

The hypothesis shows that **AT** is positively influence **PI** towards life insurance among generation Y. The multiple regression result indicated that significant value is 0.001 which is lesser than p-value (0.05) so H1 is supported. Therefore, the finding is consistent with the previous researcher. Past studies have proven that **AT** can affect the **PI** towards life insurance (Hung, 2003). This is because if a person had developed a positive AT towards life insurance, he or she will likely to purchase it to fulfill their consumption needs.

H2: There is a significant relationship between SI and PI

Result showed that the significant value of social influences is 0.000 which is lesser than 0.05 (p-value), hence H2 is accepted. This indicate that the **SI** will positively influence the **PI** towards life insurance among generation Y. Brahmana (2018) stated that family or friends will directly influenced the norms in decision making to purchase life insurance because of the protection for their family against financial loss due premature death of income earner in a family. The research also found that individuals will started to purchase a life insurance when someone close to his or her purchase it too. Moreover, individuals are likely to purchase more life insurance when the number of children increase.

H3: There is no significant relationship between IC and PI

The research shows that there is no significant between **IC** and **PI** towards life insurance among generation Y. The significant value (0.061) is greater than the p-value (0.05). Thus, H3 is not accepted. This proven that the result is inconsistent with the pass studies done by Sheriff and Shaairi (2013), whose research found that **IC** can influence **PI** towards life insurance. The researchers believed that **IC** is one of the important variable that affect the life insurance demand, which means that when the **IC** increase, individuals are motivated to buy more life insurance. Moreover, our respondents are mostly from the age 20 to 24 years old which they are still studying or just graduate and started to look for a job. This had caused them do not have an extra allowance to purchase a life insurance as they still have other debts. Moreover, individual's perception towards the price of a life insurance also will affect the result inconsistent with the past studies. People in lower income group is not affordable to purchase a life insurance.

H4: There is a significant relationship KN and PI

Result showed that the significant value of knowledge is which is 0.000 lesser than p-value (0.05) and thus H4 is supported. This indicate that **KN** will positively affect the **PI** towards life insurance among generation Y. The result of this study is consistent to the finding in the literature review. Mackenzie (2006) had discovered that if a person had lack of knowledge of a life insurance, it will cause of negatively

influence to the potential buyers PI towards life insurance. The past researcher also mentioned that the more educated of the individual, the more they will consider to buy a life insurance.

5.2 Implications of the Research study

5.2.1 Theoretical Implications

Theory of Planned Behaviour are proposed to identify the relationship between attitude, income, knowledge and social influence used as a variable to examine the relationship towards purchase intention of life insurance. Among the 4 variables, attitude, social influence and knowledge show significant relationship towards purchasing of life insurance, while income has no significant relationship with the purchasing of life insurance. In other words, improvements on the 3 variables will benefit the increment of purchasing life insurance among gen Y. Future researcher can used this as reference for academic purpose and for insurance agency to get more broader knowledge regarding this topic. Future research also recommended to figure out the reason on why income is not significant towards the purchase intention of life insurance among gen Y.

5.2.2 Managerial Implication

This thesis contributes a few aspects on managerial implications for the business of Insurance agency which focus on generation Y as their target market. The end results shows attitude, social influence, income and knowledge have a positive impact on influencing the decision of young generation towards purchasing life insurance. It is also known that, agency and marketers are able to generate ideas on marketing strategy by focusing on these four factors. This assist Insurance agency to understand better the

demand of life insurance in the market and identify their target segments precisely, efficiently and effectively based on their interest.

5.2.2.1 Attitude

Attitude has a significant relationship towards the purchase intention of life insurance. Consumer attitudes are both an obstacle and an advantage to an insurance agency. This study may help insurance agency to understand better about emotions, beliefs and behaviour of consumer. By segmenting our respondent of survey into different races we understand that different types of races have different point of views and perception towards life insurance. Insurance agency may come out with different types of life insurance plans in long and short term plans and price savings as well. We understand from the survey that, most of the race from Chinese prefer to spend in a long-term insurance plans while other races such as Malay and Indians would prefer short term insurance plans due to their perception and beliefs towards the importance of having life insurance. Insurance agency also will understand the public perception towards life insurance and the reason of why people do not purchase life insurance. Thus, insurer can approach the public and create awareness towards insurance physiologically to provide a feeling of secure and satisfaction which create a good customer experience that may influence the purchasing behaviour of consumer towards life insurance.

5.2.2.2 Knowledge

Knowledge has a significant relationship towards the purchase intention of life insurance. Knowledge is the most important aspect in building awareness on the importance of life insurance to the public. First of all, this research helps insurance agency to understand the importance of providing a user-friendly guide to their target audience, so that their target audience might easily interpret the benefits of life insurance and have better understanding about life insurance. Moreover, different types of race have different amount of knowledge provided so insurance agency must provide training to insurer so that they can convey accurate and right details information about life insurance for consumer using different approaches to different races that may help them understand better and the importance of having life insurance as well as increase their knowledge before purchasing life insurance. With the correct knowledge from insurance policy maker and insurer, the customer acceptance level of life insurance will increase in which affect the demand too.

5.2.2.3 Social Influence

Social Influence have a significant relationship towards the determinants of purchasing life insurance. Social influence such as relatives, close ones, insurance agents as well as advertisements may increase the likeability or endorse a person in purchasing life insurance through word of mouth (WOM). Insurance agency may take the opportunity to use social influence as another approach to attract wider and broader consumer, this is because consumer will serve as a referral for the company whenever they feel satisfy with the service provided by the current insurance agency. Therefore, it is important for an insurance agency to build a good image among public because social influence will have a strong impact on the demand of purchasing life insurance.

5.2.2.4 Income Level

One of the factors which has an insignificant relationship with the determinants of purchasing life insurance is income level. By this study we understand that income doesn't really play an important role in affecting a person in purchasing life insurance. Even if a person is wealthy, they wouldn't buy any life insurance package (MacDonald, 2011). Although income level has a slightly impact towards the determinants of purchasing life insurance, Insurance agency can take this opportunity to come out an investment plan for younger generation starts from young where parents can pay for their child life insurance plans at a cheaper rate for a lifelong period provided the customer sign up life insurance early at a young age, for every year a small amount of life insurance will be used to pay for the cost of the lifelong insurance plans yearly, this plan will continue unless the customers cancel the plans or do not plan to continue the life insurance . Policy maker can take note that even thou if they offer different package for different income level it won't affect the demand to purchase life insurance, so insurance agency must target customers at very young age to invest in life insurance because at that age money savings is very important up to a certain age where their money earn is enough to cover the cost spend averagely.

5.3 Limitations of Study

However the research is subject to a few limitations. In this study, the determinants are not restricted only to 4 variables which is attitude, social influence, income and knowledge towards purchase intention of life insurance. These 4 factors do not fully contribute to every factors that affect the purchase intention of life insurance. Based on the data collected, the R-square indicate that the variables in this study can only explained 28.4% of generation Y purchase intention towards life insurance in Malaysia, there are 71.6% are yet to be study and explained in our research.

Moreover, another limitation is the sampling method. As carrying our survey online, the data collection method by using questionnaire survey will limit the respondent's choices on providing information especially on consumption behaviour. During the time of survey, respondent might have ambiguous or different comprehensive about question they were ask in survey, which causes them to simply answer the survey questions.

Nonetheless, limitation of sample bias, where the sample collected does not reflect the general population concerned. This study was carried out in Malaysia and 50% the target respondent obtain is from student in Malaysia, which does not fully represent the population of gen Y throughout the world. There are also limitations of ability to gain access to places of geographic area, therefore the study and findings in this research could not be generalized to other country. Although majority of reference is used from foreign countries, the attitude, practice and lifestyle of consumer may differ as it is compared to Malaysia.

5.4 Recommendation for future studies

There are few recommendations for future researcher. Future researcher must take other variables into consideration that may influence the purchase intention of life insurance such as perceived usefulness, service of insurance agent, image of the insurance company which can be taken into consideration for future researcher to study on this variable which also will affect the purchase decision as well as better understanding towards this topic.

Besides, researcher might use another way of data collection method which is interview because more accurate information can be gathered when there is a two way communication. Respondent of survey may even ask the researcher if they do not understand the question. Hence, interview session will help the researcher to obtain more insight from respondents and this will increase their accuracy and consistency of data gathered.

Based on the data collected, 50% of respondent obtain is from student in Malaysia, it does not fully represent the population of gen Y throughout the world. Future study should involve more participant from working country field throughout the world or focus the study more on Malaysia context, where business can build a proper business strategy that is more suitable for Malaysian to adopt.

5.5 Conclusion

To sum up our research, this thesis aims to examine the determinants of potential buyers towards purchase intention of life insurance among generation Y in Malaysia. The model implemented in this research was TPB model to test the purchase intention of Life insurance among generation Y in Malaysia. IVs such as attitude, social influence and knowledge have a significant relationship with purchase intention of life insurance among generation Y in Malaysia while income have an insignificant relationship towards the purchase intention of Life Insurance. This study can benefit future researcher, marketers, governments as well as insurance agency to improve their business and marketing strategies more precisely by offering basic understandings. Besides limitations of this study were also pointed out in this chapter and a few recommendations were suggest to future researchers.

(10287 words)

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APPENDICES

Appendix 3.1: Questionnaire



**UNIVERSITY TUNKU ABDUL RAHMAN
FACULTY OF BUSINESS AND FINANCE
BACHELOR OF MARKETING (HONS-MK)**

**Determinants of Potential Buyer towards Purchase Intention of Life
Insurance among Generation Y**

Questionnaire Survey

Dear Respondent,

We are final year undergraduate student from University Tunku Abdul Rahman (UTAR) who enrolled in Bachelor of Marketing (Hons). Currently, we are conduct a research project entitled "*Determinants of Potential Buyer towards Purchase Intention of Life Insurance among Generation Y*".

The main objective of this study is concerned about the factors that influence buyer's purchase intention towards life insurance. Therefore, we invite you to participant in our research as your responses will remain confidential and anonymous. This survey contains only two (2) sections. Completion of this survey will take you approximately 10 to 15 minutes.

Your cooperation and effort in completing this survey is greatly appreciated. All the information would remain private and only be employed for research purpose.

NAME	STUDENT ID
JONATHAN OOI WEI KEAT	16ABB07172
LEH KHAI HENG	15ABB03650
LIM WENG KAI	16ABB07451
LYE KA HANG	16ABB07237
ONG HUEY YIN	16ABB06850

Section A: Demographic Information

The following questions refer to the personal information of the respondents. Please provide the correct information by placing a TICK (√) in the boxes provided.

1. Your Gender

- Male Female

2. Your Age

- 20 to 24 25 to 29 30 to 34 35 to 39

3. Marital Status

- Single Married

4. Race

- Malay Chinese Indian Others

5. Monthly Income

- Below 2000 RM2000 to RM3000 Above RM3000

Section B

This section would be seeking on your opinion regarding to the factors that influence your purchase intention towards life insurance. Based on the statement, please CIRCLE the most suitable answer based on the 5 point scale. (1) = Strongly Disagree (SD); (2) = Disagree (D); (3) = Neutral (N); (4) = Agree (A); (5) = Strongly Agree (SA)

No	Attitude	SD	D	N	A	SA
1.	I think purchase a life insurance is a good thing to do.	1	2	3	4	5
2.	I think purchase a life insurance is beneficial.	1	2	3	4	5
3.	I think purchase a life insurance is valuable.	1	2	3	4	5
4.	I think purchase a life insurance is a wise idea.	1	2	3	4	5
5.	I would be happy if I purchase a life insurance.	1	2	3	4	5
No.	Social Influence	SD	D	N	A	SA
1.	My friends think I should buy life insurance.	1	2	3	4	5
2.	My friends are good resources for life insurance purchase decision.	1	2	3	4	5
3.	My family thinks life purchase is a good ideas.	1	2	3	4	5
4.	My family always talk the good concept of purchasing life insurance.	1	2	3	4	5
5.	My friends share important ideas about purchase a life insurance.	1	2	3	4	5
No	Income	SD	D	N	A	SA
1.	My current income cannot cover the cost of the life insurance.	1	2	3	4	5
2.	I will most probably buy life insurance if my income is increased.	1	2	3	4	5

3.	I am willing to buy the life insurance if the price is within my purchasing power.	1	2	3	4	5
4.	Cost-of-living expenses are keeping me from buying the life insurance.	1	2	3	4	5
5.	I will purchase a life insurance depends on how much I earn.	1	2	3	4	5
No	Knowledge	SD	D	N	A	SA
1.	I would like to discuss the possibility to purchase a life insurance.	1	2	3	4	5
2.	I would like to know what documents are needed if I want to purchase a life insurance.	1	2	3	4	5
3.	I would like to know what benefits are covered if I decide to purchase a life insurance.	1	2	3	4	5
4.	I know pretty much about life insurance.	1	2	3	4	5
5.	I have a lot of experience with life insurance.	1	2	3	4	5
No	Purchase Intention	SD	D	N	A	SA
1.	I am likely to purchase life insurance in the future.	1	2	3	4	5
2.	I expect to choose life insurance.	1	2	3	4	5
3.	I want to purchase life insurance.	1	2	3	4	5
4.	Given the chance, I predict I will purchase life insurance in the future.	1	2	3	4	5
5.	I intend to purchase life insurance in the future.	1	2	3	4	5

Appendix 3.2: Attitude Reliability Test Result (Pilot Test)

Reliability Statistics

Cronbach's Alpha	N of Items
.755	5

Appendix 3.3: Social Influence Reliability Test Result (Pilot Test)

Reliability Statistics

Cronbach's Alpha	N of Items
.739	5

Appendix 3.4: Income Reliability Test Result (Pilot Test)

Reliability Statistics

Cronbach's Alpha	N of Items
.748	5

Appendix 3.5: Knowledge Reliability Test Result (Pilot Test)

Reliability Statistics

Cronbach's Alpha	N of Items
.742	5

Appendix 3.6: Purchase Intention Reliability Test Result (Pilot Test)

Reliability Statistics

Cronbach's Alpha	N of Items
.808	5

Appendix 3.7: Pilot Test Section A - Raw Data

3	Gender	Age	Marital Status	Race	Monthly Income
4	Male	25 to 29	Single	Malay	RM2000 to RM3000
5	Male	20 to 24	Single	Chinese	Below RM2000
6	Male	20 to 24	Single	Chinese	RM2000 to RM3000
7	Male	20 to 24	Single	Chinese	Below RM2000
8	Female	20 to 24	Single	Chinese	Below RM2000
9	Male	20 to 24	Single	Chinese	Below RM2000
10	Male	25 to 29	Single	Chinese	RM2000 to RM3000
11	Male	20 to 24	Single	Chinese	Below RM2000
12	Female	20 to 24	Single	Chinese	Below RM2000
13	Male	20 to 24	Single	Chinese	Below RM2000
14	Male	20 to 24	Single	Chinese	Below RM2000
15	Male	20 to 24	Single	Chinese	Below RM2000
16	Male	20 to 24	Single	Chinese	Below RM2000
17	Male	35 to 39	Married	Chinese	Above RM3000
18	Female	20 to 24	Single	Chinese	Below RM2000
19	Female	20 to 24	Single	Chinese	Below RM2000
20	Male	20 to 24	Single	Chinese	Below RM2000
21	Male	20 to 24	Single	Chinese	Below RM2000
22	Female	20 to 24	Single	Chinese	Below RM2000
23	Female	20 to 24	Single	Chinese	Below RM2000
24	Male	20 to 24	Single	Chinese	Below RM2000
25	Female	20 to 24	Single	Chinese	Below RM2000
26	Male	25 to 29	Single	Chinese	Above RM3000
27	Female	25 to 29	Single	Chinese	RM2000 to RM3000
28	Female	25 to 29	Single	Chinese	RM2000 to RM3000
29	Female	20 to 24	Single	Chinese	Below RM2000
30	Female	25 to 29	Single	Chinese	Above RM3000
31	Male	20 to 24	Single	Chinese	Below RM2000
32	Male	25 to 29	Single	Chinese	Above RM3000
33	Female	20 to 24	Single	Chinese	Below RM2000

Appendix 4.1: Respondent Demographic Profile

Statistics

		Gender	Age	MS	Race	MI
N	Valid	292	292	292	292	292
	Missing	0	0	0	0	0

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	152	52.1	52.1	52.1
	Male	140	47.9	47.9	100.0
Total		292	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20 to 24	183	62.7	62.7	62.7
	25 to 29	48	16.4	16.4	79.1
	30 to 34	38	13.0	13.0	92.1
	35 to 39	23	7.9	7.9	100.0
	Total	292	100.0	100.0	

MS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	70	24.0	24.0	24.0
	Single	222	76.0	76.0	100.0
Total		292	100.0	100.0	

Race

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Chinese	187	64.0	64.0	64.0
	Indian	41	14.0	14.0	78.1
	Malay	61	20.9	20.9	99.0
	Others	3	1.0	1.0	100.0
	Total	292	100.0	100.0	

		MI			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Above RM3000	77	26.4	26.4	26.4
	Below RM2000	125	42.8	42.8	69.2
	RM2000 to RM3000	90	30.8	30.8	100.0
	Total	292	100.0	100.0	

Appendix 4.2: Attitude Reliability Test Result for 292 Respondents

Reliability Statistics

Cronbach's Alpha	N of Items
.667	5

Appendix 4.3: Social Influence Reliability Test Result for 292 Respondents

Reliability Statistics

Cronbach's Alpha	N of Items
.635	5

Appendix 4.4: Income Reliability Test Result for 292 Respondents

Reliability Statistics

Cronbach's Alpha	N of Items
.709	5

Appendix 4.5: Knowledge Reliability Test Result for 292 Respondents

Reliability Statistics

Cronbach's Alpha	N of Items
.639	5

Appendix 4.6: Purchase Intention Reliability Test Result for 292 Respondents

Reliability Statistics

Cronbach's Alpha	N of Items
.677	5

Appendix 4.7: Pearson Correlation Coefficient

		Correlations				
		AT	SI	IC	KN	PI
AT	Pearson Correlation	1	.408**	.405**	.326**	.397**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	292	292	292	292	292
SI	Pearson Correlation	.408**	1	.422**	.309**	.399**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	292	292	292	292	292
IC	Pearson Correlation	.405**	.422**	1	.387**	.362**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	292	292	292	292	292
KN	Pearson Correlation	.326**	.309**	.387**	1	.388**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	292	292	292	292	292
PI	Pearson Correlation	.397**	.399**	.362**	.388**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	292	292	292	292	292

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

Appendix 4.8: Multiple Regression Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.533 ^a	.284	.274	2.48103

a. Predictors: (Constant), KN, SI, AT, IC

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	702.281	4	175.570	28.522	.000 ^b
	Residual	1766.636	287	6.156		
	Total	2468.918	291			

a. Dependent Variable: PI
 b. Predictors: (Constant), KN, SI, AT, IC

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.070	1.323		4.586	.000
	AT	.196	.057	.198	3.422	.001
	SI	.196	.055	.204	3.527	.000
	IC	.100	.053	.111	1.878	.061
	KN	.210	.054	.217	3.901	.000

a. Dependent Variable: PI

Appendix 4.9: Questionnaire Section A – Raw Data

36	Gender	Age	Marital Status	Race	Monthly Income
37	Male	20 to 24	Single	Chinese	Below RM2000
38	Female	20 to 24	Single	Chinese	Below RM2000
39	Male	20 to 24	Single	Chinese	Below RM2000
40	Female	20 to 24	Single	Chinese	Below RM2000
41	Male	20 to 24	Single	Chinese	RM2000 to RM3000
42	Female	20 to 24	Single	Chinese	Below RM2000
43	Female	20 to 24	Single	Chinese	RM2000 to RM3000
44	Male	20 to 24	Single	Others	Above RM3000
45	Male	25 to 29	Single	Chinese	Above RM3000
46	Female	20 to 24	Single	Chinese	Below RM2000
47	Female	20 to 24	Single	Chinese	Below RM2000
48	Male	20 to 24	Single	Malay	RM2000 to RM3000
49	Female	20 to 24	Single	Chinese	Below RM2000
50	Female	25 to 29	Single	Malay	Below RM2000
51	Male	30 to 34	Single	Indian	RM2000 to RM3000
52	Female	20 to 24	Single	Indian	RM2000 to RM3000
53	Male	25 to 29	Single	Chinese	Below RM2000
54	Female	20 to 24	Single	Chinese	Below RM2000
55	Female	30 to 34	Single	Chinese	RM2000 to RM3000
56	Male	30 to 34	Single	Chinese	Above RM3000
57	Male	20 to 24	Single	Chinese	RM2000 to RM3000
58	Male	20 to 24	Single	Chinese	Below RM2000
59	Male	20 to 24	Single	Chinese	Below RM2000
60	Male	20 to 24	Single	Chinese	Below RM2000
61	Female	20 to 24	Single	Chinese	Below RM2000
62	Male	20 to 24	Single	Chinese	RM2000 to RM3000
63	Female	20 to 24	Single	Chinese	Below RM2000
64	Male	20 to 24	Single	Chinese	Above RM3000
65	Male	20 to 24	Married	Chinese	Above RM3000
66	Male	20 to 24	Single	Chinese	Below RM2000
67	Male	20 to 24	Single	Chinese	Below RM2000
68	Male	20 to 24	Single	Chinese	Below RM2000
69	Female	20 to 24	Single	Chinese	Below RM2000
70	Female	20 to 24	Single	Chinese	Below RM2000
71	Female	20 to 24	Single	Chinese	Below RM2000
72	Male	25 to 29	Single	Chinese	Above RM3000
73	Female	20 to 24	Single	Malay	Below RM2000
74	Female	20 to 24	Single	Indian	Below RM2000
75	Female	20 to 24	Single	Indian	Below RM2000
76	Male	20 to 24	Single	Malay	Below RM2000
77	Female	20 to 24	Single	Malay	Below RM2000
78	Male	25 to 29	Single	Chinese	RM2000 to RM3000
79	Male	25 to 29	Single	Malay	RM2000 to RM3000
80	Male	30 to 34	Married	Malay	RM2000 to RM3000
81	Male	30 to 34	Married	Malay	Above RM3000
82	Male	25 to 29	Single	Malay	RM2000 to RM3000
83	Male	20 to 24	Single	Chinese	Below RM2000
84	Male	20 to 24	Single	Malay	Below RM2000
85	Male	20 to 24	Single	Malay	RM2000 to RM3000
86	Male	35 to 39	Married	Malay	Above RM3000
87	Male	30 to 34	Married	Malay	RM2000 to RM3000
88	Male	20 to 24	Single	Malay	RM2000 to RM3000
89	Male	35 to 39	Married	Malay	Above RM3000
90	Male	30 to 34	Married	Malay	RM2000 to RM3000
91	Female	20 to 24	Single	Malay	Below RM2000
92	Female	30 to 34	Married	Malay	Above RM3000
93	Male	20 to 24	Single	Chinese	RM2000 to RM3000
94	Female	20 to 24	Single	Malay	Below RM2000
95	Male	20 to 24	Single	Chinese	Below RM2000
96	Female	25 to 29	Married	Malay	RM2000 to RM3000
97	Female	35 to 39	Married	Malay	Above RM3000
98	Male	25 to 29	Single	Chinese	RM2000 to RM3000
99	Female	20 to 24	Single	Chinese	Below RM2000
100	Female	30 to 34	Married	Malay	RM2000 to RM3000
101	Female	20 to 24	Single	Chinese	RM2000 to RM3000
102	Male	20 to 24	Single	Chinese	Below RM2000
103	Male	20 to 24	Single	Chinese	Below RM2000
104	Female	20 to 24	Single	Chinese	Below RM2000
105	Male	20 to 24	Single	Chinese	Below RM2000
106	Female	30 to 34	Married	Malay	RM2000 to RM3000
107	Male	20 to 24	Single	Indian	Below RM2000

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108	Male	30 to 34	Married	Indian	RM2000 to RM3000	145	Male	20 to 24	Single	Indian	Below RM2000
109	Male	20 to 24	Single	Chinese	Above RM3000	146	Female	20 to 24	Single	Chinese	Below RM2000
110	Female	25 to 29	Single	Indian	RM2000 to RM3000	147	Male	20 to 24	Single	Chinese	Above RM3000
111	Female	20 to 24	Single	Chinese	Below RM2000	148	Female	25 to 29	Single	Chinese	RM2000 to RM3000
112	Female	25 to 29	Single	Indian	RM2000 to RM3000	149	Female	20 to 24	Single	Chinese	Below RM2000
113	Female	35 to 39	Single	Chinese	Above RM3000	150	Female	20 to 24	Single	Chinese	Below RM2000
114	Male	20 to 24	Single	Chinese	RM2000 to RM3000	151	Female	30 to 34	Married	Indian	Above RM3000
115	Female	25 to 29	Single	Chinese	RM2000 to RM3000	152	Male	20 to 24	Single	Chinese	RM2000 to RM3000
116	Male	20 to 24	Single	Chinese	RM2000 to RM3000	153	Male	30 to 34	Married	Malay	Above RM3000
117	Female	20 to 24	Single	Chinese	Below RM2000	154	Female	35 to 39	Single	Indian	Above RM3000
118	Male	20 to 24	Single	Chinese	Below RM2000	155	Male	30 to 34	Married	Indian	Above RM3000
119	Male	20 to 24	Single	Chinese	Below RM2000	156	Male	25 to 29	Single	Chinese	RM2000 to RM3000
120	Female	20 to 24	Single	Chinese	RM2000 to RM3000	157	Male	20 to 24	Single	Chinese	Below RM2000
121	Female	20 to 24	Single	Chinese	Below RM2000	158	Female	20 to 24	Single	Chinese	RM2000 to RM3000
122	Female	20 to 24	Single	Chinese	Below RM2000	159	Female	30 to 34	Single	Chinese	Above RM3000
123	Male	20 to 24	Single	Chinese	Below RM2000	160	Female	35 to 39	Married	Chinese	Above RM3000
124	Female	20 to 24	Single	Chinese	Below RM2000	161	Female	25 to 29	Married	Chinese	Above RM3000
125	Male	20 to 24	Single	Chinese	Below RM2000	162	Male	20 to 24	Single	Chinese	Below RM2000
126	Male	25 to 29	Single	Chinese	Below RM2000	163	Male	20 to 24	Single	Chinese	Below RM2000
127	Female	20 to 24	Single	Chinese	Below RM2000	164	Female	20 to 24	Single	Chinese	Below RM2000
128	Female	20 to 24	Single	Chinese	Below RM2000	165	Female	20 to 24	Single	Chinese	Below RM2000
129	Female	20 to 24	Single	Chinese	Below RM2000	166	Female	20 to 24	Single	Chinese	Below RM2000
130	Male	20 to 24	Single	Chinese	Below RM2000	167	Male	20 to 24	Single	Chinese	Below RM2000
131	Male	20 to 24	Single	Indian	Below RM2000	168	Female	20 to 24	Single	Chinese	Below RM2000
132	Female	20 to 24	Single	Others	Below RM2000	169	Female	20 to 24	Single	Chinese	RM2000 to RM3000
133	Female	20 to 24	Single	Chinese	Below RM2000	170	Male	35 to 39	Married	Chinese	Above RM3000
134	Female	20 to 24	Single	Chinese	RM2000 to RM3000	171	Female	20 to 24	Single	Chinese	RM2000 to RM3000
135	Male	20 to 24	Single	Chinese	Below RM2000	172	Male	30 to 34	Single	Chinese	RM2000 to RM3000
136	Female	20 to 24	Single	Others	Below RM2000	173	Female	35 to 39	Married	Indian	Above RM3000
137	Male	20 to 24	Single	Chinese	Below RM2000	174	Female	25 to 29	Single	Indian	RM2000 to RM3000
138	Female	20 to 24	Single	Chinese	Below RM2000	175	Male	20 to 24	Single	Chinese	Below RM2000
139	Male	20 to 24	Single	Indian	Below RM2000	176	Male	20 to 24	Single	Chinese	Below RM2000
140	Female	20 to 24	Single	Chinese	Below RM2000	177	Male	25 to 29	Married	Chinese	RM2000 to RM3000
141	Male	20 to 24	Single	Chinese	RM2000 to RM3000	178	Female	20 to 24	Single	Chinese	Below RM2000
142	Male	25 to 29	Married	Malay	RM2000 to RM3000	179	Female	25 to 29	Single	Chinese	Above RM3000
143	Female	25 to 29	Single	Chinese	RM2000 to RM3000	180	Female	20 to 24	Single	Chinese	Below RM2000
144	Female	35 to 39	Married	Chinese	Above RM3000	181	Female	20 to 24	Single	Chinese	Below RM2000

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182	Female	30 to 34	Single	Chinese	RM2000 to RM3000	219	Female	20 to 24	Single	Chinese	Below RM2000
183	Female	20 to 24	Single	Chinese	Below RM2000	220	Male	20 to 24	Single	Chinese	Below RM2000
184	Male	20 to 24	Single	Chinese	Below RM2000	221	Female	20 to 24	Single	Chinese	Below RM2000
185	Female	20 to 24	Single	Chinese	Below RM2000	222	Male	20 to 24	Single	Chinese	Below RM2000
186	Female	25 to 29	Married	Chinese	RM2000 to RM3000	223	Female	20 to 24	Single	Chinese	RM2000 to RM3000
187	Male	20 to 24	Single	Chinese	RM2000 to RM3000	224	Female	20 to 24	Single	Chinese	Above RM3000
188	Male	20 to 24	Single	Chinese	RM2000 to RM3000	225	Female	25 to 29	Single	Indian	Above RM3000
189	Female	20 to 24	Single	Chinese	RM2000 to RM3000	226	Female	20 to 24	Single	Chinese	Above RM3000
190	Female	30 to 34	Married	Chinese	Above RM3000	227	Male	20 to 24	Single	Malay	Below RM2000
191	Male	30 to 34	Married	Malay	RM2000 to RM3000	228	Male	35 to 39	Married	Malay	Above RM3000
192	Male	35 to 39	Married	Malay	Above RM3000	229	Female	25 to 29	Married	Chinese	Above RM3000
193	Female	20 to 24	Single	Chinese	Below RM2000	230	Female	35 to 39	Married	Indian	RM2000 to RM3000
194	Male	25 to 29	Married	Malay	RM2000 to RM3000	231	Female	20 to 24	Single	Malay	Below RM2000
195	Female	20 to 24	Single	Malay	RM2000 to RM3000	232	Male	25 to 29	Married	Chinese	Above RM3000
196	Female	25 to 29	Single	Malay	RM2000 to RM3000	233	Male	20 to 24	Single	Malay	Above RM3000
197	Female	20 to 24	Single	Chinese	RM2000 to RM3000	234	Female	20 to 24	Married	Indian	Above RM3000
198	Male	35 to 39	Married	Indian	Above RM3000	235	Male	20 to 24	Single	Chinese	Above RM3000
199	Female	25 to 29	Married	Indian	RM2000 to RM3000	236	Male	30 to 34	Single	Chinese	Above RM3000
200	Male	30 to 34	Married	Indian	Above RM3000	237	Male	30 to 34	Single	Chinese	Above RM3000
201	Male	30 to 34	Married	Chinese	Above RM3000	238	Female	20 to 24	Married	Indian	RM2000 to RM3000
202	Male	30 to 34	Married	Chinese	Above RM3000	239	Male	20 to 24	Single	Chinese	Below RM2000
203	Female	20 to 24	Single	Chinese	RM2000 to RM3000	240	Male	20 to 24	Single	Chinese	RM2000 to RM3000
204	Female	20 to 24	Single	Chinese	RM2000 to RM3000	241	Female	30 to 34	Single	Malay	Above RM3000
205	Male	20 to 24	Single	Indian	Below RM2000	242	Male	20 to 24	Single	Chinese	RM2000 to RM3000
206	Male	35 to 39	Married	Indian	Above RM3000	243	Male	20 to 24	Single	Chinese	Below RM2000
207	Female	30 to 34	Married	Chinese	Above RM3000	244	Male	20 to 24	Single	Chinese	Above RM3000
208	Male	20 to 24	Single	Malay	RM2000 to RM3000	245	Male	20 to 24	Married	Indian	RM2000 to RM3000
209	Male	20 to 24	Single	Malay	RM2000 to RM3000	246	Female	30 to 34	Married	Malay	Above RM3000
210	Male	20 to 24	Single	Malay	Below RM2000	247	Male	20 to 24	Married	Indian	Above RM3000
211	Male	20 to 24	Single	Malay	Below RM2000	248	Female	35 to 39	Married	Indian	Above RM3000
212	Female	20 to 24	Single	Chinese	Below RM2000	249	Female	35 to 39	Married	Indian	Above RM3000
213	Female	20 to 24	Single	Indian	Below RM2000	250	Female	30 to 34	Married	Malay	Above RM3000
214	Male	30 to 34	Single	Malay	RM2000 to RM3000	251	Male	20 to 24	Single	Malay	Above RM3000
215	Male	20 to 24	Single	Chinese	Below RM2000	252	Male	25 to 29	Single	Malay	Above RM3000
216	Female	20 to 24	Single	Chinese	Below RM2000	253	Female	30 to 34	Single	Indian	RM2000 to RM3000
217	Female	20 to 24	Single	Chinese	Below RM2000	254	Male	20 to 24	Single	Malay	Above RM3000
218	Male	25 to 29	Single	Chinese	Below RM2000	255	Male	20 to 24	Married	Chinese	Above RM3000
						256	Female	25 to 29	Single	Malay	Below RM2000

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257	Female	20 to 24	Married	Malay	RM2000 to RM3000	292	Male	35 to 39	Married	Indian	RM2000 to RM3000
258	Male	20 to 24	Married	Malay	RM2000 to RM3000	293	Female	20 to 24	Single	Chinese	RM2000 to RM3000
259	Male	20 to 24	Single	Chinese	Below RM2000	294	Female	25 to 29	Single	Chinese	Above RM3000
260	Female	25 to 29	Married	Chinese	RM2000 to RM3000	295	Male	20 to 24	Single	Chinese	RM2000 to RM3000
261	Female	20 to 24	Single	Chinese	Above RM3000	296	Male	25 to 29	Married	Indian	Below RM2000
262	Female	20 to 24	Single	Chinese	Below RM2000	297	Female	25 to 29	Married	Chinese	Above RM3000
263	Male	30 to 34	Single	Chinese	RM2000 to RM3000	298	Female	20 to 24	Married	Chinese	RM2000 to RM3000
264	Female	20 to 24	Single	Indian	Below RM2000	299	Female	20 to 24	Single	Chinese	RM2000 to RM3000
265	Female	20 to 24	Single	Indian	Above RM3000	300	Male	20 to 24	Single	Malay	Below RM2000
266	Female	25 to 29	Married	Malay	RM2000 to RM3000	301	Female	20 to 24	Single	Chinese	Below RM2000
267	Male	20 to 24	Single	Malay	Below RM2000	302	Female	25 to 29	Single	Chinese	RM2000 to RM3000
268	Female	20 to 24	Single	Chinese	Below RM2000	303	Female	30 to 34	Married	Chinese	Above RM3000
269	Male	35 to 39	Married	Indian	Above RM3000	304	Female	25 to 29	Single	Chinese	Below RM2000
270	Female	35 to 39	Single	Chinese	Above RM3000	305	Male	35 to 39	Married	Chinese	Above RM3000
271	Male	35 to 39	Single	Indian	Above RM3000	306	Female	30 to 34	Married	Indian	RM2000 to RM3000
272	Female	20 to 24	Married	Chinese	Above RM3000	307	Female	25 to 29	Married	Malay	Above RM3000
273	Female	25 to 29	Single	Malay	Below RM2000	308	Female	20 to 24	Single	Chinese	Below RM2000
274	Female	30 to 34	Single	Chinese	RM2000 to RM3000	309	Male	25 to 29	Single	Chinese	RM2000 to RM3000
275	Male	30 to 34	Married	Malay	Above RM3000	310	Female	25 to 29	Single	Chinese	Above RM3000
276	Male	20 to 24	Married	Chinese	Above RM3000	311	Male	25 to 29	Married	Chinese	Above RM3000
277	Female	20 to 24	Single	Chinese	Below RM2000	312	Female	20 to 24	Single	Chinese	RM2000 to RM3000
278	Female	25 to 29	Single	Indian	Below RM2000	313	Male	20 to 24	Single	Chinese	Above RM3000
279	Female	30 to 34	Single	Malay	Above RM3000	314	Male	25 to 29	Single	Malay	RM2000 to RM3000
280	Male	20 to 24	Married	Chinese	Below RM2000	315	Male	30 to 34	Married	Indian	RM2000 to RM3000
281	Female	20 to 24	Single	Chinese	Above RM3000	316	Female	20 to 24	Single	Malay	RM2000 to RM3000
282	Female	20 to 24	Single	Chinese	Below RM2000	317	Male	20 to 24	Single	Malay	Above RM3000
283	Male	20 to 24	Single	Chinese	RM2000 to RM3000	318	Female	20 to 24	Single	Chinese	Below RM2000
284	Male	20 to 24	Single	Chinese	Below RM2000	319	Female	20 to 24	Single	Chinese	Below RM2000
285	Female	20 to 24	Single	Chinese	RM2000 to RM3000	320	Female	20 to 24	Single	Chinese	Below RM2000
286	Male	35 to 39	Single	Malay	RM2000 to RM3000	321	Male	20 to 24	Single	Chinese	Below RM2000
287	Male	20 to 24	Single	Indian	RM2000 to RM3000	322	Male	20 to 24	Single	Malay	Below RM2000
288	Female	20 to 24	Married	Chinese	Above RM3000	323	Male	20 to 24	Single	Chinese	Below RM2000
289	Female	35 to 39	Single	Chinese	RM2000 to RM3000	324	Female	20 to 24	Single	Chinese	Below RM2000
290	Female	25 to 29	Married	Chinese	Above RM3000	325	Male	25 to 29	Single	Chinese	RM2000 to RM3000
291	Female	30 to 34	Married	Malay	Above RM3000	326	Male	20 to 24	Single	Chinese	Below RM2000
						327	Female	25 to 29	Single	Chinese	RM2000 to RM3000
						328	Female	20 to 24	Single	Chinese	Below RM2000

Appendix 4.10: Questionnaire Section B – Raw Data

	IV: Attitude					IV: Social Influence					IV: Income					IV: Knowledge					DV: Purchase Intention						
36	5	5	5	4	4	5	4	4	5	4	4	4	4	5	4	4	5	5	5	4	4	5	4	5	4	5	5
37	4	5	5	4	4	5	3	4	4	4	4	4	4	5	4	4	5	5	5	5	5	4	4	5	4	4	5
38	5	5	5	4	5	5	5	5	5	5	4	4	4	4	4	4	5	5	5	5	5	5	5	5	5	5	5
39	5	5	5	5	5	5	5	5	5	5	4	4	4	4	4	4	5	5	5	5	5	4	4	5	5	5	5
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