UNIVERSITI TUNKU ABDUL RAHMAN FACULTY OF ACCOUNTANCY AND MANAGEMENT

UNDERGRADUATE FINAL YEAR PROJECT

Final Year Project Assessment Form - Report

Final Year Project Title: To Assess the Digital Literacy of Great Eastern Life Assurance Policyholders's Intention to Use of E-Connect

T

Name:	**Jack Eng Jian Yee**	**Student ID:**	**1602787**

No	Criteria	Excellent (8 - 10 marks)	Good (5 - 7 marks)	Fair (3 - 4 marks)	Poor (0 - 2 marks)	Awarded
1	**Title and Abstract**	Clear, concise, and informative; abstract summarizes all key elements effectively.	Title and abstract are clear but may miss some key elements.	Title and abstract are somewhat unclear or incomplete.	Title and abstract are unclear and do not summarize key elements.	
2	**Introduction**	Comprehensive background and context; clearly stated research question/hypothesis.	Adequate background; some context missing; research question/hypothesis is stated.	Background and contextare vague; research question/hypothesis is unclear.	Background and context are missing or inadequate; research question/hypothesis is absent.	
3	**Literature Review**	Extensive review, critical analysis, and synthesis of relevant literature.	Adequate review with some analysis ofrelevant literature.	Limited review with minimal analysis of relevant literature.	Inadequate or no reviewof relevant literature.	
4	**Problem Statement & Objectives**	A clear, specific, and well-defined research problem was identified, including its significanceand relevance. Clearly defined, specific, and measurable objectives.	Clearly stated problem, but may lack specificity or clarity in its significance. Objectives are stated but may lack specificity or measurability.	Problem statement is present but lacks clarity, specificity, or relevance. Objectives are vague or notwell-defined.	The problem statement is unclear or missing. Objectives are absent or unclear.	
5	**Methodology**	Detailed, appropriate methods with clear rationale and feasibility.	Methods are outlined but some details or rationale maybe lacking.	Methods are mentioned butlack clarity or rationale.	Methods are unclear, inappropriate, or not stated.	
6	**Results**	Results are clearly presented, well-organized, and thoroughly analyzed.	Results are presented but may lack organization or depth ofanalysis.	Results are unclear or poorly organized, withlimited analysis.	Results are absent, unclear, or inadequately analyzed.	
7	**Discussion**	Insightful interpretationof results, connects to literature, discusses reasons for the findings.	Interpretation ofresults is present but may lack depth, some connection to literature.	Limited interpretation ofresults, minimal connection to literature.	Interpretation ofresultsis absent or unclear, no connection to literature	
8	**Conclusion**	Comprehensive conclusion with discussions on implications supported by findings. Suggests future research.	Conclusion is present with key points somewhat summarized. Discussions on implications somewhat supported by findings. Suggests future research.	Weak conclusion, does noteffectively summarize findings or suggest future research. Implications irrelevant to findings.	Conclusion is absent or very weak.	
9	**Writing Quality**	Excellent writing, free from errors, clear and professional.	Writing is clear but contains some errors or lacks professionalism.	Writing is unclear in parts,contains errors, and lacks professionalism.	Writing is unclear, contains numerous errors, and is unprofessional.	
10	**References**	Extensive and relevant references, properly formatted.	References are relevant but formatting is inconsistent.	Few references, some may be irrelevant or improperlyformatted.	References are absent, irrelevant, or improperly formatted.	
					Total	

TO ASSESS THE DIGITAL LITERACY OF GREAT EASTERN LIFE MALAYSIA (GELM) POLICYHOLDER'S INTENTION TO USE E-CONNECT

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DEPARTMENT OF INTERNATIONAL BUSINESS

DECEMBER 2025

TO ASSESS THE DIGITAL LITERACY OF GREAT EASTERN LIFE MALAYSIA (GELM) POLICYHOLDER'S INTENTION TO USE E-CONNECT

BY

JACK ENG JIAN YEE

A final year project submitted in partial fulfilment ofthe requirement for the degree of

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(1) This undergraduate FYP is the end result ofmy own work and that due acknowledgement has been given in the references to ALL sources ofinformation be they printed, electronic, or personal.

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(3) Sole contribution has been made by mein completing the FYP.

(4) The word count ofthis research report is 10,000 .

Name of student:	Student ID:	Signature:
Jack Eng Jian Yee	16UKB02787	Jack

Date: 12 December 2025

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DEDICATION

I dedicate this research project to my family and friends for their support ofmy academic pursuits. Support and assistance from them have helped me enhance my knowledge and education throughout this journey. Making this journey an unforgettable experience to cherish.

I am also greatly thankful to my supervisor who has helped me gain knowledge on my researchjourney and career path. I am grateful for the time, effort and patience she has supported and guided me towards my professional and academic development.

Finally, I would like to dedicate this research to those who are influenced by the subject matter. It is my honour that this study can provide greater knowledge and understanding on digital finance platforms activities.

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List ofAbbreviations

BNM	Bank Negara Malaysia
DL	Digital Literacy
EE	Effort Expectancy
EPU	Economic Planning Unit
FC	Facilitating Condition
GELM	Great Eastern Life Malaysia
PE	Performance Expectancy
IU	Intention to Use ofE-Connect
PLS-SEM	Partial Least Squares Structural Equation Modelling
SI	Social Influnce
UTAUT	Unified Theory ofAcceptance and Use ofTechnology

Abstract

This research paper aims at determining factors that affect the intention to use of E-Connect (Digital Platform) among Great Eastern Life Malaysia(GELM) policyholders through theory of UTAUT. This research seeks to find the correlation between performance expectanct (PE), effort expectanct (EE), Social Influence (SI), facilatating condition (FC), digital literacy (DL), and intention ro use of E-Connect digital platform (IU). The cross sectional survey was designed was used with 223 Great Eastern Life Malaysia policyholders across Malaysia.The analysis were performed by following data analysis procedures in PLS-SEM. Based on the analysis of the results, only the performance expectanct (PE) have the strongest relationship with the intention to use of E-Connect (IU). Howevery, the others four predictors show no significant relationship with intention to use of E-Connect digital platform.Hence, the final year project has provided results and findings in chapter four.

Keywords: Intention to Use, Digital Platform, Insurance, Digital Literacy

Chapter 1: Overview

1.0 Introduction

The financial services and insurance services are rapidly change their offline services to online services during this digital era especially post pandemic era. The growing dependency on digital technology requires thorough consideration of how people utilize technology, interact online, and possess the skills needed for tasks related to digitization (Schlebusch et al., 2024). Some examples worth mentioning here is those big industry player like Great Eastern Life Malaysia company want to achieve their "Green Goals" which referring to a variety of objectives related to environmental sustainability and the transition to a more eco-friendly way to reduce the usage of paper for policy book, claiming documents, after sales services forms so they are more willing to use paperless for new policy business submission, claiming, and after sales services. Therefore, e-services for their own customer to access policy details on portal, submitting claims documents through online portal, and customer service online become a new digital transformation stage in insurance industry ofMalaysia. Great Eastern Life, one ofthe largest insurance providers in Malaysia, has introduced digital services such as mobile apps, e-claims, and online customer support to improve accessibility and efficiency. However, the transition stage ofpolicyholders are ready and able to utilize these digital services still remains uncertainty. This study seeks to analyze the digital literacy levels among Great Eastern policyholders and how it affects their intention to use and actual usage ofthese digital portal, digital apps, digital website. Digital literacy includes not only the ability to use information and communication technology effectively and ethically but also the critical understanding and use oftechnology (Cherutti & Zucchetti, 2022; Puig et al., 2024; Schlebusch et al., 2024; Tutkyshbayeva & Zakirova, 2024; Uzun et al., 2023).

1.1 Background of the Study

This study focuses on digital literacy, insurance industry, digitalisation, acceptance of insurance digitalisation among insurance policyholder.

1.1.1 Digital Literacy

Digital Literacy usually refer to an individual's ability to find, evaluate, and psolve something by using digital information and also critically understanding the cybersecuirity (Cherutti & Zucchetti, 2022; Puig et al., 2024; Schlebusch et al., 2024; Tutkyshbayeva & Zakirova, 2024; Uzun et al., 2023).). Ifwe put the digital literacy into the context ofMalaysia insurance industry, digital literacy plays a vital role in enabling policyholders to interact with digital platforms such as the mobile apps, policyholder portals in order to access their policy details, after sales service, and claim enquiries. Madani government also accelerated the digital transformation through initiatives like MyDIGITAL Blueprint to improve the digital literacy among the finance consumers.

1.1.2 Insurance

Insurance plays a foundation role in financial planning and risk management by providing individuals and families with protection against pure risk such as critical illness, accidents death, or total permanent disability (TPD). In Malaysia, the life insurance industry has experienced substantial growth due to increasing awareness of financial protection and the Madani government carry out a lot of initiatives to increase the insured rate ofall Malaysian from 45% to 100% means every Malaysian has at least 1 insurance policy to against the risk of life. Some industry big player such as Great Eastern Life Malaysia have always stand in the leading position of the market in terms of policy update and offering variety different financial solutions to their policyholder As the industry continues to shift toward digital platforms, the accessibility and usage of insurance services depend not only on product awareness but also on consumers ' trust and familiarity with these evolving systems (Bank Negara Malaysia, 2022). One of the key pillars ofthis insurance transformation is the MyDIGITAL Blueprint, launched to

position Malaysia as a regional leader in the digital economy by 2030 (EPU, 2021). The blueprint outlines strategic thrusts aimed at increasing digital adoption across industries, including insurance. The government recognizes that insurance companies must not only digitize their internal processes but also ensure that consumers possess sufficient digital literacy to engage with digital services effectively (MDEC, 2023). In dealing with this topic, Great Eastern was invested in digital tools such as the E-Connect (Client Portal) and Great Rewards Apps to enhance the customer user experience the reduce the reliance on the traditional method which increase the usage of paper

1.1.3 Insurance Policyholder

A policyholder is an individual or entity that owns an insurance policy and holds the contractual right to claim benefits under the terms ofthat policy. In the context oflife and health insurance, policyholders play a crucial role as active participants in managing their financial protection plans. As I mentioned above, some insurers extend their services through digital platforms, policyholders are increasingly expected to interact with online portals and mobile applications to complete the small task services such as change premium payment mode, change payment method, claims enquiries, and so on .

Therefore, examining the readiness and ability ofpolicyholders to navigate digital insurance platforms is essential to ensuring inclusive and efficient service delivery in the digital era (Bank Negara Malaysia, 2022). Digital adoption among policyholders varies accordingly to the demographic factors and others variables.

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1.2 Problem Statement

It's a realistic problem asIam the insurance agent with Great Eastern and researcher at the sametime. High numbers ofpolicyholders may not engage with digital services due to uncertain factors. This digital gap could hinder service delivery, customer satisfaction, and operational efficiency. Therefore, there is an urgent need to evaluate the current state of digital literacy among policyholders and identify factors influencing their engagement with E-Connect digital platform.

1.3 Research Objectives

1.3.1 General Objective

The objective ofthis research is to study the factors influencing the digital adoption among the policyholders ofGreat Eastern Life Malaysia.

1.3.2 Specific Objectives

1. To study the relationship between Performance Expectancy and the use of Great Eastern's digital platforms.
2. To study the relationship between Digital Literacy and the use of Great Eastern's digital platforms.
3. To study the relationship between Effort Expectancy and the use of Great Eastern's digital platforms.
4. To study the relationship between Social Influence and the use of Greatc Eastern's digital platforms.
5. To study the relationship between Facilitating Condition and the use of Great Eastern's digital platforms.

1.4 Scope of Study

Range of research is primary concerned with figure out the uncertain factors affecting the intention to use of E-Connect digital platform among GELM policyholders. The data collecting will be carried among existing Great Eastern Malaysia Policyholders across Malaysia.

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1.5 Research Questions

1. Is there a significant relationship between digital literacy and the of Great Eastern's digital platforms?

2. How do UTAUT affect the intention to use ofpolicyholders?

3. What strategies can improve digital adoption among Great Eastern policyholders?

1.6 Significance of Study

The study ofthis research is very siignificantly as it will help to reduce the digital gap between the real users which is the policyholder and the digital platform maker (GELM). The findings of this research can become an insights for GELM Marketing Department and Research & Development Department.

By closing the digital gap, it's really improve the stagnant stage recently and bring forward Malaysian Insurance Industry to become more digitally where having the same goals with our Madani Government as Bank Negara Malaysia (BNM) increase the licensing of digital insurance and takaful operators is expected to substantial improve market access and reduce the protection gaps among Malaysian.

Chapter 2: Literature Review

This chapter provides a review ofrelevant literature concerning digital literacy and the Unified Theory ofAcceptance and Use ofTechnology (UTAUT). It outlines the theoretical framework used in this research, elaborates on the key UTAUT constructs, . The chapter also discusses empirical findings from past studies on digital adoption in financial and insurance services.

2.1 Applied Theory

2.1.1 Unified Theory of Acceptance and Use ofTechnology (UTAUT)

The Unified Theory ofAcceptance and Use ofTechnology (UTAUT), developed by Venkatesh et al. (2003), consolidates elements from several established models of technology acceptance into a unified theoretical framework. Key antecedent models include the Theory of Reasoned Action (TRA) (Fishbein & Ajzen, 2009), the Technology Acceptance Model (TAM) (Venkatesh & Davis, 2000), the Theory of Planned Behaviour (TPB) (Ajzen, 1991), and Diffusion ofInnovation (DOI) Theory (Rogers & Williams, 1983). These foundational models contributed to the construction ofUTAUT by providing a comprehensive understanding ofthe factors that influence technology adoption.

According to Tamilmani et al. (2021), the UTAUT model has gathered over 6,000 citations, reflecting its widespread application across various industry, particularly within the field ofinformation systems. In dealing with this theory and the factors, UTAUT has act as a filter system for researchers to examine user intentions toward digital technologies. The model is built up with four core constructs like Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) (Venkatesh et al., 2003).

The present study adopts the UTAUT model as the primary theoretical foundation for analyzing users' intention to adopt the E - Connect platform offered by Great Eastern. This approach is aligned with Shaikh and Amin (2023), who applied the UTAUT model to assess the acceptance of financial technology services among banking users

in Pakistan and identified PE and EE as dominant influencing factors. Furthermore, several scholars (Yeoh & Chin, 2022) have recommended extending the original UTAUT model by integrating additional variables relevant to specific contexts such as Digital Literacy, Trust and Swticing Cost.

2.1.2 Integration of Intention to Use E-Connect into UTAUT

The original UTAUT model positions Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Facilitating Conditions (FC) as key predictors to access behavioral intention (Venkatesh et al., 2003). In this study, the model is extended by incorporating Digital Literacy as an additional independent variable, recognizing its growing importance in digital service engagement, especially within the insurance sector and this additional is supported with (Yeoh & Chin, 2022) stated that adding additional digital literacy as predictor is common in financial digital platform.

In dealing with this extended UTAUT framework, the current research hypothesizes that PE, EE, SI, FC, and Digital Literacy will positively influence policyholders ' Intention to Use the E-Connect digital platform, which serves as the dependent variable. This direction of causality is supported by previous studies (e.g., Hazirah et al., 2025; Chua & Chai et al., 2023), which confirmed that users' perceptions of system functionality, ease of use, others influence, and support system significantly affecting their intention to adopt digital platforms. Hence, this model provides a comprehensive understanding ofthe factors driving adoption behavior in the context ofdigital insurance platform.

2.2 Review Variables

This part will look at all the variables used in this study.

2.2.1 Performance Expectancy (PE)

Performance Expectancy refers to the degree to which an individual believes that using a digital system will provide gains in task performance (Venkatesh et al., 2003). In dealing with context of this study, it is conceptualized as policyholder believed that using E-Connect digital platform can enhance their ability to manage their insurance tasks more effectively such as One-Click premium payment and simplified policy checking monitoring system. Operationally, Performance Expectancy will be measured using items adapted from UTAUT-based studies, including statements such as "Using E-Connect improves my insurance management efficiency" and "E-Connect enhances my effectiveness in dealing with insurance matters." Prior research supports this causal relationship. For instance, Griffin and MacKinnon (2022) demonstrated that users who perceived high performance benefits from using a digital service showed stronger behavioral intentions to continue using it.

2.2.2 Effort Expectancy (EE)

Effort Expectancy is defined as the degree of ease associated with the use of a system (Venkatesh et al., 2003). In the context of E-Connect, it refers to users' perceptions of how simple and straightforward the platform is to navigate for tasks such as checking policy status or submitting claims. The operational definition includes measurement items like "E-Connect is easy to use" and "Learning how to use E-Connect is easy for me," drawn from validated scales in previous UTAUT research (Raza et al., 2019; Rahim et al., 2023).

Rachmawati and Nugroho (2023) examined the adoption of online media tools (Zoom, Canva, Kahoot) among university students and found that EE was positively associated with intention to use. Their study involved 278 students and used confirmatory factor analysis to validate UTAUT constructs. They concluded that when users find a technology easy to understand and operate, their likelihood of adopting it increases, especially in academic environments where digital literacy varies. Empirical support for this relationship is evident in studies such as Parayil Iqbal et al. (2023), who found that users were more likely to engage with mobile payment platforms when they perceived them as user-friendly.

2.2.3 Social Influence (SI)

Social Influence refers to the degree to which an individual perceives that important others—such as family, friends, colleagues, or insurance agents, believe they should use a new system (Venkatesh et al., 2003). In the context of this study, Social Influence is conceptually defined as the extent to which policyholders feel encouraged or expected by significant individuals to adopt and use the E-Connect digital platform. Operationally, it will be measured using statements such as "People who influence my behavior think I should use E-Connect" and "People whose opinions I value prefer that Iuse E-Connect," adapted from the UTAUT model.

Ahmed et al. (2023) found that Social Influence significantly affected students' willingness to adopt AI-based learning tools in Malaysian universities. Their findings underscore the role of peer and instructor encouragement in forming behavioral intentions toward technology use. Similarly, Azman and Zabri (2022) demonstrated that positive reinforcement from close social circles is a crucial determinant of digital platform adoption among Malaysian consumers.

In this study, Social Influence is treated as an independent variable that is hypothesized to influence the dependent variable, Intention to Use E - Connect. The logic is that when individuals perceive strong expectations or encouragement from influential others, they are more likely to develop the intention to use the platform. This is supported by findings from Muhayiddin et al. (2017), who showed that social endorsements increased confidence and willingness to engage with new technologies, particularly in financial technology environments.

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2.2.4 Facilitating Conditions (FC)

Facilitating Conditions refer to the degree to which individuals believe that the necessary organizational and technical infrastructure is available to support the use of a digital system (Venkatesh et al., 2003). In the context of this study, Facilitating Conditions encompass access to digital resources such as smartphones, stable internet connection, user guideline video, and responsive customer service (support system). All of these resources and support system act as crucial part enable effective interaction with the eE-Connect digital platform. Operationally, this construct will be measured through items such as "I have the resources necessary to use E-Connect" and "A specific person or service is available to assist me with E-Connect. "

Existing literature consistently supports the role of facilitating conditions in driving behavioral intention. For example, Baptista and Oliveira (2015) demonstrated that when users perceive strong infrastructural and technical support, their willingness to adopt mobile banking technologies increases significantly. Similarly, Putri and Yuliati (2022) highlighted that resource availability and support systems improve digital service uptake in emerging markets. Girma et al. (2021) also found that in the absence of sufficient facilitating conditions especially among women, the usage intention declined tremendously, even some users initially intended to use the technology.

2.3.5 Digital Literacy (DL)

Digital Literacy refers to the ability to effectively and critically navigate, evaluate, and use digital tools and technologies (Ng, 2012). In the context ofthis study, it includes skills relevant to using digital insurance platforms, such as accessing e-statements, submitting online claims and so on. Operationally, Digital Literacy is measured using self-reported confidence and competency levels in performing tasks on insurance-related digital platforms. Example indicators include “I am confident in using online insurance platforms” and “I can perform digital tasks related to my insurance policies independently.”

In the extended UTAUT model, Digital Literacy is treated as an independent variable that directly influences policyholders ’ Intention to Use E - C onnect . This reflects the foundational logic that individuals who are more digitally literate are more likely to perceive digital platforms as accessible, secure, and convenient, which in turn shapes their behavioral intention. Hazirah et al. (2025) emphasize that users with higher digital literacy show stronger readiness for fintech adoption. Besides that, Kiwanuka and Sibindi (2024) reported that digital skill level plays a critical role in shaping users ’ confidence and behavioral intention toward digital platform in financial services. Furthermore, evidence from Yusr et al. (2022) indicates that when users possess a solid digital skill set, their perceived ease of use and usefulness increases, thus strengthening their intention to engage with digital systems.

2.3.6 Intention to use of E-Connect as Dependent Variable

Usage of digital platforms is often defined as the extent to which individuals adopt and continuously engage with a system for its intended tasks (Venkatesh et al., 2003; updated verison in Griffin & MacKinnon, 2022). In this study, Intention to use ofE-Connect is define as policyholders intention and actual behavior toward using Great Eastern's client portal (E-Connect) for policy detials, payment enquiries, and claim submissions.

The Unified Theory ofAcceptance and Use of Technology (UTAUT) emphasizes that behavioral intention is the strongest predictor ofactual use behavior (Venkatesh et al., 2003; Tamilmani et al., 2021). This causal pathway has been consistently validated in recent digital finance and insurance research. In dealing with this context, Baptista and Oliveira (2015) confirmed that behavioral intention in mobile banking strongly predicted sustained adoption. More recently, Azman and Zabri (2022) demonstrated that Malaysian Gen Y consumers ' intentions to adopt mobile banking were significant determinants of actual usage. Apart from that, Rahim et al. (2023) showed that behavioral intention toward digital banking among Malaysian young adults translated into habitual engagement.

Some finance related findings also align with this reasoning. Hazirah et al. (2025) established that digital readiness and literacy strongly influence both behavioral intention and adoption of finance technology in Malaysia. Kiwanuka and Sibindi (2024) likewise found that higher digital literacy improves self-efficacy and strengthens actual financial technology usage.

From an operational perspective, this study adapts measurement items from Mohd Nor et al. (2022), which assess both intention and usage tendencies, including: "I intend to use E-Connect for my insurance-related tasks," "I will regularly use E-Connect," "I plan to use E-Connect as my primary platform," and "I will recommend E-Connect to others." These items ensure that the construct captures both psychological readiness and practical engagement.

Therefore, in the extended UTAUT model, Usage of E-Connect functions as the dependent variable (DV), hypothesized to be significantly influenced by Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Digital Literacy (DL).

2.3 Hypothesis Development

This study applies the Unified Theory of Acceptance and Use of Technology (UTAUT) as the theoretical framework to understand the relationship between users ' perceptions of key constructs namely, Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Digital Literacy (DL), and their intention to use the E-Connect platform. Following the original structure ofUTAUT (Venkatesh et al., 2003), these constructs are treated as independent variables (IVs) that influence the dependent variable (DV), which is the intention to use E-Connect digital platform.

The first hypothesis focuses on Performance Expectancy (PE), which refers to the beliefthat using a system will improve task performance (Venkatesh et al., 2003). According to Venkatesh et al. (2003) and Baptista and Oliveira (2015), individuals who expect a technology to enhance their performance are more likely to develop a strong intention to use it. In the context ofthis study, it is assumed that users who perceive E - Connect as a beneficial tool for managing their insurance related tasks such as accessing documents, submitting claims, and tracking coverage and this will more intended to adopt it. Shaikh and Amin (2023) also emphasized that PE is a dominant predictor ofintention in the adoption offinancial technologies like mobile banking or digital investment platform. Therefore, the following hypothesis is proposed:

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H1: Performance Expectancy has a positive influence on Intention to Use E-Connect.

The second hypothesis examines Effort Expectancy (EE), which refers to the perceived ease ofusing a technology (Venkatesh et al., 2003). In this study, Effort Expectancy is conceptualized as the degree to which policyholders believe that using the E-Connect platform is effortless, including policy checking, online claim submisison and premium payment features. An Empirical evidence from Raza et al. (2019) and Rahim et al. (2023) supports the notion that when users perceive a digital platform as easy to use, their likelihood ofintending to use the system increases. In line with the UTAUT framework, this study proposes that when policyholders perceive E - Connect as user-friendly, their intention to use the platform will be absolutely higher. This relationship is also supported by Parayil Iqbal et al. (2023), who found that ease ofuse contributes positively to users willingness to engage with mobile payment platforms. Hence, the following hypothesis is proposed:

H2: Effort Expectancy has a positive influence on Intention to Use E-Connect.

Social Influence (SI) refers to the degree to which an individual perceives that others, such as family, peers, or colleagues, believe they should use a system (Venkatesh et al., 2003). SI plays a significant role in technology acceptance, especially in collectivist cultures where community norms and peer influence are strong. In this study, Social Influence is conceptualized as the extent to which policyholders perceive encouragement or pressure from their social environment to adopt E-Connect. Empirical studies support this relationship, for example, Azman and Zabri (2022) found that Social Influence significantly impacted the adoption ofmobile banking in Malaysia. Likewise, Yeoh and Chin (2022) reported that individuals who perceived greater social expectations were more likely to adopt new technologies. Based on the UTAUT framework, this study posits that when users feel supported or pressured by important referents, they are more intend to use E - Connect. Therefore, the following hypothesis is proposed:

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H3: Social Influence has a positive influence on Intention to Use E-Connect.

Facilitating Conditions (FC) refer to the resources and support systems that enable individuals to use a technology effectively, such as access to mobile devices, internet connectivity, and technical assistance (Venkatesh et al., 2003). In this study, FC is conceptualized as users perception of the availability of infrastructural and organizational support that would help them access and utilize the E-Connect platform. When users feel confident that they have the necessary tools and support system to use a technology, they are more intended to use the technology . Empirical studies related to this view, Baptista and Oliveira (2015) found that perceived facilitating conditions were a significant predictor of mobile banking adoption, and Putri and Yuliati (2022) emphasized that enabling conditions strongly affect technology usage intentions. Thus, the hypothesis is stated as follows:

H4: Facilitating Conditions have a positive influence on Intention to Use E-Connect.

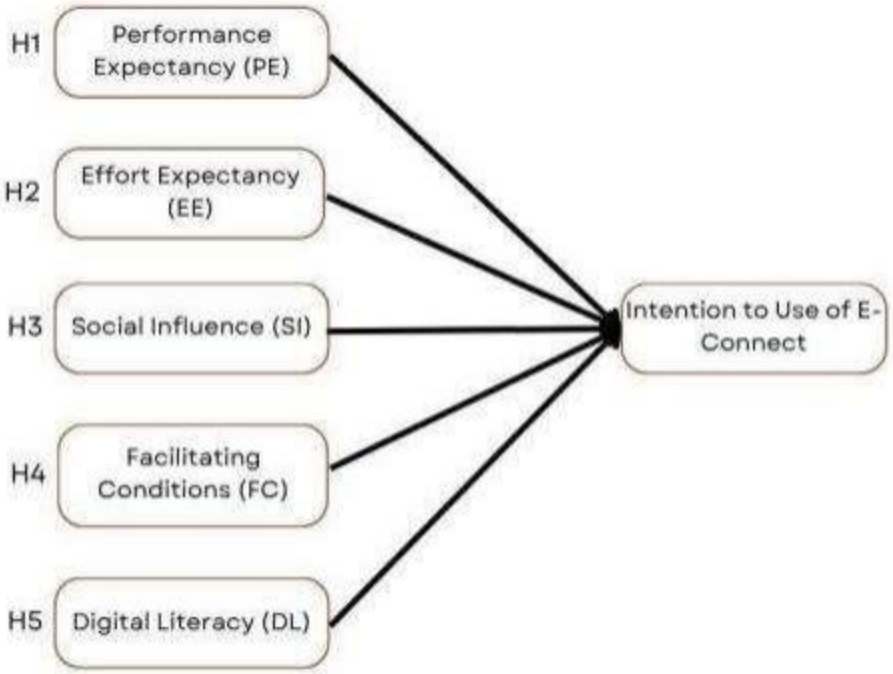
Digital Literacy (DL) refers to the ability to critically navigate, evaluate, and effectively use digital technologies and platforms (Ng, 2012). In this study, it is conceptualized as policyholders capability and confidence in performing tasks such as accessing e-statementspolicy details, change premium payment, claims submisisons and enquiries through digital platform like E-Connect. Digital literacy includes both technical skills and familiarity with digital environments. Prior studies such as Hazirah et al. (2025) and Kiwanuka and Sibindi (2024) have shown that individuals with higher digital literacy are more likely to engage with and benefit from fintech applications. When users having sufficient digital competency, they are more confident and motivated to adopt new digital services. Therefore, this study hypothesizes that digital literacy positively influences the intention to use E-Connect platform.Thus, the fifth hypothesis is proposed:

H5: Digital Literacy has a positive influence on Intention to Use E-Connect.

To assess the Digital Literacy ofGreat Eastern Life Assurance Policyholders to use E-Connect

2.4 Conceptual Framework

Appendix 2.2: Conceptual Framework



2.5 Chapter Summary

Chapter 2 provides a comprehensive review ofthe Unified Theory ofAcceptance and Use of Technology (UTAUT) and its relevance to understanding digital adoption within the insurance industry, particularly the E - Connect platform. The chapter outlines five independent variables, Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), Facilitating Conditions (FC), and Digital Literacy (DL). Each construct is conceptually and operationally defined, supported by empirical studies within finance industries.

The study follows the traditional UTAUT causal direction, hypothesizing that these five constructs significantly influence the Intention to Use E - Connect, which is the dependent variable in this research. For example, when users perceive the platform as useful (PE), easy to use (EE), socially endorsed (SI), well-supported by resources and infrastructure (FC), and when they are digitally competent (DL), they are more likely to develop a strong intention to use of E-Connect. These relationships are supported by prior studies such as Venkatesh et al. (2003), Baptista and Oliveira (2015), Shaikh and Amin (2023), and Hazirah et al. (2025), who highlight the critical role of these predictors positively affecting the usage oftechnology or digital paltform.

Chapter 3: Methodology

3.0 Introduction

The chapter will be outline the methodology for measuring, collecting, and analyzing data. The goal is to conduct research in a systematic and efficient manner, facilitating data analysis.

3.1 Research Design

After reviewing many data organization strategies, Sardana et al. (2023) found quantitative and qualitative methods to be the most viable options. Qualitative research relies more on words and ideas, while quantitative research focuses on statistics and numbers. For clarification, quantitative methods include mathematics, questionnaires, and actual testing. Qualitative studies tend to rely more on observations, interviews, and previously published literature. It is recommended to use qualitative research when studying ideas such as experiences, perceptions, and thoughts (Sardana et al., 2023). Quantitative method will be applied in the study. Distribution questionnaire with include oflikert scale of 1 to 5 for data collecting and analyse data with PLS-SEM software. The research will be design in descriptive study as the aim ofstudy describe how different factors affect intention to use of E-Connect. According to McCombes (2022), descriptive research needs to precisely describe a population, circumstance, or phenomenon in a systematic way. It cannot explain why something happens, but it can answer what, where, when, and how. A descriptive research design may use one or several methods to study single or multiple variables. Unlike experimental studies, the researcher simply observes and measures the variables without manipulating or changing any ofthem.

3 . 2 Design of Sampling

3.2.1 Population Target

In any empirical study, clearly defining the population is crucial to ensure proper alignment between the research objectives and the selected participants. The target population refers to the broader group of individuals that the study aims to generalize its findings to (Capili, 2021). For this research, the target population comprises policyholders of Great Eastern Life Insurance Malaysia, particularly those who are eligible to access or have been exposed to the E-Connect digital platform, regardless of demographic traits such as age, gender, or education level.

This population is chosen because the primary aim ofthe study is to examine how 5 predictors influence the intention to use E-Connect. By focusing on actual or potential users of the platform, the study ensures that participants can meaningfully assess their perceptions, competencies, and experiences related to digital adoption in the insurance industry in Malaysia

3.2.2 Sampling Frame

It is the collection from samples which a sample could be defined as having been drawn,or operationalized as a target population. That is why the set ofunits will often invite people to participate in the study. (Casteel & Bridier, 2021). The sampling frame of this research is policyholders of Great Eastern Life Insurance Malaysia, particularly those who are eligible to access or have been exposed to the E - Connect platform, regardless ofdemographic traits such as age, gender, or education level. . The distribution will be going through online survey via google form.

3.2.3 Sampling Technique

In general there are probability and non-probability sampling techniques. Probability sampling allows all the members ofa given population to be offered a likelihood of being included in the sample and your study results can be generalized. In contrast, with non-probability sampling, some individuals have no possibility ofbeing chosen. The influence of sampling error cannot bejudged, and there is a fair probability of getting non-representative samples, leading to results that are also not generalizable. Typically, probability sampling techniques take more time and cost more compared to non-probability methods. Non-probability sampling, however, is less expensive, more feasible, and useful for hypothesis development and exploratory research (Shantikumar & Barratt, 2018).

For this study, probability sampling was adopted to ensure representativeness ofthe target population, namely Great Eastern Life Malaysia policyholders. Specifically, stratified random sampling was applied, where respondents were divided into strata based on gender (male and female policyholders). A total of 220 respondents were targeted, ensuring proportional representation of both groups. Stratified random sampling is widely employed in academic and professional research because it allows researchers to obtain findings according to strata, thereby improving the accuracy ofparameter estimates and reducing sampling error (Liu & Pontius, 2021).

3.2.4 Sample Size

It is the most important features of every research study. Statistics define "population" as the gathering or collation of entities or incidents concerning the research. However, when the population cannot be researched as a whole due to their total number, a section is selected for study, and this section is called a representative sample. The representative sample means that the subgroup is what is called the sample. Every participator ofthe selected population should have an equal chance ofbeing chosen. The sample size means the total figure of case observations or the participants in the research study (Gumpili & Das, 2022). In Fthis study, according to Roscoe's rule of thumb, which stated that 30 to 500 respondents are sufficient for behaviour research. Hence, a total number of220 target sample size will be collected by using the snowball technique to collect responses.

3.3 Collection Method

3.3.1 Primary Data

Primary data is that which is collected new data collected not refer others so it offers new research results. While in descriptive research and investigations, different methods such as observation, interviewing, questionnaires, and scheduling are applied to obtain primary data, experiments create primary data in experimental research (Vikas Anand Saharan et al., 2024). The research data will be collected with questionnaire via Google Form. This certainly help in time, energy as well as cost saving which convenience and suitable for bachelor degree student.

3.3.2 Secondary Data

It is collected and statistically processed by another individual is what is referred to as secondary data. Information ofthis nature is normally sourced from such published forms like books, newspapers, magazines, journals, websites, and many others. (Vikas Anand Saharan et al., 2024). The secondary data used by researcher will mainly on books,journal and web portals. But the source not necessary limit to these three.

3.4 Research Instrument

3.4.1 Design of Questionnaire

It is important to realise that there are not that many 'new' methodological opportunities which are available; enhanced survey software is an example ofone of the few that is. One of the most intriguing of these possibilities lies in the reinvention ofa practice even older than the online focus group, termed embedded probing with the Web Probing method, where the questions for cognitive probe are integrated in self-administered questionnaire that is given to the respondents. (Beatty et al., 2020). Which can reach more people with less cost and effort compared to physical distribution. There are three parts in the questionnaire: to deal with demographic, dependent variable and independent variables will asked using the 5-point Likert scale.

To assess the Digital Literacy ofGreat Eastern Life Assurance Policyholders to use E-Connect

3.4.2 Pilot Test

Table 3.1: Test result from pilot test

No.	Construct Variables	Cronbach's Alpha	Number of Items
1	Performance Expectancy (PE)	N/A	5
2	Effort Expectancy (EE)	N/A	5
3	Facilitating Condition (FC)	N/A	5
4	Social Influence（SI）	N/A	4
5	Digital Literacy (DL)	N/A	5
6	Intention to use ofE-Connect (IU)	N/A	4

Source: Developed for the research.

Pilot study is small-scale research is designed to pilot and or identify the feasibility of large- scale studies in the future rather than to evaluate the effectiveness ofan intervention, they are often underpowered for this reason (Rishniw & White, 2022). A study give stated and providesjustification a minimum sample size of30 respondents will be sufficient to assess the reliability ofthe questionnaire (Bujang et al., 2024). The pilot test carried in fat carried out among 30 respondents. Generally all the variables in the research are hope for above 0.7. Follow the rule of Cronbach's alpha value it is shown the value above 0.7 is acceptable, internally consistent and reliable, meanwhile below 0.7 will not be accept and not reliable. The pilot test is carried out among 30 participants.

Unfortunately,Pilot Test was not carried out due to insufficient oftime before ethnical clearance.

To assess the Digital Literacy ofGreat Eastern Life Assurance Policyholders to use E-Connect

3.5 Construct Measurement

Table 3.2: Measurement ofConstructs

Statements	SD	D	N	A	SA
IV1: Performance Expectancy (PE) **Sources: Muhayiddin et al. (2017)**					
PE1: Using E-Connect improves my eficiency in managing insurance policies.	1	2	3	4	5
PE2: E-Connect helps me achieve my insurance- related goals more effectively.	1	2	3	4	5
PE3: E-Connect makes it easier to monitor policy status and premium payments.	1	2	3	4	5
PE4: I can accomplish more in less time by using E-Connect.	1	2	3	4	5
PE5: E-Connect enhances the overall quality ofmy insurance service experience.	1	2	3	4	5
IV2: Effort Expectancy (EE) **Sources: Putri & Yuliati er al (2022)**					
EE1: Learning how to use E-Connect is easy forme.	1	2	3	4	5
EE2: I find the layout and design ofE-Connect is user-friendly.	1	2	3	4	5
EE3: Interacting with E-Connect does not required much mental efforts.	1	2	3	4	5
EE4: It is easy forme to become skillful to use E- Connect.	1	2	3	4	5
EE5: I feel confident using E-Connect without any assistance.	1	2	3	4	5
IV3: Facilitating Condition (FC) **Sources: Muhayiddin et al. (2017)**					
FC1: I have access to the technology (e.g., internet, smartphone) required to use E-Connect	1	2	3	4	5
FC2: I know where to get help ifI have difficulty using E-Connect.	1	2	3	4	5
FC3: Great Eastern provides sufficient support for E-Connect users.	1	2	3	4	5

FC4: E-Connect is compatible with the devices I use.	1	2	3	4	5
FC5: I have the knowledge necessary to use E- Connect effectively.	1	2	3	4	5
IV4: Social Influence (SI) **Sources: Putri & Yuliati er al (2022)**					
SI1: People important tome support my use ofE-Connect.	1	2	3	4	5
SI2: People who influence my behavior think I should use E-Connect.	1	2	3	4	5
SI3: I feel social pressure when use digital insurance platform like E-Connect.	1	2	3	4	5
SI4: My insurance advisor or agent encourages me to use E-Connect.	1	2	3	4	5
IV5: Digital Literacy (DL) **Sources: Mohd Nor et. al (2022)**					
DL1: I am confident using online palrforms for financial services.	1	2	3	4	5
DL2: I can complete tasks on E-Connect without assistance	1	2	3	4	5
DL3: I understand how to use E-Connect ‘s features (e.g., policy details, premium paid statements for tax deduction)	1	2	3	4	5
DL4: I am comfortable navigating digital platforms for insurance.	1	2	3	4	5
DL5: I regularly improve my skills in using digital tools.	1	2	3	4	5
DV: Intention to use of E-Connect **Sources: Mohd Nor et. al (2022)**					
IU1: I intend to use E-Connect for my insurance- related tasks.	1	2	3	4	5
IU2: I will regularly use E-Connect for my insurance-related tasks.	1	2	3	4	5
IU3: I plan to use E-Connect as my primary insurance service platform.	1	2	3	4	5

IU4: I will recommend E-Connect to others	1	2	3	4	5

Source: Developed from the research.

3.6 Data Processing

3.6.1 Data Editing

Teegavarapu (2024) That is the important process ofgoing over and making changes to data when mistakes or inconsistencies are found. Data gaps caused by the identification of outliers and anomalies can be filled with missing values using manual or automated imputation techniques.

3.6.2 Data Coding

In a research project, data coding is very important. Data collection is when information is first captured. Data coding is when it is ready for analysis an d interpretation. Data coding links what is collected from the world with whats understood by the researcher. This process uses techniques like standardisation , categorisation and labelling to ensure data is usable, consistent, reliable and meets the research objectives. Coding helps researchers find useful data by removing irrelevant information. It acts like a filter and magnifying glass for data. (CybelliumLtd, 2023). For example, Likert scale is applied in the questionnaire in description for assigning numerical values, which facilitates computer analysis from 1 to 5 (Strongly Disagree to Strongly Agree). Once finished data collecting the data will be convert from likert scale string value (words) into numerical value to be analyse in SPSS.

3.6.4 Data Transcribing

Data Transcribing, as evident from the Google Form, involves the transfer of responses from Excel into PLS-SEM for analyses. The PLS-SEM is a software package designed to assist in the analysis of quantitative data obtained in research in social sciences.

3.6.5 Data Cleaning

Data cleaning is the process of fixing errors and inconsistencies in data sets to improve their quality. This affects analysis, interpretation, and conclusion-making from the data. Data cleaning is something every quantitative researcher should know. Data cleaning is an integral part ofquality research (CybelliumLtd, 2023) .

3.7 Proposed Data Analysis Tool

Data from research studies will be analyzed using the PLS-SEM software. It's the suggested analysis tool suggested data analysis tool by supervisor. While in the common programs used to analyze data in the social sciences, PLS-SEM is among them.

3.7.1 Descriptive Analysis

Descriptive analysis, according to Claus Grand Bang (2024), 'is the process of condensing, illustrating, and examining data in order to identify its key features and trends.' The step that is very important in analyzing data because one gets to develop understanding, identify problems, and get prepared for further analysis of data.

3.7.2 Reliability Test

Reliability means testing items on a small scale before using them with real samples. A sample with similar characteristics to the real sample is often used to make the test more accurate. The suggested a pilot test sample of5 to 30 people (Sundram & Romli, 2023). The reason Cronbach Alpha is the most commonly used reliability index is because it's convenient. It only requires one sample's worth ofdata, whereas all the other forms ofreliability require two samples. That word 'internal' is really important for internal consistency. Unlike all the other methods of reliability, it looks to internal references found on the same instrument. (Yu, 2022). Cronbach's alpha can be computed in SPSS and Excel. Software like JASP and can also run Cronbach's alpha reliability. (Roever, 2021). Cronbach's Alpha is one ofthe most common measures of internal consistency and reliability. For the purposes ofthis research, it will make use ofSPSS. ACronbach's alpha value on a questionnaire is considered 'acceptable'ifit is > 0.7; the higher, the better. (Lahby et al., 2021).

Table 3.2 Cronbach's Alpha

Cronbach's Alpha	Internal Consistency
$\alpha \geq 0.90$	Excellent
$0.80 \leq \alpha < 0.90$	Good
$0.70 \leq \alpha < 0.80$	Acceptable
$0.60 \leq \alpha < 0.70$	Questionable
$0.50 \leq \alpha < 0.60$	Poor
$\alpha < 0.50$	Unacceptable

Adopted from: Saidi, S. S., & Siew, N. M. (2019). Investigating the Validity and Reliability of Survey Attitude towards Statistics Instrument among Rural Secondary School Students. International Journal ofEducational Methodology, 5(4).

3.7.3.1 Measurement Model Assessment (MMA)

MMA is the start ofthe analysis PLS-SEM where it will be moved on to SMA when the requirement is approved. Cronbach's Alpha usage checks the internal consistency and reliability ofthe measurement model (Hair et al., 2020). It is important because it ensures questions effectively assessor have the same concept, providing relevancy in the study. The ideal Cronbach's Alpha point must be 0.70 or higher. In this research, Cronbach'sAlpha will be used in pilot testing and the full research for better reliability in the variables.

3.7.3.2 Structural Model Assessment (SMA)

SMA is a framework that provides data for studying imbalances while projecting occupational demand requirements (Shah & Burke, 2010). It is a systematic approach beginning with collinearity issues, relationship significance to explanatory, predictive power and model comparisons (Hair et al., 2021). Collinearity uses a Variance Inflation Factor value above 5 significant collinearity issues. It shows whether the strength and outcome of the hypothesis relationship are likely to influence one construct. This research allows accurate predictions and informed decisions influenced by the outcome. Relationship significance between variables must be less than 0.05 to be significant in the p-value. Model explanatory power is determined by R-square with the values of 0.75, 0.50 and 0.25 are categorised as substantial, moderate and weak. However, values that show 0.90 or above indicate overfitting (Hair et al., 2019).

3.8 Conclusion

The data is prepared for the data analysis while providing the questionnaire results. The next chapter continues with the interpretation and analysis ofdata.

Chapter 4: Analysis and Results

4.0 Introduction

This chapter will presents the analysis and findings of the study investigating factors influencing Great Eastern Life Assurance policyholders' intention to use E-Connect digital platform. The chapter begins with the demographic profile of respondents, followed by descriptive statistics of all study variables. Subsequently, the measurement model assessment examines factor loadings, reliability, validity, and multicollinearity. The structural model assessment tests the hypothesized relationships between all predictors and dependent variable. The analysis employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS software. A total of273 valid responses were collected and analyzed. The chapter concludes with a summary of key findings and hypothesis testing results.

4.1 Demographic Profile of Respondents

It is in this section that the demographic characteristics ofthe 273 respondents who took part in the study are highlighted. The distribution of the respondents according to the different demographic categories such as the gender, age, educational level, and so on, is presented in Table 4.1 which also includes employment status, monthly income, policyholder duration, and knowledge ofE-Connect.

Table 4. 1: Demographic Profile ofRespondents (N = 273)

Demographic Variable	**Category**	**Frequency**	**Percentage**
Gender			
	Male	132	48.4
	Female	141	51.6
Age Group			
	21-30	122	44.7
	31-40	55	20.1
	41-50	53	19.4
	51-60	43	15.8
Education Level			
	Secondary	20	7.3
	Diploma/Certificate	33	12.1

	Bachelor's	151	55.3
	Master's & Above	69	25.3
Employment Status			
	Student	56	20.5
	Employed (Private)	121	44.3
	Employed (Public/Government)	53	19.4
	Self-Employed	43	15.8
Monthly Income (RM)			
	Below RM2,000	71	26.0
	RM2,001-4,000	18	6.6
	RM4,001-6,000	146	53.5
	RM6,001-8,000	24	8.8
	Above RM8,000	14	5.1
Policyholder Duration			
	Less than 1 year	2	0.7
	1-5 years	138	50.5
	6-10 years	74	27.1
	More than 10 years	59	21.6
Familiarity with E-Connect			
	Never heard	10	3.7
	Heard but never used	69	25.3
	Used occasionally	130	47.6
	Regular user	64	23.4

Note. The percentages may not total 100 due to rounding to 1 decimal place.

The distribution ofgender was more or less equal with women making up 51.6% (n = 141) and men taking up 48.4% (n = 132) in the total sample. This almost equal representation implies that, among Great Eastern policyholders,E-Connect attracts both genders almost equally.

By age, the respondent group was led by the age range of21-30 years with 44.7% (n = 122), followed by 31-40 years (20.1%, n = 55), 41-50 years (19.4%, n = 53), and 51-60 years (15.8%, n = 43). The major portion ofyounger respondents suggests that E-Connect usage is pronounced in the digitally active aging groups.

As far as education level is concerned, the highest number ofrespondents was bachelor's to master's (55.3%, n = 151), followed by master's to Ph. D. (25.3%, n = 69), diplomas or certificates (12.1%, n = 33), and secondary (7.3%, n = 20). Such a highly educated sample is in line with the digital engagement policyholder profile in the insurance sector.

In dealing with the employment status, the people working in the private sector were the largest group (44.3%, n = 121), followed by students (20.5%, n = 56), people working in public or government sectors (19.4%, n = 53), and the self-employed (15.8%, n = 43). The fact that most ofthe respondents were employed corresponds to the financial capability needed to have insurance policies.

Most respondents were found to be earning between RM4,001 to 6,000 on a monthly basis (53.5%, n = 146), while 26.0% (n = 71) earned RM2,000 or less, 8.8% (n = 24) received RM6,001-8,000, 6.6% (n = 18) gotRM2,001-4,000, and 5.1% (n = 14) ofthem made above RM8,000. The income distribution shows that respondents mainly reaches the M40 income level.

In respect ofhow long the policyholder has been with Great Eastern, the largest group of respondents (50.5%, n = 138) was that ofpolicyholders who had been with the company for 1-5 years, followed by the groups of6-10 years (27.1%, n = 74), more than 10 years (21.6%, n = 59), and less than 1 year (0.7%, n = 2). The fact that most ofthe respondents were new policyholders indicates the ongoing digital platform acceptance among recent clients.

Last but not least, in connection with the E-Connect usage, the majority of the respondents used the platform occasionally (47.6%, n = 130), 25.3% (n = 69) had heard about it but had never used it, 23.4% (n = 64) were regular users, and only 3.7% (n = 10) had never heard ofthe platform. In this case, the pattern signifies an average level ofawareness and usage with a considerable possibility for increased adoption.

4.2 Descriptive Statistics

The descriptive statistics for all variables and their individual items arepresented in this section. While Table 4.2 shows the general statistics at the construct level, Table 4.3, on the other hand, illustrates item level analysis ofeach measurement indicator in more detail way.

Descriptive Statistics of Study Variables

Table 4.2: Descriptive Statistics of Study Variables (N = 273)

Variable	M	SD	Min	Max	Skewness	Kurtosis
Performance Expectancy	4.27	0.58	1.60	4.60	-2.19	3.95
Effort Expectancy	4.31	0.60	2.00	4.60	-2.24	3.85
Facilitating Conditions	4.22	0.57	2.00	4.60	-2.29	4.08
Social Influence	4.38	0.63	1.75	4.75	-2.25	4.12
Digital Literacy	4.25	0.55	1.80	4.80	-1.91	3.70
Intention to Use	4.27	0.61	1.75	4.75	-2.60	5.69

Note. M = Mean; SD = Standard Deviation; Min = Minimum; Max = Maximum. All variables measured on a 5-point Likert scale (1 = *Strongly Disagree*, 5 = *Strongly Agree*).

The descriptive statistics for all the six constructs evaluated in this research are shown in Table 4.2. The variables presented very high average values, all ofthem being above 4.20 and up to a maximum of4.38 on the 5-point Likert scale, which means that the respondents had a generally positive perception ofthe factors considered for this study. The highest mean score among all variables was assigned to the Social Influence M = 4.38, SD = 0.63, which implied that people around the potential users of E-Connect were very encouraging and pressuring them to use it. Performance Expectancy M = 4.27, SD = 0.58, Effort Expectancy M = 4.31, SD = 0.60, and Intention to Use M = 4.27, SD = 0.61 also indicated such high ratings. The variable Facilitating Conditions, however had the lowest mean M = 4.22, SD = 0.57, but still denoting positive consensus. The distribution ofthe responses was negatively skewed as the skewness values varied from -1.91 to -2.60, meaning that the majority of the responses were at the higher end of the scale. The kurtosis values indicated that the distributions were quite peaked, meaning that the responses were highly concentrated around the high agreement levels, ranging from 3.70 to 5.69. All these patterns are a clear indication that there were very strong positive attitudes towards the adoption ofE-Connect among policyholders ofGreat Eastern.

4.3 Measurement of Model Assessment

In this segment, the quality of the measurement model is assessed based on factor loadings, reliability, validity, and multicollinearity evaluations. The analysis makes sure that all measurement items can properly depict their related constructs before the structural relationships could be tested. The detailed outcomes ofthese evaluations are presented in Tables 4.3 to 4.7.

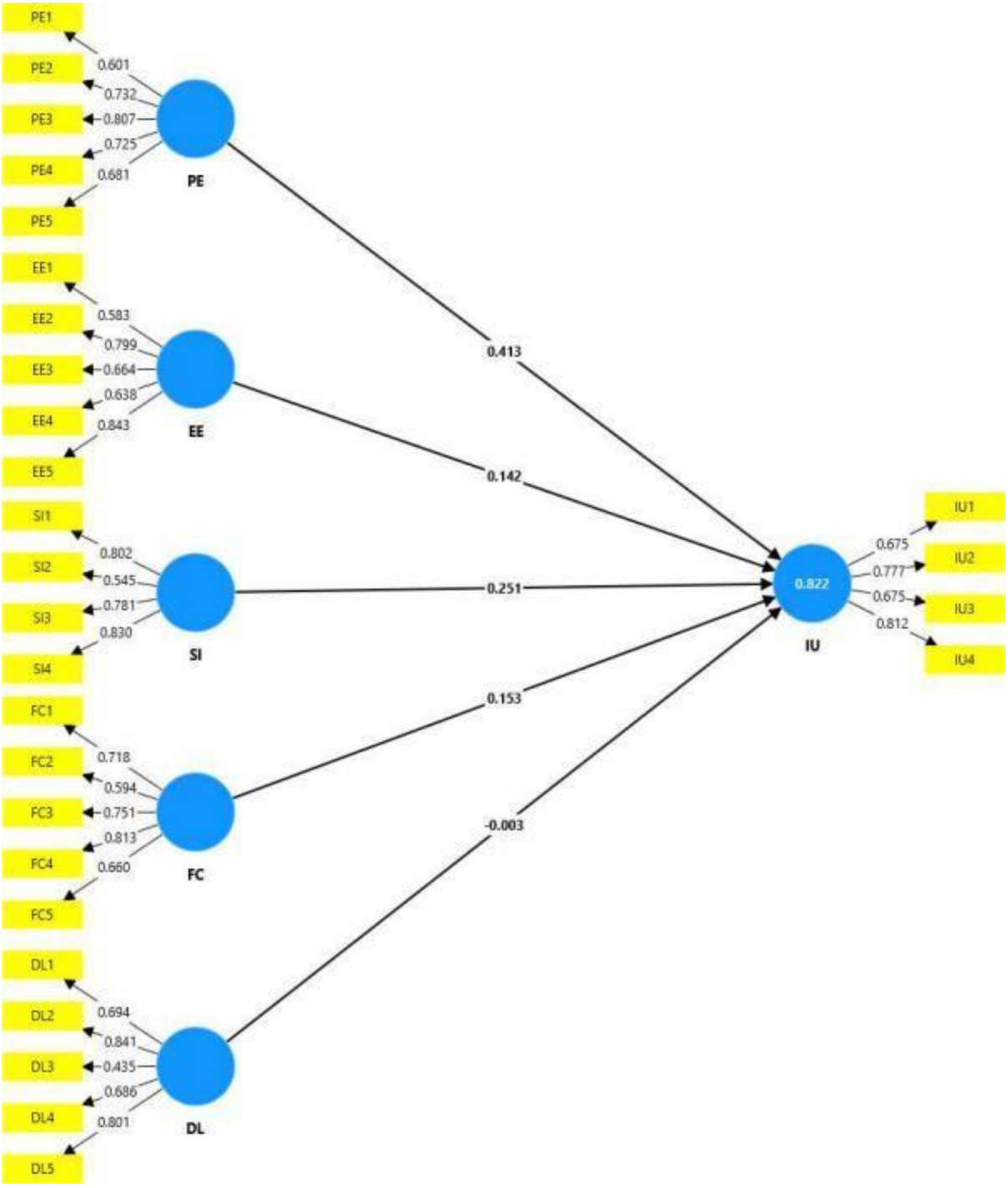


Figure 4.1: PLS-SEM Measurement Model with Standardized Path Coefficients

The structural model illustrated in Figure 4.1 presents the interactions ofPerformance Expectancy (PE), Effort Expectancy (EE), Facilitating Conditions (FC), Social Influence (SI), Digital Literacy (DL), and Intention to Use (IU). The R^2 of 0.822 was obtained for the model, which means that the model has very good explanatory power. Performance Expectancy had the largest influence on Intention to Use (0.413), whereas Digital Literacy had a very small impact (-0.003).

4.3.1 Factor Loadings of Measurement Items

Table 1.3: Factor Loadings ofMeasurement Items (N = 273)

Item	DL	EE	FC	IU	PE	SI
Digital Literacy						
DL1	**0.694**					
DL2	**0.841**					
DL3	**0.435**					
DL4	**0.686**					
DL5	**0.801**					
Effort Expectancy						
EE1		**0.583**				
EE2		**0.799**				
EE3		**0.664**				
EE4		**0.638**				
EE5		**0.843**				
Facilitating Conditions						
FC1			**0.718**			
FC2			**0.594**			
FC3			**0.751**			
FC4			**0.813**			
FC5			**0.660**			
Intention to Use						
IU1				**0.675**		
IU2				**0.777**		
IU3				**0.675**		
IU4				**0.812**		
Performance Expectancy						
PE1					**0.601**	
PE2					**0.732**	
PE3					**0.807**	
PE4					**0.725**	
PE5					**0.681**	
Social Influence						
SI1						**0.802**
SI2						**0.545**

SI3						**0.781**
SI4						**0.830**

Note. DL = Digital Literacy; EE = Effort Expectancy; FC = Facilitating Conditions; IU = Intention to Use; PE = Performance Expectancy; SI = Social Influence. Bold values indicate factor loadings on respective constructs.

In Table 4.3, the factor loadings across all the measurement items for the six constructs are displayed. The majority ofthe items exhibited proper loadings, exceeding the cut-offpoint of 0.60, which is the recommended one. The lowest loading was shown by Digital Literacy item DL3,which was 0.435 and this indicated that its representation of the construct was weaker. The same situation was observed with the Effort Expectancy item EE1 (0.583), the Facilitating Conditions item FC2 (0.594), and the Social Influence item SI2 (0.545), which all exhibited loadings that were slightly below the ideal threshold. The highest loadings were found in DL2 (0.841), EE5 (0.843), and SI4 (0.830), which implies that these items are strong representatives of their respective constructs. In general, the factor loading pattern supports that items primarily load on their intended constructs while the cross-loadings are at a minimal level.

4.3.2 Reliability and Validity Assessment

Table 4.4: Reliability and Validity Assessment

Construct	**Cronbach's Alpha**	**Composite Reliability (rho_a)**	**Composite Reliability (rho_c)**	**AVE**
Digital Literacy	0.735	0.765	0.827	0.498
Effort Expectancy	0.750	0.768	0.835	0.507
Facilitating Conditions	0.752	0.760	0.835	0.506
Intention to Use	0.719	0.733	0.826	0.544
Performance Expectancy	0.754	0.761	0.836	0.507
Social Influence	0.726	0.746	0.833	0.560

Note. AVE = Average Variance Extracted. All Cronbach's alpha values > 0.70 and composite reliability values > 0.80 indicate acceptable internal consistency. AVE values approaching 0.50 indicate acceptable convergent validity.

The results ofreliability and convergent validity for all constructs are shown in Table 4.4. The range of Cronbach's alpha values was 0.719 to 0.754, which is above the minimum threshold of0.70 and hence signifies good internal consistency. The range of composite reliability values (rho_c) was 0.826 to 0.836, all of which exceeded the recommended 0.80 threshold confirming strong construct reliability. Average Variance Extracted (AVE) values ranged from 0.498 to 0.560. Even though Digital Literacy, Effort Expectancy, Facilitating Conditions, and Performance Expectancy had AVE values slightly lower than 0.50, their proximity to the threshold and being classified as marginally acceptable were still given. Intention to Use and Social Influence showed AVE values greater than 0.50, thus, signifying good convergent validity. The combination ofthese results provides the basis for the measurement model's reliability and validity.

4.3.3 Discriminant Validity

Table 4.5: Discriminant Validity (Fornell-Larcker Criterion)

Construct	**DL**	**EE**	**FC**	**IU**	**PE**	**SI**
Digital Literacy	**0.706**					
Effort Expectancy	0.722	**0.712**				
Facilitating Conditions	0.803	0.814	**0.711**			
Intention to Use	0.718	0.868	0.797	**0.737**		
Performance Expectancy	0.728	0.913	0.819	0.884	**0.712**	
Social Influence	0.777	0.901	0.765	0.854	0.872	**0.748**

Note. DL = Digital Literacy; EE = Effort Expectancy; FC = Facilitating Conditions; IU = Intention to Use; PE = Performance Expectancy; SI = Social Influence. The Diagonal values (in bold) represent the square root of AVE. Off-diagonal values represent correlations between constructs.

Instead ofHTMT testing, the Fornell-Larcker criterion outcomes for the discriminant validity assessment are shown in Table 4.5. Each construct's square root ofAVE is represented by the diagonal values, and the inter-construct correlations are indicated by the off-diagonal values. The validity of some constructs was questioned because their correlations were larger than the corresponding square roots ofAVE. In particular, the correlation between Effort Expectancy and Performance Expectancy (0.913) went beyond the square roots of AVE of both constructs (0.712). In addition, strong correlations were noted between Facilitating Conditions and Effort Expectancy (0.814),

and between Social Influence and Performance Expectancy (0.872). These findings imply that there could be some overlapping of concepts and thus the application ofthis criterion may not suffice for the entire establishment of discriminant validity.

Table 4.6: Discriminant Validity - Heterotrait-Monotrait Ratio (HTMT)

Construct	**DL**	**EE**	**FC**	**IU**	**PE**	**SI**
Digital Literacy						
Effort Expectancy	0.979					
Facilitating Conditions	1.042	1.104				
Intention to Use	0.958	1.174	1.089			
Performance Expectancy	0.967	1.206	1.096	1.191		
Social Influence	1.057	1.212	1.037	1.170	1.170	

Note. DL = Digital Literacy; EE = Effort Expectancy; FC = Facilitating Conditions; IU = Intention to Use; PE = Performance Expectancy; SI = Social Influence. HTMT values < 0.85 indicate discriminant validity. Values > 0.90 suggest potential discriminant validity issues.

Discriminant validity assessment using HTMT ratio values is presented in Table 4.6. Values up to 0.85 are considered good according to the threshold while below 0.90 are regarded as tolerable. Several HTMT values exceeding both thresholds were revealed by the results. Effort Expectancy had very high HTMT values with Facilitating Conditions (1.104), Performance Expectancy (1.206), and Social Influence (1.212). Likewise, Facilitating Conditions surpassed the limit with Digital Literacy (1.042). Performance Expectancy also reported high HTMT values with Intention to Use (1.191). In summary, these results point out that there are some issues with discriminant validity which mean that perhaps some ofthe constructs are not adequately different from each other. In short, this overlap constructs have an impact on the model's structural relationships' interpretations and will discuss further on later on.

4.3.4 Variance Inflation Factor Values

Table 4.7: Variance Inflation Factor (VIF) Values

Item	VIF	Item	VIF	Item	VIF
DL1	1.591	EE1	1.540	FC1	2.419
DL2	2.062	EE2	2.234	FC2	1.933
DL3	1.106	EE3	1.879	FC3	1.613
DL4	1.682	EE4	1.602	FC4	2.856
DL5	2.060	EE5	2.511	FC5	2.224
IU1	1.951	PE1	1.630	SI1	2.116
IU2	2.035	PE2	1.905	SI2	1.198
IU3	1.588	PE3	1.914	SI3	1.522
IU4	2.401	PE4	2.023	SI4	2.271
		PE5	1.825		

Note. VIF = Variance Inflation Factor. All VIF values < 5.0 indicate no multicollinearity issues among indicators.

Table 4.7 shows the Value of Inflation Factors for all measurement items to check multicollinearity. The VIF values varied from 1.106 to 2.856, and they were all far from crossing the critical value of 5.0. The most significant VIF was FC4 (2.856), followed by EE5 (2.511) and FC1 (2.419). Indeed, the very low VIF was detected for DL3 (1.106). Such a situation is indicative of a lack of multicollinearity in the measurement model, allowing each indicator to have its share of variance in relation to the construct with no significant overlap with other indicators. This finding favors the decision to include all items in the model for further analysis of structural path.

4.4 Structural of Model Assessment and Hypotheses Testing

This section seeks to explain the main issues, with the intention to use E-Connect serving as the dependent variable and the key issues as the independent variables. In a sense, the analysis is the testing ground for the five hypotheses which have been outlined in the proposed research framework. The results of the path coefficients, the testing of the hypotheses, and the model fit indices are shown in Tables 9 and 10.

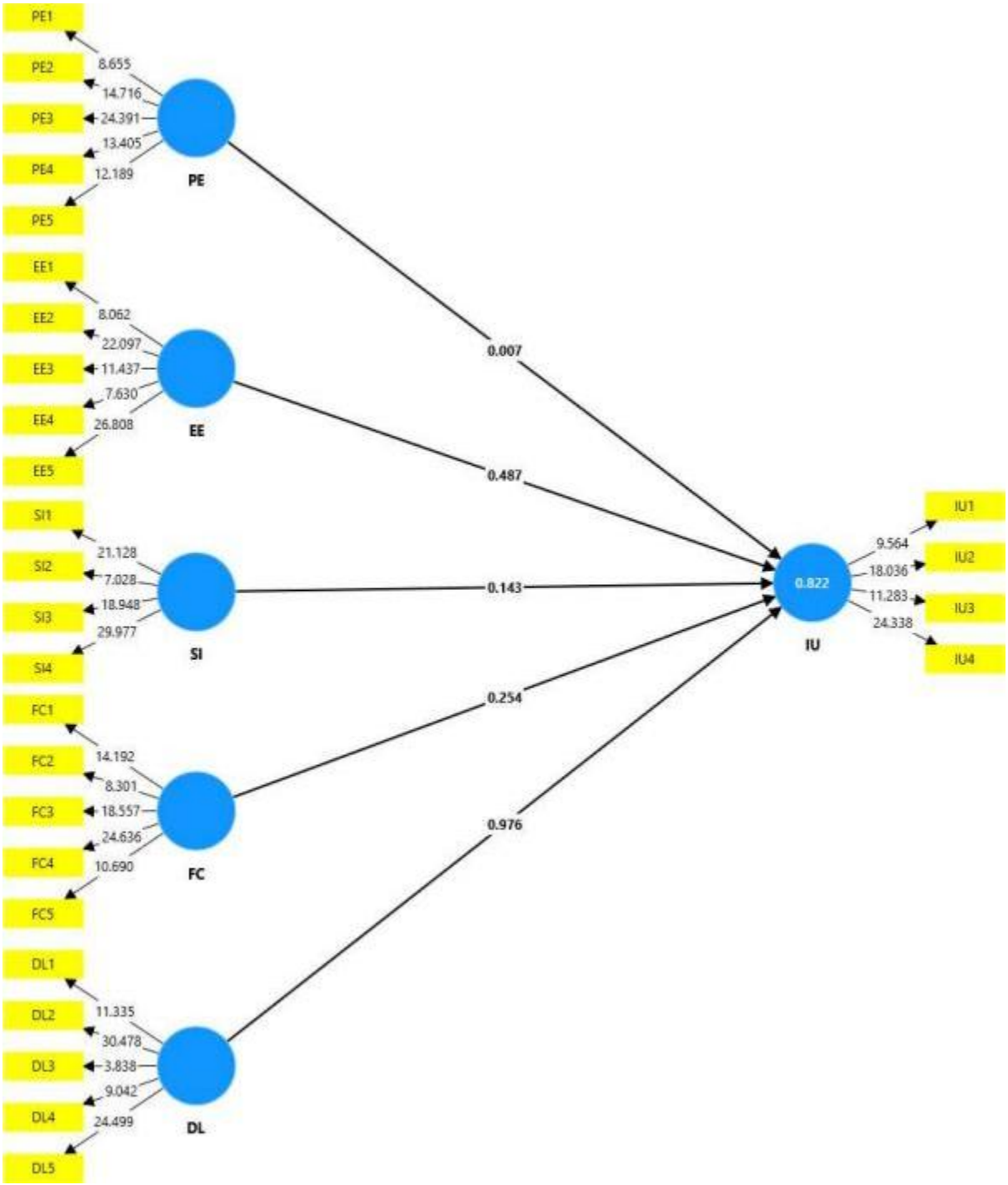


Figure 4.1: PLS-SEM Structural Model with t-Statistics

4.5 Path Coefficients and Hypothesis Testing Results

Table 4.8: Path Coefficients and Hypothesis Testing Results

Hypothesis	Path	β	SD	t-value	p-value	Decision	f^2
H1	PE → IU	0.413	0.153	2.702	0.007**	Supported	0.134

H2	EE → IU	0.142	0.204	0.695	0.487	Not Supported	0.012
H3	SI → IU	0.251	0.171	1.464	0.143	Not Supported	0.051
H4	FC → IU	0.153	0.134	1.140	0.254	Not Supported	0.029
H5	DL → IU	-0.003	0.095	0.030	0.976	Not Supported	0.000

Note. β = standardized path coefficient; SD = standard deviation; PE = Performance Expectancy; EE = Effort Expectancy; SI = Social Influence; FC = Facilitating Conditions; DL = Digital Literacy; IU = Intention to Use; f^2 = effect size. **p < 0.01. Path coefficients are significant atp < 0.05 (t > 1.96).

The outcomes of hypothesis testing for the five proposed relationships are displayed in Table 4.8. The examination of the relationships led to the conclusion that only one hypothesis got support. Performance Expectancy had a notable positive effect on Intention to Use E-Connect (β = 0.413, t = 2.702, p = 0.007). The finding supports H1 and suggests that if policyholders consider E-Connect convenient and efficient in controlling their insurance policies, then they will be very much willing to use the platform. The effect size (f^2 = 0.134) hints at the moderate practical impact of Performance Expectancy on usage intention.

The data didn't support the other four hypothesis. Effort Expectancy had a positive but non-significant link with Intention to Use (β = 0.142, t = 0.695, p = 0.487), thus not supporting H2. This implies that perceived ease ofuse has no effect on policyholders' intention to adopt E-Connect. The small effect size (f^2 = 0.012) reflects very little practical impact.

Social Influence was also the one with a non-significant correlation with Intention to Use (β = 0.251, t = 1.464, p = 0.143) which, in turn, resulted in the rejection ofH3. While the coefficient ofthe path seems to show a positive connection, it didn't obtain the statistical significance. The effect size (f^2 = 0.051) reveals that it is a small practical effect. The implication ofthis finding is that social pressure or support from others does not play a major role in the policyholders' adoption intentions.

Facilitating Conditions had a positive but non-significant impact on Intention to Use (β = 0.153, t = 1.140, p = 0.254), leading to the rejection of H4. This factor did not significantly influence the usage intentions despite the presence of technology and support. The effect size (f^2 = 0.029) was low, depicting the corresponding practical relevance as being negligible.

Furthermore, Digital Literacy was the one that cultivated the least and insignificant relationship with Intention to Use (β = -0.003, t = 0.030, p = 0.976), which led to the rejection ofH5. Although the negative coefficient was minimal, it was surprising. The effect size (f^2 = 0.000) corroborates the fact that there was no practical impact at all. It can thus be inferred that policyholders'digital knowledge is not in anyway a factor that can either make or break their decision to use E-Connect in this context.

4.6 Coefficient ofDetermination and Model Fit Indices

Table 4.9 Coefficient ofDetermination and Model Fit Indices

Measure	Value	Interpretation
R^2 (Intention to Use)	0.822	Substantial explanatory power
Adjusted R^2	0.819	
SRMR	0.184	Acceptable fit (< 0.08 ideal)
NFI	4.431	

Note. R^2 = Coefficient of determination; SRMR = Standardized Root Mean Square Residual; NFI = Normed Fit Index. The R^2 value of 0.822 indicates that the model explains 82.2% ofthe variance in Intention to Use E-Connect.

The structural model's explanatory power and fit indices are shown in Table 4.9. The R^2 value of 0.822 means that the five predictors together account for 82.2% ofthe variance in Intention to Use E-Connect. Such a substantial explanatory power is indicated by this value and the model is understood to be capturing the majority ofthe factors, if not all, that are affecting the usage intention. The adjusted R^2 value of0.819 serves as a reinforcement of the model's reliability after the number ofpredictors has been taken into consideration.

4.7 Hypothesis Testing Results

H1: Performance Expectancy positively influences Intention to Use E-Connect

According to Table 4.8, the value of significance for Performance Expectancy is 0.007 ($p < 0.05$). Consequently, H1 is approved which verifies the existence of a significant positive correlation between Performance Expectancy and Intention to Use E-Connect. The coefficient ofthe path which is 0.413, proves that Performance Expectancy is the most powerful predictor of adoption intention among all the factors investigated.

H2: Effort Expectancy positively influences Intention to Use E-Connect

The significance value ofEffort Expectancy in Table 4.8 is 0.487 ($p > 0.05$). Therefore, H2 is rejected as it indicates no significant relationship between Effort Expectancy and Intention to Use E-Connect. Even though the path coefficient of 0.142 is positive, the relationship has still not been proven to be statistically significant.

H3: Social Influence positively influences Intention to Use E-Connect

In Table 4.8, the significance value of Social Influence is shown to be 0.143 ($p > 0.05$). Thus, H3 is rejected,which means there is not a significant relationship between Social Influence and Intention to Use E-Connect. Eventhough Social Influence had the highest average score (4.38) among all the constructs, it did not have a significant impact on the prediction ofusage intention.

H4: Facilitating Conditions positively influence Intention to Use E-Connect

Table 4.8 illustrates that the significance ofthe Facilitating Conditions is 0.254 ($p > 0.05$). Therefore, H4 is rejected, which means that there is no significant connection between Facilitating Conditions and Intention to Use E-Connect. The path coefficient of0.153 indicates apositive effect, although it is not statistically significant.

H5: Digital Literacy positively influences Intention to Use E-Connect

Table 4.8 shows that Digital Literacy's significance value is at 0.976 ($p > 0.05$). Hence, H5 is rejected, indicating an insignificant relationship between Digital Literacy and Intention to Use E-Connect. The almost non-existent path coefficient (-0.003) stands out as the most surprising result ofthis research.

4.8 Chapter Summary

The current chapter has brought forth the statistical analysis as well as results of the examination that aimed at determining the factors affecting the intention of the policyholders ofGreat Eastern to use E-Connect. Demographic details indicated a well-balanced sample of 273 subjects mostly consisting ofpeople aged 21-30 years and holding bachelor's degrees. Descriptive statistics pointed out high mean values for all the constructs which were an indication of generally positive perceptions. The measurement model assessment recognized good levels ofreliability and validity in the study even though some concerns about discriminant validity for some pairs of constructs surfaced. The analysis of the structural model discovered that solely Performance Expectancy had a significant impact on Intention to Use E-Connect, thus affirming H1. Contrary to this, Hypotheses H2, H3, H4,and H5 were rejected, as Effort Expectancy, Social Influence, Facilitating Conditions, and Digital Literacy were found to be non-significant predictors ofusage intention. The model managed to explain the phenomenon with a very large R^2 of 0.822 which meant that 82.2% ofthe variance in intent to use was accounted for test the Intention to use ofE-Connect.

Chapter 5: Discussion & Conclusion

5.0 Introduction

This chapter provides a detailed discussion, implications, and conclusions of the research that assessed the factors affecting the intention of the policyholders of Great Eastern Life Assurance to use E-Connect. The study applied the Unified Theory of Acceptance and Use of Technology (UTAUT) enhanced with Digital Literacy to identify the determinants of adoption among 273 individuals. The outcome of the analysis indicated that Performance Expectancy was the only significant predictor of usage intention whereas Effort Expectancy, Social Influence, Facilitating Conditions, and Digital Literacy were found to be non-significant. This chapter goes on to analyze the mentioned findings in the light ofalready present literature, introduce the theoretical and practical implications, point out the limitations ofthe study, make suggestions for future studies, and finally summarize the essential points for both researchers and practitioners in the digital insurance field.

5.1 Discussion of Findings

5.1.1 Descriptive Findings

The demographic profile showed that the sample of 273 policyholders from Great Eastern was composed ofpeople of both sexes in equal proportions (51.6% female, 48.4% male). The largest part ofthe sample consisted ofyoung adults 21-30 years old (44.7%), those who had bachelor's degrees (55.3%), and the ones working in the private sector (44.3%). The majority of the respondents had a monthly salary of RM4,001-6,000 (53.5%) and had been policyholders for 1-5 years (50.5%). As for E-Connect familiarity, 47.6% were occasional users ofthe platform and merely 23.4% were regular users. This pattern is in line with previous research on technology adoption, which indicates that awareness does not automatically lead to continuous use (Venkatesh et al., 2003). Descriptive statistics showed very high mean scores for all constructs, from 4.22 to 4.38 on the 5-point scale. Social Influence had the highest mean (4.38), followed by Effort Expectancy (4.31) and Intention to Use (4.27). Even though the respondents had positive perceptions, the structural model showed that only Performance Expectancy had adirect impact on the intention to use. This could indicate that positive attitudes are not yet actual behavioral drivers, which is similarly found in the so-called attitude-behavior inconsistency in the area of information systems research (Sheppard et al., 1988).

5.2 Hypothesis Testing Results

The study developed and evaluated five hypotheses related to the relationships among Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Digital Literacy, and the Intent to Use E-Connect. A detailed summary ofthe results of the hypothesis testing along with the associated statistical values and decisions is illustrated in Table 5.1.

Table 5.1: Summary ofHypothesis Testing Results

No	Hypothesis	β	t-value	p-value	Decision
H1	Performance Expectancy has a positive influence on Intention to Use E-Connect.	0.413	2.702	0.007	Hypothesis Supported
H2	Effort Expectancy has a positive influence on Intention to Use E-Connect.	0.142	0.695	0.487	Hypothesis Not Supported
H3	Social Influence has a positive influence on Intention to Use E-Connect.	0.251	1.464	0.143	Hypothesis Not Supported
H4	Facilitating Conditions have a positive influence on Intention to Use E-Connect.	0.153	1.140	0.254	Hypothesis Not Supported
H5	Digital Literacy has a positive influence on Intention to Use E-Connect.	-0.003	0.030	0.976	Hypothesis Not Supported

Note. β = standardized path coefficient. **p < 0.01.

Hypothesis testing has revealed the support ofjust one out of five proposed hypotheses. H1, which claimed that Performance Expectancy has a positive effect on Intention to Use E-Connect, received strong support (β = 0.413, t = 2.702, p = 0.007). Such a finding is in agreement with the original UTAUT model, where Performance Expectancy always comes out as the strongest predictor of behavioral intention over different settings (Venkatesh et al., 2003). In this instance, insurance customers consider functional advantages and efficiency gains as the major factors in their decision-making

about the adoption ofdigital platforms. The same results can be seen in mobile banking studies that showed a significant impact ofperceived usefulness on people's intention to use (Zhou et al., 2010). The strong influence ofPerformance Expectancy indicates that Great Eastern policyholders are in fact considering E-Connect adoption mostly from the perspective ofreal benefits such as less time consuming, easy check on policy status, and convenient premium payment management.

In contrast to the assumptionns and expectations, H2 could not be confirmed because Effort Expectancy did not reveal any significant relationship with Intention to Use (β = 0.142, p = 0.487). This result is in opposition to the original UTAUT concept where Effort Expectancy usually predicts the intention to adopt, especially among inexperienced users (Venkateshetal., 2003). Nevertheless, the present finding is indeed consistent with the studies where it has been suggested that when the users have enough experience or when the technology is more or less standardized in a particular society, Effort Expectancy loses its significance (Venkatesh et al., 2012). The high Digital Literacy mean score achieved in this research (M = 4.25) implies that the participants already have very good digital competencies. In the Malaysian context, the widespread use ofdigital financial services such as mobile banking and e-wallets might have set a certain level of ease ofuse expectation even from the very beginning (Abdul-Halim et al., 2021). When ease ofuse is taken for granted as a basic feature, it loses its power to distinguish between the users in terms oftheir adoption decision.

H3 was also found to be unsupported, and this time it was the case of "Social Influence positively affects Intention to Use" that was rejected (β = 0.251, p = 0.143). Notwithstanding the fact that Social Influence attained the highest mean score (M = 4.38) among all constructs, it did not emerge as a significant predictor of usage intention. This surprising result is contrary to the UTAUT predictions but is inline with the research claiming that the social influence effects depend on context and user characteristics (Venkatesh & Davis, 2000). Insurance purchase is an inherently personal and private financial matter, unlike social media or consumer electronics Apps adoption, which are heavily affected by peer influence (Karahanna et al., 1999). The effect of social pressure is practically non-existent in the case of confidential financial matters, where the individual's judgment supersedes the social norm. Besides, the backing of insurance agents, which is part of the Social Influence measurement, may come across as commercially motivated rather than a true recommendation, hence the impact on adoption decisions is diminished.

Support was not found for H4, as Facilitating Conditions did not show any significant effect on Intention to Use ($\beta = 0.153$, $p = 0.254$). This result goes against the UTAUT proposition as well as later adaptations in which Facilitating Conditions usually lead to adoption regardless of the categories of users, particularly the elderly or the inexperienced ones (Venkatesh et al., 2012). The non-significance might be interpreted in the light ofHerzberg's two-factor theory that differentiates between hygiene factors and motivators (Herzberg et al., 1959). In the modern Malaysian context, the technological infrastructure, compatibility of devices, and availability of support are no longer considered distinguishing factors but rather baseline expectations. When resources and support are available to everybody and no one is denied access to them, they act as hygiene factors that are necessary for adoption but cannot energize it. Users may have all the facilitating conditions but still lack the compelling reasons to adopt E-Connect ifthey do not see the performance benefits as advanced enough.

The most surprising among the findings was the refutation ofH5 since the effect of Digital Literacy on the Intention to Use was almost nonexistent ($\beta = -0.003$, $p = 0.976$). This goes against a lot of literature that establishes Digital Literacy as a factor in technology adoption (Hargittai, 2002; van Deursen & van Dijk, 2013). However, there can be a number of reasons behind this. For starters, sample homogeneity led to a scenario where the ceiling effect came into play since 70% of the respondents were diploma holders or higher and had high Digital Literacy scores ($M = 4.25$). When almost all the respondents are digitally competent, the literacy factor loses its power to predict because ofthe limited variance. Secondly, in present-day Malaysia, digital literacy has spread across the board, especially among the working-age population who are habitual users of smartphones and digital services (Chen et al., 2023). Digital Literacy may be regarded as a necessary but not sufficient condition for adoption to take place. The users need at least some digital competence to think of E-Connect but once this level is reached, other features like the perceived usefulness will then play a role in the actual adoption decision. This conclusion indicates that Digital Literacy might be more appropriately regarded as an enabler or a moderator instead of a direct predictor in the case of digitally matured populations.

Overall Model Performance

The structural model revealed an extraordinary amount of explication with an R^2 value of 0.822, which means that the five predictors together accounted for 82.2% of the variance in Intention to Use E-Connect. Such a high R^2 value implies very good

predictive power and is in agreement with the standards set by Hair et al. (2019) for substantial model performance in PLS-SEM studies. The adjusted R^2 of0.819 validated the robustness of the model after considering the number ofpredictors. On the other hand, the Standardized Root Mean Square Residual (SRMR) value of0.184 was above the recommended limit of 0.08 (Hu & Bentler, 1999), thus indicating that there might be some model fitting issues. The SRMR is one ofthe measures that reflect the accuracy of the model as it has very high explanatory power, not necessarily reflecting the observed covariance perfectly. This difference is probably caused by high inter-construct correlations and discriminant validity problems which were highlighted in the measurement model evaluation with particularly high HTMT values of over 0.90 between a number of constructs (Henseler et al., 2014).

5.3 Implications of the Study

5.3.1 Theoretical Implications

The present study brings several major theoretical contributions to the field of technology adoption research. First of all, it confirms Performance Expectancy as the leading predictor in the UTAUT model even in the specialized case of insurance technology adoption (Venkateshetal., 2003). The study has cast doubt on the universal application of all UTAUT constructs in different settings by revealing that Effort Expectancy, Social Influence, and Facilitating Conditions, even ifthese were predicted by theory, exhibited no significant impacts at all. This goes hand in hand with a meta-analysis by Dwivedi et al. (2017) which implied that the UTAUT dimensions differ in their predictive capabilities based on the type oftechnology and user characteristics.

The second point ofthe study is that Digital Literacy may act as an enabler instead ofa direct predictor among the digitally advanced groups. According to van Deursen & van Dijk (2013), while predicting the adoption intention becomes universally proficient, it loses its discrimination ability at the sametime. Hence, this very result compels scholars to take a fresh look at the role ofDigital Literacy and possibly conduct research on it as a moderator or even a threshold variable instead of a main effect predictor. Thirdly, the research draws attention to the different aspects oftechnology adoption that are linked to the specific context. The function of insurance platforms as utilitarian and private distinguishes these platforms from social or entertainment technologies where social influence and ease ofuse are the main factors. The results obtained in this study point out that theoretical models should not be considered to be universally valid but rather they need to be adapted to certain technological and cultural contexts.

5.3.2 Practical Implications

The results provide beneficial insights for Great Eastern Life Assurance and for any other insurer who is keen on increasing the usage of the digital platform. The Management team should give priority to the area of E-Connect's functional benefits and the communication of value propositions that are palpable to policyholders, since Performance Expectancy was the only significant predictor (Venkatesh et al., 2003). Marketing strategies should underline the advantages of saving time, facilitating policy management, and increasing productivity, rather than merely putting the use of the platform or social endorsements as the main focus. Moreover, specifics of the improvements can include simplifying the monitoring features of the policies, allowing one-click payments for premiums, and giving immediate access to information regarding the policy coverage (Zhou et al., 2010).

The fact that Social Influence was not significant implies that the conventional encouragement of agents might not be as effective as teaching or showing the actual benefits of the platform through the use of tutorials and case studies. The insurance agents should be equipped with the knowledge to specify the instances where E-Connect actually saves time and enhances the experience of service instead of just being general and giving endorsements (Davis, 1989). Moreover, since 47.6% of the respondents were occasional users, the campaigns would be most effective if they were to concentrate on converting these sporadic users into regular users by pointing out the less utilized features that can bring clear performance benefits. The findings further indicate that while the attempt to ease of use and the provision of support-related infrastructure might prove to be costly, the impact of functional enhancements on the insurance management efficiency of the policyholders directly can be rewarding.

5.4 Limitations of the Study

The study has several prominent limitations. To begin with, the use of convenience sampling might be a drawback in terms of the ability to apply the results to the entire set of Great Eastern policyholders. The age group of 21-30 years constituted the largest portion of the sample (44.7%), and their educational attainment was also high (70% bearing diplomas or higher degrees), which may have led to the older and less educated policyholders interested in the technology not being represented and their different adoption patterns not being observed (Venkatesh et al., 2003). The restriction of

variance might be the reason why the Digital Literacy effect was non-significant in this case, given that the involved participants were quite homogeneous with respect to this variable.

Next, a cross-sectional research design was utilized, which only collects data at one moment, thus unable to draw causal relations and preclude the analysis of temporal factors of adoption behavior (Hair et al., 2019). Another limitation comes from the fact that measuring users' intentions instead of their actual usage is being done, as the gap between intention and behavior is well-established in the adoption of technology research (Sheppard et al., 1988). The subsequent studies should observe the real use of the E-Connect to confirm the intention measures.

On the third point, there were some concerns with the measurement model, where the factor loadings of some items (DL3, EE1, FC2, SI2) were below 0.60, and there were discriminant validity issues signaled by HTMT values going over 0.90. These results imply that the standard measurement scales for the UTAUT model might need modification when they are used in the context of insurance (Henseleretal., 2014). The high inter-construct correlations are indicative of possible multicollinearity, which can lead to the suppression of the individual predictor effects.

Another limitation is the restricted external validity due to the fact that the research was conducted on a single insurance company. The unique features of E-Connect and Great Eastern's position in the market may not reflect other insurance platforms. There is also the possibility that common method bias may have led to the overestimation of the correlations since all data were self-reported through one questionnaire (Kock et al., 2021). Those not considering of the variables that might be relevant like trust, privacy, and perceived risk, which are usually regarded as limitations, is one of the areas that will require for future investigation.

5.5 Recommendations for Future Research

To advance future research, it is necessary to focus on the shortcomings discussed in this study and improve them through three combined methodological and theoretical strategies. To start with, longitudinal studies are a necessity to monitor adoption behavior over a decided duration and to make sure of the existence of causal relations between the predictors and actual E-Connect usage (Venkateshetal., 2012). Measuring actual usage behavior instead of only intention would be the most convincing evidence

of adoption patterns and would also put the whole intention-behavior relationship under validation.

To continue, next researchers should apply probability sampling methods to gain more representative samples from different demographic groups which are always older policyholders and people with lower educational backgrounds. A comparative study between different insurance companies would not only help in boosting the external validity but also in identifying the factors of adoption that are context-specific as well as universal (Rahman et al., 2022). Cross-cultural research on E-Connect adoption in the Southeast Asian countries could show the culture's part in technology acceptance. Moreover, not only Digital Literacy as a moderating variable should be tested in future studies but also that of a direct predictor which will be scrutinized as to whether it will be the case of either strengthening or weakening the relationship between UTAUT constructs and intention (van Deursen & van Dijk, 2013). The original UTAUT moderators—age, gender, experience, and voluntariness—would be subjected to testing which will unfold the deeper insights into boundary conditions affecting adoption decisions (Venkatesh et al., 2003).

Something worth to more mentioning here is to extend the research model so as to incorporate the variables native to the insurance industry like trust, privacy concerns, perceived security and switching costs thereby capturing more the financial service adoption's unique characteristics (Zhou et al., 2010). In addition, the requirement to improve discriminant validity in measurement instruments is to refine them and also to establish context-specific scales for insurance technology adoption.

In the nutshell, the mixed-methods approaches that are quantitative surveys together with qualitative interviews would yield richer insights into the policyholders' adoption decisions while particularly shedding light on why constructs with high mean scores were not able to predict intention. Implementation studies that are in partnership with insurance providers could be the testing ground of the interventions that are based on the enhancement ofPerformance Expectancy.

5.6 Conclusion

This study was conducted to find out the factors that affected the intention of Great Eastern Life Assurance policyholders to use E-Connect by applying the Unified Theory ofAcceptance and Use of Technology (UTAUT) model with Digital Literacy as an extension. The data were collected from 273 respondents and analyzed using PLS-SEM which revealed both expected and unexpected results.

The analysis pointed out that only Performance Expectancy was a significant predictor of intention to use E-Connect ($\beta = 0.413$, $p = 0.007$), and this mainly showed that the decisions made by policyholders concerning the adoption ofthe new technology were mainly based on the perceived usefulness and efficiency gains. The other predictors of the intention to use the technology, which were Effort Expectancy, Social Influence, Facilitating Conditions, and Digital Literacy, did not significantly impact the intent to use the technology, although they had high scores and positive perceptions.

The results of the study carry both theoretical and practical implications. In terms of theory, the study reveals the model oftechnology adoption's context-bound quality and UTAUT's constructs universal application across all domains is challenged. The insurance sector's utilitarian and private attribute makes it distinct from social or entertainment technologies. On the other hand, practically, Great Eastern's effort should be directed towards promoting the functional benefits ofE-Connect, communicating the value propositions in terms of end-users rather than just the ease of use or social encouragement.

There are some limitations of the study such as cross-sectional design, sample characteristics, and discriminant validity concerns, yet it still provides valuable insights into the adoption of digital insurance platforms in the Malaysian context. The high explanatory power ($R^2 = 0.822$) attests to the statistical robustness ofthe model, but the practical significance fared differently.

Subsequent studies should be longitudinal, test moderation effects, and include insurance-specific constructs, and look into actual usage behavior instead of intention to use as digital transformation continuing to change the insurance industry, it will be essential to understand the adoption drivers in order to implement the platform successfully and keep the users engaged. Researchers and practitioners who want to facilitate the acceptance of digital insurance services in Malaysia and beyond can build on this study as their starting point.

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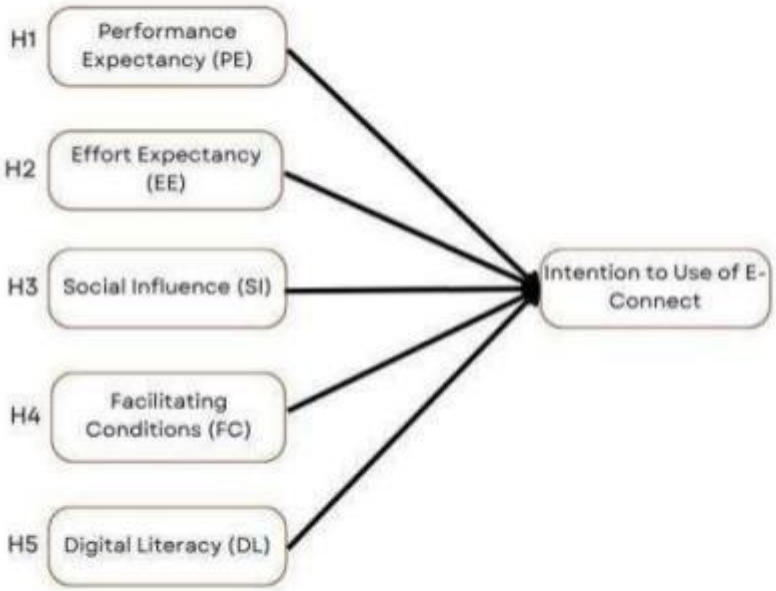
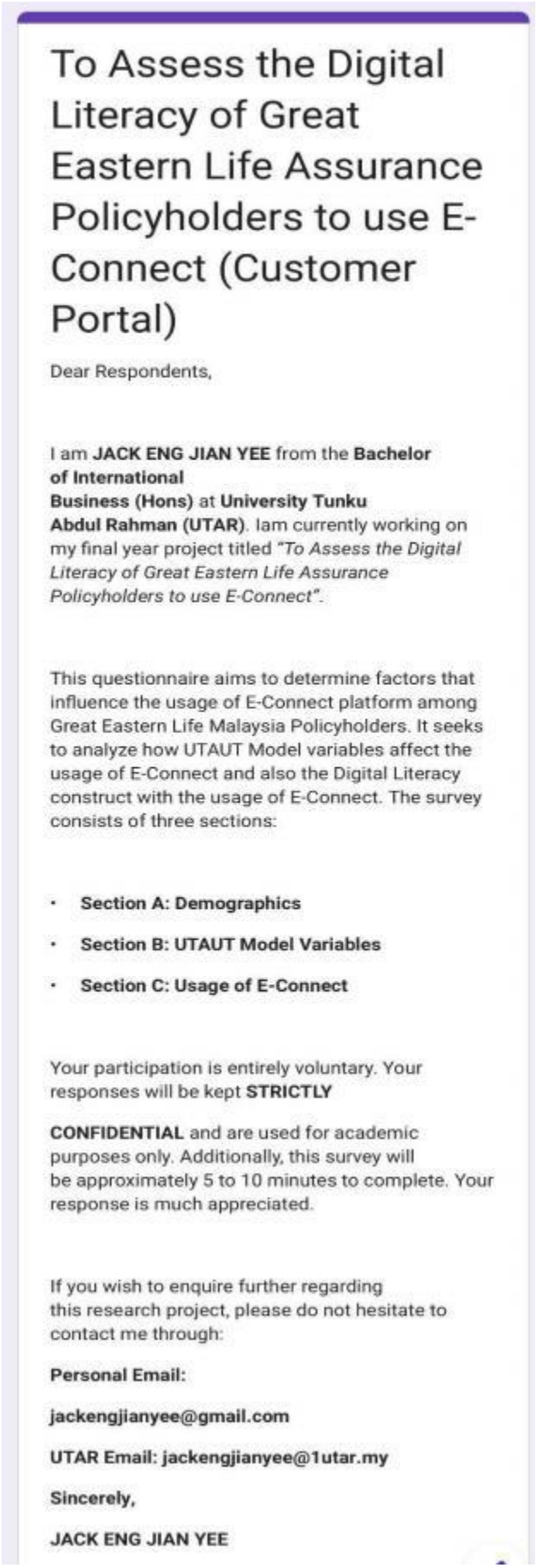


Appendix 2.2: Conceptual Framework

Appendix 3.5: Questionaaire Survey-Google Form



To Assess the Digital Literacy of Great Eastern Life Assurance Policyholders to use E-Connect (Customer Portal)

Dear Respondents,

I am **JACK ENG JIAN YEE** from the **Bachelor of International Business (Hons)** at **University Tunku Abdul Rahman (UTAR)**. Iam currently working on my final year project titled *"To Assess the Digital Literacy of Great Eastern Life Assurance Policyholders to use E-Connect"*.

This questionnaire aims to determine factors that influence the usage of E-Connect platform among Great Eastern Life Malaysia Policyholders. It seeks to analyze how UTAUT Model variables affect the usage of E-Connect and also the Digital Literacy construct with the usage of E-Connect. The survey consists of three sections:

- **Section A: Demographics**
- **Section B: UTAUT Model Variables**
- **Section C: Usage of E-Connect**

Your participation is entirely voluntary. Your responses will be kept **STRICTLY**

CONFIDENTIAL and are used for academic purposes only. Additionally, this survey will be approximately 5 to 10 minutes to complete. Your response is much appreciated.

If you wish to enquire further regarding this research project, please do not hesitate to contact me through:

Personal Email:

jackengjianyee@gmail.com

UTAR Email: jackengjianyee@1utar.my

Sincerely,

JACK ENG JIAN YEE

To Assess the Digital Literacy of Great Eastern Life Assurance Policyholders to use E-Connect (Customer Portal)

jackengjianyee@gmail.com Switch account

Not shared

* Indicates required question

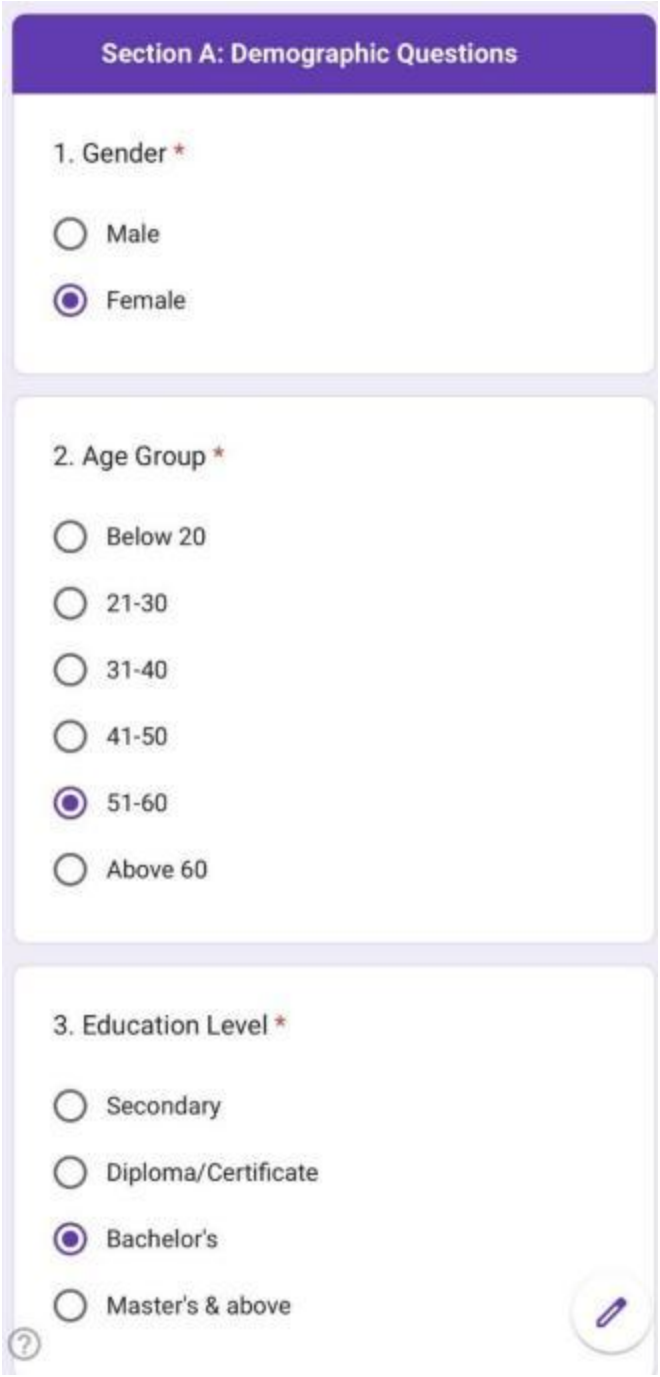
Personal Data Protection Act (PDPA) 2010 Notice

Please be informed that under the PDPA 2010, UTAR requires consent for the collection, recording, storage, usage, and retention of your personal information.
By proceeding, you acknowledge that you have read and understood the PDPA notice.

Do you consent to the processing of your personal data in accordance with UTAR's PDPA notice? *

- (●) Yes, I consent and agree
- ( ) No, I do not consent (survey will end here.)

Section A: Demographic Questions



Monthly Income (RM) *

- ○ Below RM2,000
- ○ RM2,001-4,000
- ○ RM4,001-6,000
- ○ RM6,001-8,000
- ◉ Above RM8,000

Policyholder Duration with Great Eastern

- ○ Less than 1 year
- ○ 1-5 years
- ○ 6-10 years
- ◉ More than 10 years

Clear selection

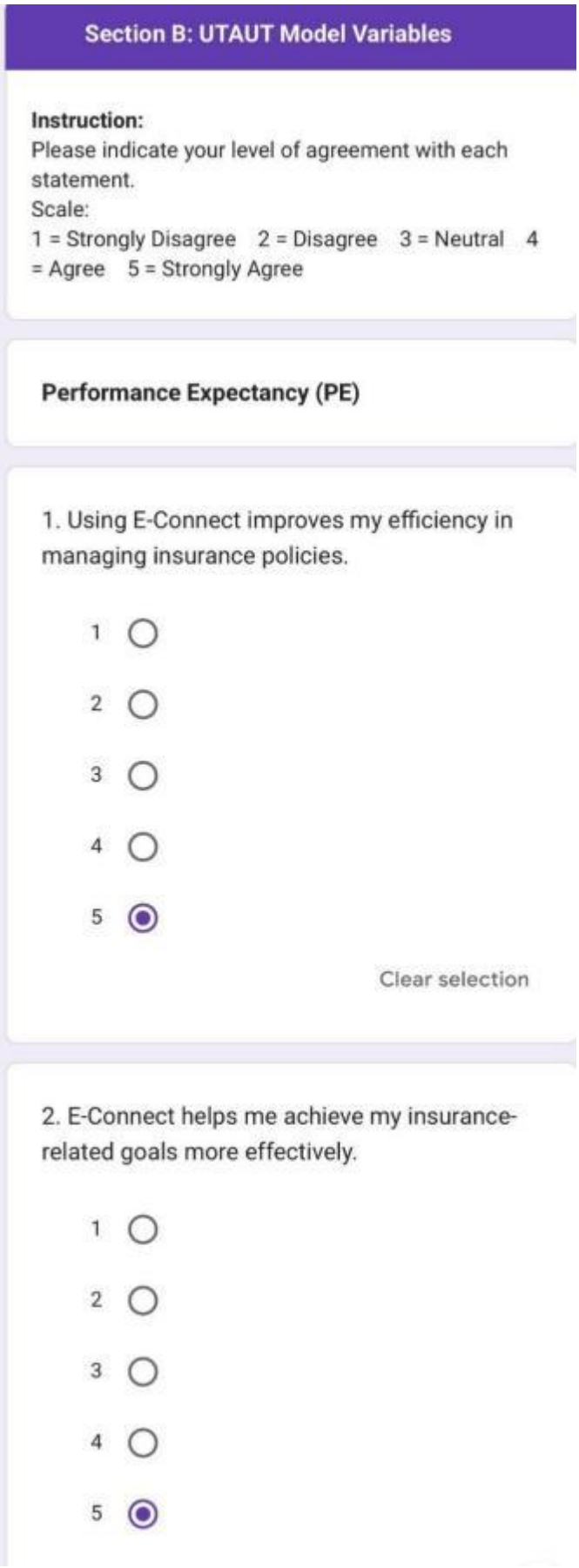
Familiarity with E-Connect (Customer Portal)

- ○ Never heard
- ○ Heard but never used
- ○ Used occasionally
- ◉ Regular User

Clear selection

Section B: Measurements of Independent Varialbles

Performance Expectancy (PE)



3. E-Connect makes it easier to monitor policy status and premium payments.

1 ○
2 ○
3 ○
4 ○
5 ◉

Clear selection

4. I can accomplish more in less time by using E-Connect.

1 ○
2 ○
3 ○
4 ○
5 ◉

Clear selection

5. E-Connect enhances the overall quality of my insurance service experience

1 ○
2 ○
3 ○
4 ○
5 ◉

Effort Expectancy (EE)

1. Learning how to use E-Connect is easy for me.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

2. I find the layout and design of E-Connect user-friendly.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

3. Interacting with E-Connect does not require much mental effort.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

4. It is easy for me to become skillful at using E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

5. I feel confident using E-Connect without any assistance.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

Facilitating Condition (FC)

Facilitating Conditions (FC)

1. I have access to the technology required to use E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

2. I know where to get help if I have difficulty using E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

3. Great Eastern provides sufficient support for E-Connect users.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

3. Great Eastern provides sufficient support for E-Connect users.

1 ○

2 ○

3 ○

4 ○

5 ○

4. E-Connect is compatible with the devices I use.

1 ○

2 ○

3 ○

4 ○

5 ○

5. I have the knowledge necessary to use E-Connect effectively.

1 ○

2 ○

3 ○

4 ○

5 ○

Social Influence (SI)

1. People important to me support my use of E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

2. People who influence my behaviour think I should use E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

3. I feel social pressure when using digital insurance platforms like E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

4. My insurance advisor or agent encourages me to use E-Connect.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

Digital Literacy (DL)

1. I am confident using online platforms for financial services.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

2. I can complete tasks on E-Connect without assistance.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

3. I understand how to use E-Connect features (e.g., policy details, premium paid statements).

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

4. I am comfortable navigating digital platforms for insurance.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

5. I regularly improve my skills in using digital tools.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

Section C: Usage ofE-Connect

Section C: Usage of E-Connect

Instruction:
Please indicate your level of agreement with each statement.
Scale:
1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

1. I intend to use E-Connect for my insurance-related tasks.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

2. I will regularly use E-Connect for my insurance-related tasks.

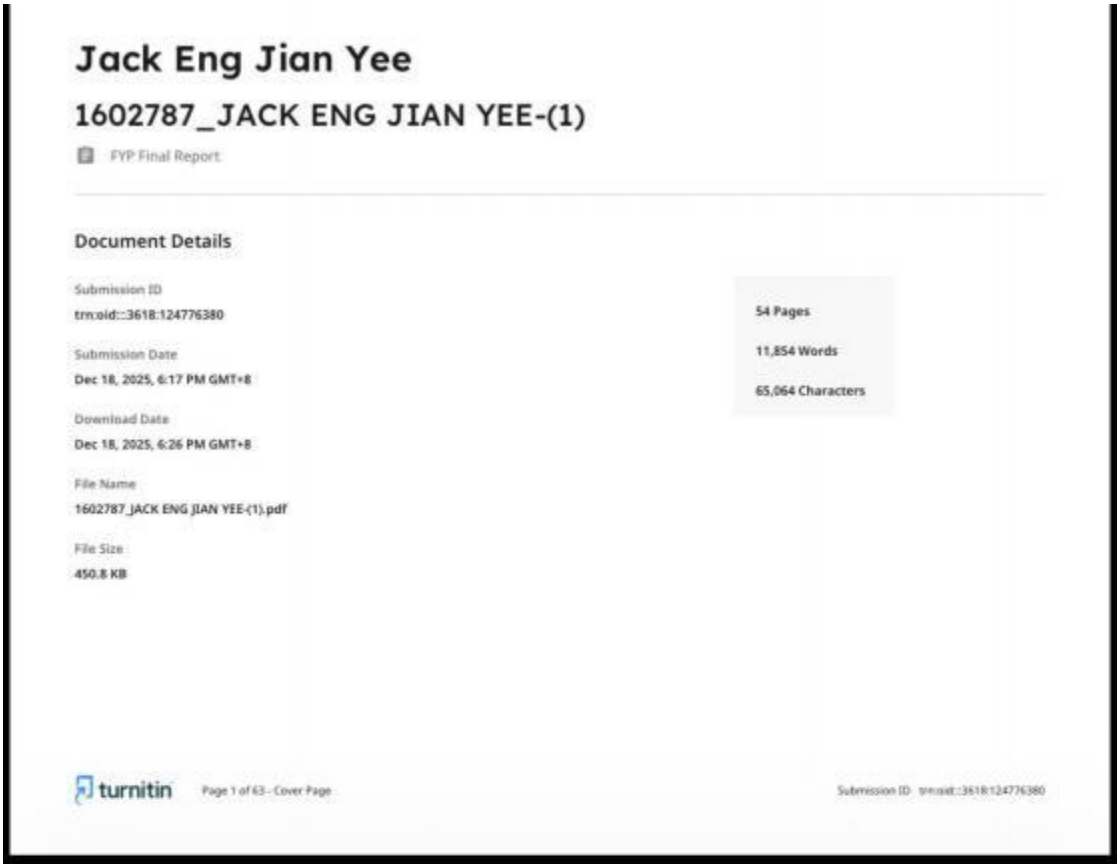
- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

3. I plan to use E-Connect as my primary insurance service platform.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○

4. I will recommend E-Connect to others.

- 1 ○
- 2 ○
- 3 ○
- 4 ○
- 5 ○



Jack Eng Jian Yee

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FYP Final Report

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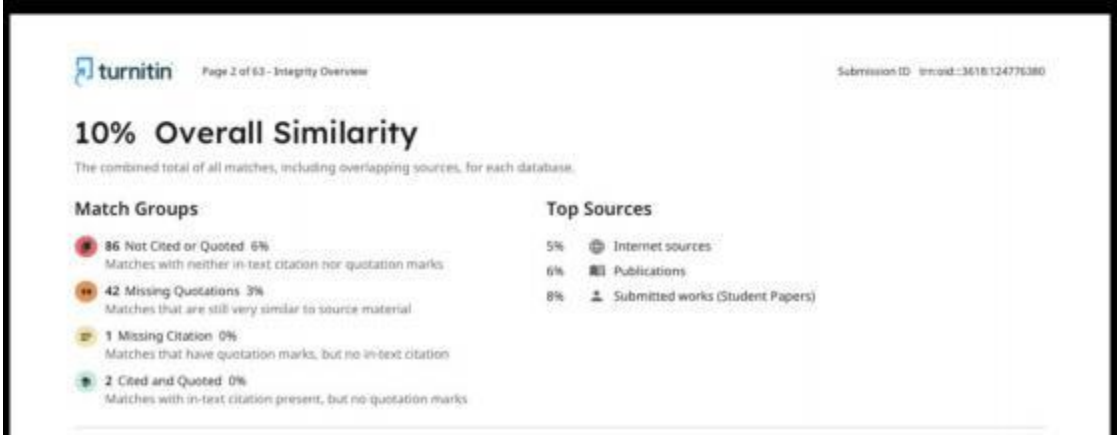

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Re: U/SERC/78-600/2025

16 October 2025

Dr Fitriya Binti Abdul Rahim
Head, Department of International Business
Faculty of Accountancy and Management
Universiti Tunku Abdul Rahman
Jalan Sungai Long
Bandar Sungai Long
43000 Kajang, Selangor

Dear Dr Fitriya,

Ethical Approval For Research Project/Protocol

We refer to your application for ethical approval for your students' research project from Bachelor of International Business (Honours) programme enrolled in course UKMZ3016. We are pleased to inform you that the application has been approved under Expedited Review.

The details of the research projects are as follows:

No.	Research Title	Student's Name	Supervisor's Name	Approval Validity
1.	Exploring the Relationship Between AI Competency and Employment Hope Among Final-Year Undergraduates	Wong Shu Hui	Dr Low Mei Peng	16 October 2025 – 15 October 2026
2.	Examining the Knowledge Gap of Undergraduates' Awareness of the Consumer Protection Act 1999 in Relation to Influencer Marketing	Lim Jia Yu	Dr Tan Pei Meng	
3.	Examining the Drivers of AI technologies for Academic Productivity Among Higher Education Students	Esther Lee Ke Xin	Dr Low Mei Peng	
4.	E-waste Recycling Behavior	Teh Wai Quan		
5.	The Dark Side of Digital Learning: Investigating Technostress, Academic Disengagement, and Self-Perception of Academic Performance Among University Students	Weiline Chong Wei Ling		
6.	Determinants of Firm Performance Among Malaysian SMEs in Cross-Border E-Commerce	Lee Yee Heng	Dr Farah Waheeda Binti Jalaludin	
7.	The Influence of E-Commerce Live Streaming Features on Consumer Trust and Purchase Intention in Malaysia	Lai Jing Yu		
8.	The Role of Operational Efficiency in Enhancing Online Buyer Satisfaction	Liew Xin Ying	Dr Komathi a/p Munusamy	
9.	Examining the Drivers of Employee Job Performance in the Malaysian Service Industry	Chong Yen Yi	Dr Cheah Lee Fong	
10.	Understanding E-waste Recycle Practice in Malaysia through the lens of Behavioral Reasoning Theory	Tan Wei Yan	Dr Low Mei Peng	
11.	Brewing Preference: A Study on Consumer Purchase Intention Towards ZUS Coffee	Kong Carol	Dr Law Kian Aun	

No.	Research Title	Student's Name	Supervisor's Name	Approval Validity
12.	Workforce Motivator Amongst Millennials and Centennials	Lim Wei Ming	Dr Komathi a/p Munusamy	16 October 2025 – 15 October 2026
13.	Exploring Job Seekers' Experiences and Intention to Use AI Technologies in Recruitment in Malaysia	Nyew Shuen Yee	Dr Mahendra Kumar a/l Chelliah	
14.	The Role of Emotional Marketing on Instagram in Shaping Generation Z's Purchase Intention toward Pop Culture Collectibles	Chu Hor Yin	Dr Malathi Nair a/p G Narayana Nair	
15.	The Impact of Cross-Cultural Human Resource Management Practices on Employee Performance in Multinational Corporation (MNCs)	Pang Yun Ling	Dr Cheah Lee Fong	
16.	Factors that Influence Consumers' Purchase Intention Based on Brand Trust for Battery Electric Vehicle (BEV) in Malaysia	Chaw Khun Thin	Dr Sia Bee Chuan	
17.	The Impact of Marketing on Customer Behaviour: Fashion and Daily Clothing	Reyes Loh Chang Le	Dr Law Kian Aun	
18.	Factors Influencing Purchase Intention on Plant-Based Food in Malaysia	Tan Guan Ming	Pn Faridah Hanum Binti Amran	
19.	Factors Influencing Consumers' Intention to Participate in Racquet Sports	Pang Poh Yee	Dr Cheah Lee Fong	
20.	Factors of Hybrid Workplace that Affect Employees' Work Performance	Tan Ling Zi	Ms Hooi Pik Hua @ Rae Hooi	
21.	The Influence of TikTok on Consumer Purchase Decisions for Beauty and Personal Care (BPC) Products Among Generation Z in Malaysia	Lim Zhi Qing	Dr Sia Bee Chuan	
22.	False Feedback, Real Consequences: The Effect of Fake Reviews on E-commerce Trust and Credibility	Lee Kar Man	Ms Low Suet Cheng	
23.	The Impact of Delivery Service, Time, Security and Privacy, and Price on Consumer Satisfaction Towards Online Food Delivery Services in Malaysia	Loy Hew Lam		
24.	To Assess the Digital Literacy of Great Eastern Life Assurance Policyholders to use E-Connect	Jank Eng Jian Yee	Pn Ezatul Emilia Binti Muhammad Arif	
25.	Factors Influencing the Consumer Purchasing Intention on Instagram	Tan Shi Wei	Dr Foo Meow Yee	
26.	The Impact of Social Media Influencerson Gen Z's Purchase Decisions	Ling Keng Hong	Dr Law Kian Aun	
27.	Exploring the Influence of Loyalty Program on Customer Loyalty Among University Students in the Food and Beverage Industry	Liew Lok Xuan	Mr Low Choon Wei	
28.	A Comparative Study on the Impact of Social Media Marketing on Anti-Corruption Awareness Between Millennials and Generation Z in Malaysia	Heng Kian Hoou	Dr Abdullah Sallehhuddin bin Abdullah Salim	
29.	The Influence of Cultural Sensitivity on Purchase Intention in Malaysia	Leong Sin Yee	Dr Yeong Wai Mun	
30.	Factors Influencing Academic Dishonesty Through AI Tools Among Business Undergraduates Students	Pang Wan Qing	Dr Lim Wan Leng	
31.	Exploring the Drivers of Willingess to Pay for Sustainable Fashion Brand Among Young Adults	Ng Kai Er	Dr Malathi Nair a/p G Narayana Nair	
32.	The Impact of Social Media Influencers on Brand Trust and Consumer Purchase Intentions of Skincare Product Among Generation Z	Chu Kah Fei	Dr Cheah Lee Fong	
33.	Social Media as a Tool for Creating Environmental Awareness to the Public	Yap Hong Jin	Dr Abdullah Sallehhuddin bin Abdullah Salim	
34.	Examining the Influence of Government Incentives and Perceived Value on Green Purchase Intentions for Electric Vehicles Among Consumers in Klang Valley	Heng Yan Xiang		
35.	Building Brand Equity in the Global Food and Beverage (F&B) Industry: A Study of the Influence of Selected Marketing and Branding Activities on University Students' Perception	Chua Seow Wern	Ms Goh Poh Jin	

No.	Research Title	Student's Name	Supervisor's Name	Approval Validity
36.	The Impact of Alibaba's Global E-Commerce Training (GET) Program Towards UTAR Students	Low Zhi Qing	Pn Ezatul Emilia Binti Muhammad Arif	16 October 2025 – 15 October 2026
37.	The Impact of Micro-Influencer Attributes On Consumer Choices in Social Media	Chan Qiao En	Ms Tai Lit Cheng	
38.	Gen Z's Cross-Border Shopping Habits in Malaysia: Why They Buy Global Brands Online	Lim Ze Jun	Dr Law Kian Aun	
39.	Examining Green Governance on How Corporate Governance Influences Environmental Responsibility in International Business	Khor Yong Li	Dr Abdullah Sallehhuddin bin Abdullah Salim	
40.	Perception of Young Adults Towards Coffee as a Lifestyle Product Influencing Purchase Intention	Lee Wei Jien	Ms Goh Poh Jin	
41.	The Role of Instagram Reels in Shaping Young Adults Buying Behavior	Ow Jia Ming Clement		
42.	Live Streaming and Female Empowerment in Malaysia: Impact on Brand Building and Consumer Purchase Intention	Liew Le Yo	Pn Ezatul Emilia Binti Muhammad Arif	
43.	Lazy or Revolutionary? The Impact of Perceived Effort on the Overall Perception of Quality of Using AI in Digital Marketing	Yap Shao Qian		
44.	The Influence of Digitalization on Supply Chain Efficiency in Malaysian SMEs	Neng Wei Bin	Dr Komathi a/p Munusamy	
45.	Factors Affecting SMEs' Performance in Malaysia	Brandon Cheong Zhun Hin	Dr Law Kian Aun	
46.	The Influence of Socio-Psychological and Social Environment Stimuli on Impulse Buying Behaviour Among Generation Z Consumers in the Fast Fashion Market: A Stimulus-Organism-Response Approach	Georgina Adrianna Stalin Jerah	Ms Puvaneswari a/p Veloo	
47.	Factors Affecting Malaysian Consumers' Purchase Intention Green Products	Loh Chun Hong	Dr Foo Meow Yee	
48.	Blind Box: The Factor Influencing Generation Z	Chooi Qiao Yi		
49.	Influential Factors of Buying Behavior of Generation Z Towards the Blind Boxes Industry in Malaysia	Aw Ho Yi		
50.	Exploring the Relationship Between Brand Attachment and Impulse Purchase among K-pop Fans	Cheong Yik Lum	Dr Yeong Wai Mun	
51.	Factors Influencing Digital Marketing Effectiveness: An Analysis of Campaign Performance	Ling Zhi Bin	Pn Ezatul Emilia Binti Muhammad Arif	
52.	Determinants of Electric Vehicle Purchase Intentions Among Malaysian Consumers	Teoh Khai Hong	Pn Faridah Hanum Binti Amran	
53.	The Impact of Influencer Marketing on Gen Z Purchase Decision	Tan Joey	Ms Hooi Pik Hua @ Rae Hooi	
54.	Determinants of AI Components that Influences Employees Productivity	Lam Kah Fei	Dr Mahendra Kumar a/l Chelliah	
55.	Coping with Rising Costs: A Correlational Study of Mental Accounting, Financial Management Practices, and BNPL Spending on Essential and Non-Essential Goods by Malaysian Urban Households	Florence Chan Yu Jiao	Mr Lee Yoon Heng	
56.	How Integrated Marketing Communication (IMC) Strategies Influence UTAR Students' Trust And Loyalty Toward Local Brand	Foo Chwan Jiunn	Dr Law Kian Aun	
57.	Sustainable Supply Chain Practices in Last-Mile Delivery	Lee Guy Hoe	Dr Komathi a/p Munusamy	
58.	How FoMO-AI and Technology Acceptance Factors Affect the Intention to Learn Artificial Intelligence	Choo Min Xin	Dr Corrinne Lee Mei Jyin	
59.	Does Emotional Branding Affect Consumer Purchase Intention	Hang Wei Jun	En Khairul Anuar Bin Rusli	
60.	How Influencer Marketing Influences Online Buying Intention of Gen Z-ers in Selangor	Lee Zixuan		

The conduct of this research is subject to the following:

(1) The participants' informed consent be obtained prior to the commencement of the research;

(2) Confidentiality of participants' personal data must be maintained; and

(3) Compliance with procedures set out in related policies of UTAR such as the UTAR Research Ethics and Code of Conduct, Code of Practice for Research Involving Humans and other related policies/guidelines.

(4) Written consent be obtained from the institution(s)/company(ies) in which the physical or/and online survey will be carried out, prior to the commencement of the research.

Should the students collect personal data of participants in their studies, please have the participants sign the attached Personal Data Protection Statement for records.

Thankyou.

Yours sincerely,

Professor Dr Zuraidah Abd Manaf
Chairman
UTAR Scientific and Ethical Review Committee

c.c Dean, Faculty of Accountancy and Management
Director, Institute of Postgraduate Studies and Research