



**FACTORS INFLUENCING THE PURCHASE
INTENTION OF MEDICAL AND HEALTH
INSURANCE IN SHAH ALAM**

NAME	NO. MATRIKS
MUHAMMAD KHAIRULNIZAM BIN AZIZI	08DIN18F1019
MIKAIL MUIZ BIN NOR SHAHRIN SHAZLY	08DIN18F1018
MUHAMMAD RIDHWAN BIN RADZILAN	08DIN18F1024
MUHAMMAD NOR RAMDHAN BIN NOR AZMI	08DIN18F1020
CEERRANRAJ A/L JAYARAJ	08DIN18F1013

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DEPARTMENT OF COMMERCE**

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DECLARATION OF ORIGINALITY

We declare that:

1. This research is done by our own work and all the information has been given in the references to all sources of information be they printed, electronic and personal.
2. Equal contribution has been made by each group member in completing the research project.
3. The word count of this research report is

Name of student:

Signature:

MUHAMMAD KHAIRULNIZAM BIN AZIZI

MUHAMMAD NUR RAMDHAN BIN NOR AZMI

MIKAIL MUIZ BIN NOR SHAHRIN SHAZLY

MUHAMMAD RIDHWAN BIN RADZILAN

CEERRAN RAJ A/L JAYARAJ

Date: 10 DECEMBER 2020

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ABSTRACT

FACTORS INFLUENCING THE PURCHASE INTENTION OF MEDICAL AND HEALTH INSURANCE IN SHAH ALAM

Muhammad Khairulnizam bin Azizi, Mikail Muiz bin Shahrin Shazly, Muhammad Ridhwan bin Radzilan, Muhammad Nor Ramdhan bin Nor Azmi, Ceerranraj A/L Jayaraj

Supervisor: Pn Ainiza binti Silim

Commerce Department

Polytechnic Sultan Salahuddin Abdul Aziz Shah, Shah Alam, Selangor

Abstract- As the increasing cost of medical bills in private hospitals and the long waiting lines in government hospitals, medical and health insurance can be the best solution to help the community nowadays. The aim of this research is to determine the factors influencing the purchase intention of medical and health insurance in Shah Alam. Besides, this research aims on the most influencing factors towards purchase intention of medical and health insurance in Shah Alam. Moreover, researchers want to know that monetary, benefits, concern over increasing medical costs are the main factor that influences the buying of Medical and health insurance. In order to gain the information that needed in this research, questionnaire will be used to get the primary data. Questionnaire also is the best method in analysing data for the main factors that affected the influencing of purchasing medical and health Insurance. Furthermore, three factors have been given as the objectives of the research that can help insurance company to improve their technique to provide or generate information towards consumer that is important to have medical and health insurance. In this research, the researchers will distribute 384 questionnaires to all respondents based on the Krejcie and Morgan table. Researcher collect the data by using SPSS system to get the findings and from there the chart is designed to show out the finding. Based on the findings the researchers will get result of factor that influencing the purchase intention towards

medical and health insurance. Based on the questionnaires that have been answered, the researchers can conclude that monetary, benefits and concern over increasing medical costs are the most influencing factors towards purchase intention of Medical and Health Insurance.

(361 words)

Keywords – Medical and Health Insurance, Purchase Intention, monetary, benefits, concern over increasing medical costs

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LIST OF ABBREVIATIONS

DV	Dependent Variables
IV	Independent Variables
SPSS	Statistical Package for Social Science
B	Benefit
M	Monetary
C	Concern over increasing medical cost
P	Purchase intention

CHAPTER 1

RESEARCH OVERVIEW

1.1 INTRODUCTION

Chapter 1 provides an overview of the whole study. It outlines the background of the study, research problem, research objectives, research questions, hypothesis of the study, scope of study, significance of the study, and overall conclusion of the chapter.

1.2 RESEARCH BACKGROUND

A medical insurance is one of the most important aspects of human resource development. The factors influencing towards medical insurance plays an important role in purchasing intention among the community especially for Malaysian. Griffin (1992) stated that health insurance protects the unforeseen risk and in turn assure individual's well-being with the fixed premium. The health expenditure in Malaysia was 3.0 % of GDP in the year 1995 and it rose up to 4.2% in 2014 as reported by the World Bank (2016). The rapid healthcare expenditure makes some caution to the people to look for health financing arrangements to protect themselves towards any emergency medical care. It is estimated that 40% or about 10.8 million of Malaysians are covered by health insurance while the remaining 16.2 million people are without health insurance policies. Majority of the insurances are covered by the employers through group or individual insurances and the rest have their own. Malaysia is in need of more health care services and health care funding. Health insurance are valued effectively for catastrophic illnesses but not in the case of small financial losses due to common illnesses. The growing increase in medical costs demand for health insurance policies to have more safety and family protection. The health insurance increases the health system performance and reduces the financial burden on individuals. The potential scope for health insurance market is quite big as less proportion of Malaysians was covered under Malaysian Health Insurance (MHI) policies. Private health insurance plays an important role in health care financing system in developing countries. Several

studies have found that health insurance is able to increase health system performance and provides less burden to individual responsibilities. The financial protection is essential for low- and middle-class group people as everyone is vulnerable to any health disorder. Basically, insurance companies are implementing the concept called risk sharing. Risk sharing is a contract between pair of individuals or groups of people that share the same interest. For example, if a person is suffering from illness or injury and hospitalised at least a night, the medical bill is covered by the insurance provider based on the eligibility of the health policy. Wagstaff and Doorslaer, (2003); Gertler, Levine and Moretti, (2003); Gertler and Gruber, (2002) mentioned that when a person experiences health problem, their medical expenses typically rise and at the same time their contribution to household expenditure will go down. The health insurance premium price also has an effect on individuals in the purchase intention of health insurance policy. Hence, it is important to know from the customers, the factors that drive the intention and or continuance to purchase health insurance policy. Towards this, an attempt is made in the present article to investigate the influencing predictors of purchase intention towards health insurance policy. The identification of these predictors will assist the marketers of the insurance companies and health insurance agents to nurture the correct segment of purchase intention towards medical and health insurance.

1.3 RESEARCH PROBLEM

Although most Malaysians may not be aware of or overlook health needs Insurance, players in the industry have said things are changing slowly. One thing for sure, the disease pattern in Malaysia such as cancer, cardiovascular disease, diabetes and hepatitis B are becoming alarming close to those in First World nations. “Ali, Noorhayati Yusof, et al. "A study on the importance of health insurance protection: the level of awareness among UiTM staff." (2007).

The lack of interest among Malaysians in health insurance is due to the existence of Public health system, reliable but not powerful. Increasing costs in Health care and treatment may also contribute to the importance of health insurance coverage. The Malaysian government, on the other hand, due to the rising healthcare and medical costs has recently announced the implementation of a new National Health Insurance Scheme (NHIS) requiring mandatory contributions from most citizens. This new scheme would mark Malaysia's end of free universal health care when it will take place by the end of 2006 (Gross and Weintraub).

Furthermore, although several studies have been carried out beforehand on medical and health insurance plan, research has not been carried out linking community in Shah Alam and its corresponding purchase intention towards medical and health insurance.

1.4 RESEARCH OBJECTIVE

1. To determine the factors (monetary, benefits, concern over increasing medical costs) that influence the purchase intention of medical and health insurance among the community in Shah Alam
2. To investigate the most influential factors of purchase intention towards medical and health insurance among the community in Shah Alam

1.5 RESEARCH QUESTIONS

1. What are the factors (monetary, benefits, concern over increasing medical costs) which determine the purchase intention towards the medical and health insurance among the community in Shah Alam.
2. What are the highest factors influencing of purchase intention towards medical and health insurance among the community in Shah Alam?

1.6 SIGNIFICANCE OF STUDY

This study is of great benefit to the insurance industry to provide more information on the value of medical and health insurance and the benefits. This research has benefited the general public understanding the data on the rewards of medical and health insurance transactions. This, research has enabled the group to understand the coverage data in insurance on medical and health.

Although similar studies have been carried out on medical and health insurance products and their respective purchase intention, this research “Awareness and Willingness to Buy Private Health Insurance and A Look Into its Future Prospects in Pakistan” is primarily and only aimed at Pakistanis consumers. This unique research is planned and directed towards Pakistanis consumers and the factors influencing purchase intention.

This research demonstrates researchers and advertisers with an insight into the examination of the intention of group purchasing for medical and health insurance and how all three key factors influence their intention to buy. For marketers, this is important because it will allow them to rebuild and adapt their marketing message to the needs of the group. The insurance provider will benefit because they are able to care for the respective company. Public requires and this would trigger a higher sales and purchase for the insurance company concerned.

1.7 SCOPE OF STUDY

In the present study, this research is made to analyse the factors influencing that give more intention to purchase the medical insurance among the community in Shah Alam. We mainly focus on individual either they have or doesn't have Medical and Health Insurance policy. We choose Shah Alam area as our research place because of Shah Alam is the main area of Selangor with the highest populations of residents. Plus, we also easily to approach the resident because of our institution is located in Shah Alam.

1.9 OPERATIONALIZED DEFINITIONS

Medical

The medical is relating to the science or practice of medicine and an examination to assess a person's state of physical health of fitness such as treatment of illness and injuries.

Purchasing intention

Evaluating purchase intent involves putting together data from different sources to understand which variable have maximum impact. The knowledge is used to have marketing strategies and also to refine messaging across different communication and marketing channels. An important goal of assessing purchase intent is to gain insight into how important medical insurance and whether the money spent on it is necessary. The ultimate goal of analysing purchase intent is to deliver the right message to the right audience at the right time.

Insurance

Insurance is a means of protection from financial loss. An entity which provides insurance is known as an insurer, insurance company, insurance carrier or underwriter. A person or entity who buys insurance is known as an insured or as a policyholder. The insurance transaction involves the insured assuming a guaranteed and known relatively small loss in the form of payment to the insurer in exchange for the insurer's promise to compensate the insured in the event of a covered loss. The loss may or may not be financial, but it must be reducible to financial terms, and usually involves something in which the insured has an insurable interest established by ownership, possession, or pre-existing relationship. The insured receives a contract, called the insurance policy, which details the conditions and circumstances under which the insurer will compensate the insured.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

Based in this chapter on literature review, conceptual structure and discussion of a review of the chapter. The literature review consists of concept and previous research. In previous research also consists coverage, amount of premium and claim settlement. In this section of claim settlement, we will explain or discuss about scheme available. The last part is chapter summary to summarize the content of this chapter.

2.2 The Development of Medical and Health Globally

Health insurance is attracting more and more attention in low- and middle-income countries as a means for improving health care utilization and protecting households against impoverishment from out-of-pocket expenditures. The health financing mechanism was developed to counteract the detrimental effects of user fees introduced in the 1980s, which now appear to inhibit health care utilization, particularly for marginalized populations, and to sometimes lead to catastrophic health expenditures. The World Health Organization (WHO) considers health insurance a promising means for achieving universal health-care coverage.

2.3 The Medical and Health Insurance in Malaysia

A medical and health insurance policy is generally designed to cover the cost of private medical treatment, such as the cost of hospitalisation and healthcare services, if you are diagnosed with covered illnesses or have had an accident. The coverage is provided by a licensed insurance company, in exchange for which you pay premiums. Make sure that you deal only with a licensed insurance company or its authorised agents or a licensed insurance broker when you buy a Medical and Health Insurance (MHI) policy.

2.4 The Scope of Coverage in Medical and Health Insurance

The medical and health coverage can be classified into three (3) group:

I. Insured

-Hospital accommodation and nursing expenses, surgical expenses (surgeons' fees & costs associated with surgery), physicians' expenses and in-patient tests

II. Extension

-Overseas cover, accidental death benefit and out-patient test or consultations

III. Uninsured

-Maternity, congenital abnormalities, accidental injuries or illnesses arising from racing, cosmetic or plastic surgery and dental work or treatment including oral surgery.

2.5 Customer intention

The theory of rational action (TRA) model developed by Martin Fishbein and Icek Ajzen in 1975 has been commonly and often used in psychology by classic models of persuasion in order to explain the relationship between behavior, attitude, purpose and belief in human behavior (Md-Taib et al., 2008). In addition, Gillmore et al. (2002) demonstrated that this hypothesis was used to predict and establish an inference about how individuals are acting on the basis of their pre-existing attitudes and behavioral intent. In short, it can be understood that if a person has the intent to conduct a certain action, he or she can make the decision to do something. Data from published research have shown that the relationship between health awareness and buyer intent is positive and substantial. This statement is further supported by numerous studies, including research by Montano et al. (1997), who have shown that health awareness is significantly correlated with intention, while Elmanan (2005) found that medical treatment has a positive correlation with the intention of the customers. A number of past studies found an essential positive relationship between knowledge and the intention of the customers. This claim is consistent with previous research conducted

by Burton et al. (2009), which found that product awareness is associated with consumer buying behavior. Meanwhile, Alnemer (2015) described a lack of awareness as having a positive relation with intention because consumers are hesitant to take part in insurance products and services.

2.6 Scheme available

The scheme available in medical and health insurance policy is;

Hospitalisation and surgical insurance provide for hospitalisation and surgical expenses incurred due to illnesses covered under the policy.

Dread disease, or critical illness insurance provides you a lump sum benefit upon diagnosis of any of the 36 dread diseases or specified illnesses.

Disability income insurance provides an income stream to replace a portion of your predictability income when you are unable to work because of sickness or injury.

Hospital income insurance pays you a specified sum of money on a daily, weekly or monthly basis, subject to an annual limit, if you have to stay in a hospital due to covered illness, sickness or injury. Normally the policy cover hospital accommodation& nursing expenses, surgical expenses, treatment charge and more.

A **group plan** at work, where your employer pays the premiums or you pay the premiums on your own. If it is a group plan sold under a scheme, you should get the details on terms of the arrangement between the organiser of the scheme and the insurance company especially on terms of continuity of the scheme. Also, please ensure that the insurance cover offered under the scheme is provided by a licensed insurance company;

When buying **individual plan** on your own. Individual insurance generally costs more than group insurance, but you may be able to customise your MHI plan to meet your needs according to your financial capability.

Health insurance scheme in Asia

Korea, Thailand, and the Philippines offer a host of experiences that Yemen could benefit from. In the following we will try to learn some lessons from countries that introduced or expanded social health insurance, recently. Only such countries will be dealt with that the author of this report had a chance to study details of the social health insurance there.

In health and medical insurance policy the provided **medical card**. We get more benefit when we have medical card;

- receive personal accident insurance
- get overseas emergency assistance
- receive alternative treatment
- get reimbursed for nutritional medicines.
- receive cash allowance
- receive hospitalisation income

2.7 Conceptual Framework

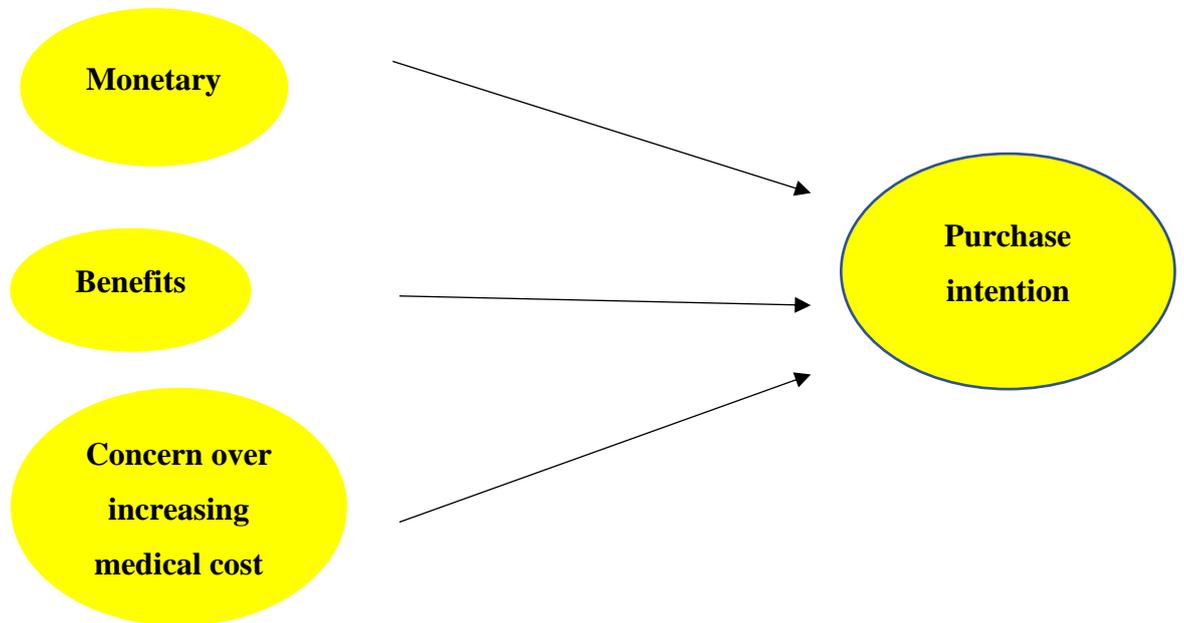


Figure 2.1

In Malaysia, there are an estimated 36 insurance firms. There is a total of 14 companies for the life insurance sector, and there are 22 companies for the general insurance company. There are many insurance firms that offer medical and health insurance, including Prudential Insurance Berhad, Etiqa Insurance, AIA Insurance Berhad and others. For example, medical and health insurance products such as accidental death and permanent disability due to injuries, medical expenses and hospitalisation were also provided by Prudential Insurance Berhad. Customers must first create the purchase purpose before purchasing the policy in order to purchase medical and health insurance. Factors affecting buying intention are monetary, benefits and concern about growing medical costs, according to Aamir Sarwar (2013), so the researchers would like to assess the validity of the factors. This analysis used a conceptual framework consisting of a report on factors that affect the community's buying intent in Seksyen 13, Shah Alam. This thesis used a conceptual framework to define ties between current literature and its own objective analysis (Haralambos and Holdorn, 2008).

2.7 Chapter summary

In conclusion, researchers have explained about the concept and theory research that are related to this reach. Researchers have started some past research the factor of buying intention of healthcare insurance services.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focus on the research methodology. Methodology here refers to the various method and technics used when this research is carried out. This chapter discuss and highlight on the methodology which is used to analyse the data collected, how the research is carried out. In this chapter, proper research procedure is indeed followed. This chapter encompasses several sub-sections such as research design, population and samples, questionnaire, pilot test, reliability and validity and chapter summary. To complete this research, the most suitable research design has been used in order to ensure reliability and validity of the given information. In research the method research plays an important role. It covers the research design, sampling techniques, instruments, research procedure and data analysis. It is because, those who did not use the right method, would not be able to collect or analyse the data perfectly.

3.2 Research Design

According to Trochim (2005), research design "provides the glue that holds the research project together. A design is used to structure the research, to show how all of the major parts of the research project work together to try to address the central research questions." The research design is like a recipe. Just as a recipe provides a list of ingredients and the instructions for preparing a dish, the research design provides the components and the plan for successfully carrying out the study. The research design is the "backbone" of the research protocol.

This research design was start with collecting the literature review from the past research. The literature review was based on the term that the researcher used in this research. To complete this research, two methods are used to getting the information or data. All the method was more likely to be quantitative basis.

The survey that the researcher used is distributed the questionnaires to the respondents. The respondents were from community, Shah Alam, Selangor. The researcher used the SPSS system to analyses data that have been collected from the respondent. The final results were in percentage and mean according to the SPSS system. There were two method used for data collected, which is primary and secondary data

3.2.1 Primary Data

In our research study, questionnaire survey method is the primary data collection method as the main sources of information. The researcher will distribute 400 copies of questionnaire through online method or distribute survey form randomly to completed by community of, Shah Alam, Selangor. This method will ease us in the final stage of data coding, data analysis and data interpretation by making the process simply and simple. This kind of data collection method that chosen to be used because of reliability, simple, direct response, east to achieve and using multiple choice questions can reduce the possibility of uncertainty in results.

3.2.2 Secondary Data

Secondary data is collected through internet online such as online journal and articles. The ease of accessibility and reliability, our research is utilizing with search engine and tool. The secondary data which used by the researcher are:

- a) Journal – the researcher used journal as a additional reference in order to strengthen the literature review, prove and support the statement that has been stated in the report
- b) Website – the researcher used the website to get the information about medical and health insurance policy, industry, coverage and purchase intention the people choose health and medical insurance policy as a literature review.

3.3 Population and Sampling

By using quantitative studies, the sample size can be determined by using specific calculation procedures taking into account sampling tools, significant levels, as well as confidence levels and often researchers choose to use 5% sampling errors, with a confidence level of 95% (Rosmawati 2012).

Usually, to determine the sample size can refer to the sample size determination table that has been prepared such as Krejcie & Morgan (1970) and Cohen et al. (2001) table.

TABLE FOR DETERMINING SAMPLE SIZE FROM A GIVEN POPULATION

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
"S" is sample size.

Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970.

Figure3.1: Krejcie & Morgan table

The population targeted for this study is the community in Section 13, Shah Alam, Selangor. Respondent will be picked randomly as the population is big and consist of multiple races and religions. Sampling by using Krejcie, R.V and Morgan D.W. The sampling involves 375 individuals in Polytechnic Sultan Salahuddin Abdul Aziz Shah, Shah Alam. The samples are not required to provide their names in the questionnaire to ensure the confidentiality of all respondents, all information and data collected from or about community are protected.

3.4 Questionnaire

Questionnaire was used to collect data from the respondents. This section will discuss on how to construct questionnaire. The questionnaires are divided into four sections, which are Section A, Section B, Section C, Section D.

SECTION	CONSTRUCTS	QUESTIONS	SOURCES
A	DEMOGRAPHIC	<ol style="list-style-type: none"> 1. Gender 2. Martial status 3. Occupations 4. Education 5. Age 	Aamir Sarwar “Awareness and Willingness to Buy Private Health Insurance and A Look into Its Future Prospects in Pakistan.” (2013)
B	GENERAL	<ol style="list-style-type: none"> 1. Have heard about Health Insurance. 2. How many people you know who hold a Health Insurance Policy. 3. Know the difference between Health and Life Insurance 4. Want to buy Health Insurance for themselves. 5. Want to buy Health Insurance for family. 	Aamir Sarwar “Awareness and Willingness to Buy Private Health Insurance and A Look into Its Future Prospects in Pakistan.” (2013)

C	DV: PURCHASE INTENTION	<ol style="list-style-type: none"> 1.No one has suggested about it. 2. Unaware about it. 3. Don't feel the need for it. 4. Not taken by friends, relatives etc. 5. Prefer to invest money in some other areas 	<p>Aamir Sarwar "Awareness and Willingness to Buy Private Health Insurance and A Look into Its Future Prospects in Pakistan." (2013)</p>
D	IV: MONETARY	<ol style="list-style-type: none"> 1. Low salary/non availability of funds. 2. Can afford to pay higher premium to get full coverage policy 3. Saving in some other areas to meet health care needs 4. Consider Health Insurance as Monthly Saving Scheme 5. Preferred Instalment plan 	<p>Aamir Sarwar "Awareness and Willingness to Buy Private Health Insurance and A Look into Its Future Prospects in Pakistan." (2013).</p>
	IV: BENEFITS	<ol style="list-style-type: none"> 1. Health insurance does not cover all of my health problems 2. Lack of reliability and flexibility 3. Linked hospitals are not easily accessible 	

		<p>4. Difficulty in availing services in hospitals</p> <p>5. Narrow policy options</p>	
	<p>IV: CONCERN OVER INCREASING MEDICAL COST</p>	<p>1. More hidden cost involved which increases the cost of insurance.</p> <p>2. Medical and health insurance policy can reduce the impact of use our own money</p> <p>3. The expense of hospital can be claim from the medical insurance policy</p> <p>4. The purchasing of medical and health insurance policy starts increasing among the community in Shah Alam due to the concern over increasing medical cost</p> <p>5. Health insurance help individual to get comfortable and best treatment despite of a higher medical cost in private care centre.</p>	

3.5 Pilot Test

Before the questionnaire is distributed to the actual respondents, the pilot study is done to estimate the quality of level the questionnaire. The researches have distributed 30 questionnaires to the respondents which is the community in Shah Alam, Selangor. Besides, the pilot study was held on week 9, after the proposal defend is finished and the topic is already being confirmed by the evaluator. The purpose of pilot study is:

- i) To examine that the community in Shah Alam, Selangor can understand the question well.
- ii) To analyse whether the question is related with the correspondents
- iii) To examine whether the objective of research will be achieving through questionnaires.

3.6 Reliability and Validity Analysis

Reliability Statistic

Table 3.2: Reliability Statistic

Variable	N of item	Item deleted	ALPHA
Purchase Intention	5	-	0.692
Monetary	5	-	0.798
Benefit	5	-	0.939
Concern over increasing medical cost	5	-	0.873

3.7 Chapter Summary

In conclusion, the researcher has explained about the research design that has been use in this research. The researcher stated that this research is use questionnaires as the instrument. The pilot study was also successfully done with the Cronbach's Alpha more than 0.6 based on SPSS system and the researcher can run with the further research.

CHAPTER 4

FINDINGS

4.1 Introduction

The next step is to obtain the information from the different aspects of the respondents concerned after all the questionnaire has been obtained from the study sample. 384 questionnaires have been obtained by the researcher and all the data will be presented by table, pie chart and bar chart. Based on the section in the questionnaires, the finding was made. In conclusion, it is important to locate and evaluate the data in order to obtain the result that the researcher has obtained.

4.2 Descriptive Analysis: Respondent Demographic Profile

4.1:Table of content based on demographic profile

DEMOGRAPHIC	FREQUENCY	PERCENTAGE%
Gender		
• Male	204	53.1
• Female	180	46.9

<p>Marital Status</p> <ul style="list-style-type: none"> • Single • Married 	<p>207</p> <p>177</p>	<p>53.9</p> <p>46.1</p>
<p>Occupation</p> <ul style="list-style-type: none"> • Employed • Self-employed • Retired • Student • Unemployed 	<p>143</p> <p>67</p> <p>28</p> <p>115</p> <p>31</p>	<p>37.2</p> <p>17.4</p> <p>7.3</p> <p>30.0</p> <p>8.1</p>
<p>Education</p> <ul style="list-style-type: none"> • SPM • Diploma • Degree • Master • PHD 	<p>46</p> <p>142</p> <p>137</p> <p>47</p> <p>12</p>	<p>12.0</p> <p>37.0</p> <p>35.7</p> <p>12.2</p> <p>3.1</p>
<p>Age</p> <ul style="list-style-type: none"> • Below 25 years old • 26 – 35 years' old • 36 – 45 years' old • 45 years old and above 	<p>163</p> <p>102</p> <p>50</p> <p>69</p>	<p>42.4</p> <p>26.6</p> <p>13.0</p> <p>18.0</p>

A demographic profile of the respondents is represented in the table above. A total of 384 respondents responded to the survey. After this research, the factors affecting the purchasing intention of medical and health insurance in Shah Alam have been studied. Based on the result, 204 male respondents, 53.1% and 180 female respondents, 46.9% of the total respondents, are respondents.

Next, the current marital status of the respondents is categorized into two major which is single and married. Of the total sample of 384, 207 respondents were single, or 53.9% of the total respondents. Although 46.1% of the total of 177 respondents are respondents which in the married group.

The next point is the occupation of the respondents. A total of 143 respondents are employed, or 37.2% of them. Though self-employed, 67 or 17.4% of respondents replied to the questionnaire. For a total of 28 respondents, or 7.3% was retired. There are also 115 respondents, or 30.0 % of them are students. In addition, 31 or 8.1% of the respondents are unemployed.

Furthermore, the education among respondents is categorised into five different categories. With a total of 46 or 12.0%, the first is SPM. Next, with a total of 142 respondents or 37.0%, the second type of education is a diploma. Thirdly, the total of 137 respondents or 35.7% is under the type of education which is degree. The fourth education group is a master group with a total of 47 or 12.2% of respondents. The last group is PHD which are total of 12 respondents or 3.1%.

Lastly, the age group of respondents is divided into four different categories. The first group is the respondents below 25 years of age, which is 163 or 42.4% of the total respondents. The next group is between the ages of 26 to 35, with 102 or 26.6% of respondents in total. The next group age is between the ages of 36 to 45, which is a total of 50 or 13.0% of respondents. The last age group is the age above 45, which is 69 respondents or 18.0 % in total.

4.3 Central Tendencies Measurement of Contrast

Table 4.2 Table of content based on descriptive analysis of each construct

CONSTRUCT	MEAN	STD.DV
Purchase Intention		
P1: I prefer to invest money in some other areas	3.62	0.924
P2: I feel the need for Medical and Health Insurance	4.21	0.861
P3: I aware about Medical and Health Insurance	4.18	0.822
P4: Someone has suggested about Medical and Health Insurance	4.13	0.799
P5; Taken by friends, relatives etc.	4.05	0.848

Concern over increasing medical cost		
C1: More hidden cost involved which increases the cost of insurance	3.85	1.006
C2: Medical and Health Insurance policy can reduce the impact of use of our own money	4.10	0.834
C3: The expenses of hospital can be claim from the Medical and Health Insurance policy	4.20	0.765
C4: Purchasing of Medical and Health Insurance policy starts increasing among the community in Shah Alam due to the concern over increasing medical cost	4.09	0.855
C5: Medical and Health Insurance help individual to get comfortable and best treatment despite of a higher medical in private care centre	4.24	0.751

Benefits		
B1 Health insurance cover all of my health problems	4.04	0.865
B2 More reliability and flexibility	4.10	0.827
B3 Linked hospitals are easily accessible	4.15	0.855
B4 Easily in availing services in hospitals	4.15	0.790
B5 Wide policy option	4.10	0.831
Monetary		
M1: High salary/Availability of funds	3.80	0.900
M2: I'm saving in some other areas to meet healthcare needs	3.75	0.954
M3: I consider health insurance as monthly saving scheme	3.96	0.897
M4: I prefer instalment plan	3.90	0.959
M5 I can afford to pay higher premium to get full coverage policy	3.68	1.039

According to Gravetter and Wallnau (2000), central tendency refers to statistical measure that identify a single value which act as representative of an entire distribution and aims to provide accurate description of the entire collected data. In this study, mean is used to measure the central tendency while dispersion is described by using standard deviation (Saunders, Lewis, & Thornhill, 2009).

P2 has the highest mean value at 4.21 with standard deviation of 0.861 while P1 shows the lowest mean value at 3.62 with standard deviation of 0.924.

C5 recorded the highest mean score 4.24 with standard deviation of 0.751, while the lowest mean score 3.85 is achieved by C1 with standard deviation of 1.006.

B3 and B4 recorded the highest mean value 4.15 with standard deviation of 0.855 and 0.790, while B1 has the lowest mean value 4.04 and appear to have standard deviation of 0.865.

M3 has the highest mean value at 3.96 with standard deviation of 0.897 while M5 shows the lowest mean value at 3.68 with standard deviation of 1.039.

4.4 Scale Measurement

4.4.1 Reliability Test

Table 4.3 Reliability Statistic for Actual Research

Variable	Cronbach's Alpha
Purchase Intention	0.743
Concern over increasing medical cost	0.747
Benefits	0.888
Monetary	0.735

As stated in table 4.3 above, all Cronbach's Alphas were more than 0.6. According to the rules of Thumb for Cronbach's Alpha, the strength of association is considered poor when the Alpha Coefficient range is less than 0.6.

Strength of association is moderate when the Alpha Coefficient is range from 0.6 to 0.69 and the range from 0.7 to 0.79 is considered good strength of association. Furthermore, 0.8 to 0.89 will be in very good strength of association. Lastly, if the Alpha Coefficient range is more than or equal to 0.9, that represented excellent strength of association.

From the table 4.3, the reliability statistics of benefits has the highest alpha coefficient which is 0.888, follow by concern over increasing medical cost with the reliability statistics of 0.747. Next, the reliability statistics of purchase intention are 0.743 and the reliability statistics of monetary is 0.735 which all of variables shown very good strength of association.

4.5 Inferential Analysis

4.5.1 Pearson Correlation Analysis

Table 4.4 Correlations

		Correlations			
		MEANPI	MEANMONE TARY	MEANBEN EFIT	MEANCONC ERN
MEANPI	Pearson Correlation	1	.636**	.553**	.558**
	Sig. (2-tailed)		.000	.000	.000
	N	384	384	384	384
MEANMONETARY	Pearson Correlation	.636**	1	.519**	.542**
	Sig. (2-tailed)	.000		.000	.000
	N	384	384	384	384
MEANBENEFIT	Pearson Correlation	.553**	.519**	1	.642**
	Sig. (2-tailed)	.000	.000		.000
	N	384	384	384	384
MEANCONCERN	Pearson Correlation	.558**	.542**	.642**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	384	384	384	384

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

Table 4.4 shows the result of Pearson correlation between the independent variables monetary, benefits and concern over increasing medical cost, and the dependent variable, which is the purchase intention towards Medical and Health Insurance among the community in Shah Alam. The Pearson correlation among independent variable is below 0.9 and between 0.558 and 0.636.

The table shows that monetary and purchase intention of Medical and Health insurance among community in Shah Alam are positive relationship. The table states that the correlation coefficient value is 0.636, this means that monetary is moderately influencing the purchase intention among the community in Shah Alam.

Also, according to the table, the concern over increasing medical cost and the purchase intention of medical and health insurance among the community in Shah Alam are positive relationship. Moreover, the correlation coefficient value between those variables is 0.558. This proves that the concern over increasing medical costs moderately influence the purchase intention of Medical and Health Insurance.

Table 4.4 also explore that the benefits and purchase intention towards Medical and Health Insurance among community in Shah Alam are positive relationship. Whereby the correlation coefficient value is 0.553. This proves that benefits is also moderately influencing the purchase intention towards medical and health insurance among the community.

In conclusion, we can conclude that the most influencing factor of the purchase intention towards Medical and Health Insurance among the community in Shah Alam is monetary.

4.6 MULTIPLE REGRESSIONS

Table 4.5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.701 ^a	.492	.488	.42777	.492	122.718	3

According to Table 4.5, the R value = 0.701, R Square = 0.492 and Adjusted R Square = 0.488. R Square shows that 66.3 percent of the purchase intention can be explained by monetary, benefits, concern of increasing medical cost. This also indicates that the relationship between the dependent variable and independent variables are moderate.

However, there are 33.7 percent of the variation in purchase intention is explain by other factors. Therefore, the researcher can conclude that the relation is moderate.

Table 4.6 ANOVA^a

		ANOVA ^a				
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67.366	3	22.455	122.718	.000 ^b
	Residual	69.534	380	.183		
	Total	136.900	383			

The table 4.6 above presented the significant value is at 0.000 ($p < 0.05$). Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. The 3 independent variables are significantly contributing to the community's purchase intentions of medical and health insurance.

Table 4.7 Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.045	.163		6.399	.000
	MEANMONETARY	.380	.041	.421	9.335	.000
	MEANBENEFIT	.179	.043	.208	4.199	.000
	MEANCONCERN	.196	.050	.196	3.902	.000

From Table 4.7, coefficients show the higher beta the most important factors of influence purchase intention of medical and health insurance in Shah Alam the result shows monetary is the most important factors that influence community's purchase intention because of carries beta of 0.421. While, benefits are the second highest factors

that influence community with the beta of 0.208. Yet, concern over increasing medical cost is the least of factors that influence community's purchase intention which having beta of 0.196. The result of table 4.7 coefficient shows the importance of factors influencing the purchase intention of medical and health insurance in shah alam is accordingly with monetary, benefits, concern over increasing medical cost.

The multiple regression equation can be formed as below:

$C = A + T1X1 + PR2X2 + PK3X3$ Whereas:

C = community purchase intention

A = as constant, Value of Y when X become zero

X1 = Dimension of purchase intention

M1 = monetary

B2 = benefits

C3 = concern over increasing medical cost

Therefore, the multiple regression equation can be formed as:

$$C = 1.045 - 0.380X1 + 0.179X2 + 0.196X3$$

4.6.1 Test of Significant

Hypothesis I

H0: Monetary has no relationship towards Shah Alam community's purchase intentions for medical and health insurance.

H1: Monetary has relationship towards Shah Alam community's purchase intentions for medical and health insurance.

Based on Table 4.7, the monetary ($p = 0.000$) p-value is lower than significant level of 0.05. Therefore, since the p-value is lower than 0.05, H0 is rejected and H1 is

accepted. In this case, Monetary has significant relationship towards Shah Alam community's purchase intention for medical and health insurance.

Hypothesis II

H0: Benefits has no relationship towards Shah Alam community's purchase intentions for medical and health insurance.

H1: Benefits has relationship towards Shah Alam community's purchase intentions for medical and health insurance.

Based on Table 4.7, the benefits ($p = 0.000$) p-value is lower than significant level of 0.05. Therefore, since the p-value is lower than 0.05, H0 is rejected and H1 is accepted. In this case, Benefits has significant relationship towards Shah Alam community's purchase intention for medical and health insurance.

Hypothesis III

H0: Concern over increasing medical cost has no relationship towards Shah Alam community's purchase intentions for medical and health insurance.

H1: Concern over increasing medical cost has relationship towards Shah Alam community's purchase intentions for medical and health insurance.

Based on Table 4.7, the concern over increasing medical cost ($p = 0.000$) p-value is lower than significant level of 0.05. Therefore, since the p-value is lower than 0.05, H0 is rejected and H1 is accepted. In this case, concern over increasing medical cost has significant relationship towards Shah Alam community's purchase intention for medical and health insurance.

4.7 Conclusion

In conclusion, different analysis methods have been used in order to analyse the different types of data obtained. Firstly, descriptive analysis has been used for interpreting data on respondent's general information. The general information where descriptive analysis method has been used includes respondent's gender, age, marital

status, salary range, occupation. On the other hand, reliability analysis has been used in order to test the reliability of the three independent variables. The data collected are tested for their measure of central tendency. From the analysis, monetary has emerged as the most prominent variable. Besides that, data has been analysed using the Pearson Correlation Coefficient, which is an indicator of the strength of degree of association among the variables. In addition, analysis has also been done based on Multiple Regression. The Multiple Regression is a statistical measure on the degree of relationship between the independent variables with the dependent variable. In a nutshell, all the analysis has proven that all the independent variables have significance on the purchase intention of medical and health insurance in Shah Alam.

CHAPTER 5

DISCUSSION, CONCLUSION AND IMPLICATION

5.1 Introduction

It contains the overall conclusion and discussion of the research in chapter 5. It described the discussion of chapter 4's main findings, illustrated the study's implications, identified the study's limitations, provided recommendations for future studies, and concluded the entire research.

5.2 Summary of Scale Measurement

For the reliability test, questions for independent variables (concern over increasing medical cost, benefits, and monetary) and the dependent variable (purchase intention) are proved to be reliable since each test stated its value to be more than 0.7. Thus, all of the variables (concern over increasing medical cost, benefits, monetary, and purchase intention) are reliable.

5.2.1 Summary of Inferential Analysis

5.2.1.1 Pearson Correlation Test

There is no multicollinearity problem in all of the independent variables as all the correlation values are less than 0.9. Pearson correlation test are used to measure the relationship between each individual independent variable and the dependent variable. All of the independent variables prove significant relationship with the dependent variable as their p-values are less than 0.05. All in all, all of the independent variables establish a positive relationship towards the purchase intention towards Medical and Health Insurance among community in Shah Alam.

5.2.1.2 Multiple Linear Regressions (MLR)

As stated by the output of MLR, where $R^2=0.492$ implies 66.3% of the variation of purchase intention of Medical and Health Insurance among community in Shah Alam can be explained by the three independent variables in this research. All three independent variables established significant positive relationship with purchase intention. On the other hand, MLR also stated that monetary is the greatest influence towards the purchase intention towards the community in Shah Alam. The regression equation can be formed as follow:

$$\text{Purchase Intention} = 1.045 - 0.380(M) + 0.179(B) + 0.196(C)$$

5.3 Discussion of Major Findings

While the previous section of this chapter focuses more on the summary description of the whole descriptive and inferential analyses, in order to validate the research objectives and hypotheses, this section focuses more on the discussion on significant results.

5.1:Table of Summary of Statistical Analysis

HYPOTHESIS	SIGNIFICANT	CONCLUSION
H1: Monetary has relationship towards Shah Alam community's purchase intentions for medical and health insurance.	0.000	Supported

H2: Benefits has relationship towards Shah Alam community's purchase intentions for medical and health insurance.	0.000	Supported
H3: Concern over increasing medical cost has relationship towards Shah Alam community's purchase intentions for medical and health insurance.	0.000	Supported

5.3.1 Relationship between monetary and purchase intentions for Medical and Health Insurance

- According to the table in Chapter 4, the significant level of monetary is at 0.000 which is lower than alpha value 0.05. So, H1 shows that monetary has significant impacts on Medical and Health Insurance purchasing intention. The findings show that the P-value is 0.000 and the β -value is 0.380, showing that H1 is supported. Few previous researches support this hypothesis too. According to Ebrahim.S, Acharya, A.Vellakkal, S.Taylor, F.Masset, E.Satija, A.Burkeband (2012), the authors identify that monetary is strongly influence in purchase intentions. Besides it will be discriminating the monetary level between an insurance buyer to a non-buyer. It is also followed by satisfaction and the least effect is for sense of security. Next, the medical and health insurance is also considered as monthly saving scheme. Therefore, the purchase intention for Medical and Health Insurance is related positively to monetary, H1 is fully supported.

5.3.2 Relationship between benefits and purchase intentions for Medical and Health Insurance

- According to the table in Chapter 4, the significant level of benefits is at 0.000 which is lower than alpha value 0.05. So, H2 shows that benefits have a massive influence on Medical and Health Insurance purchasing intentions. The results indicate that the P-value is 0.000 and the β -value is 0.179, showing that H2 is supported. The second hypothesis investigates the relationship between benefits and purchase intentions for Medical and Health Insurance. From the results obtained and the through statistical analysis, it shows that there is a significant relationship between benefits and purchase intentions towards Medical and Health Insurance in community in Shah Alam. This result also supports by Indian Institute of Health Insurance (2007). The author simply mentions that the Medical and Health Insurance have a lot of benefits. For an example, the health insurance will cover all of health problems, linked hospitals also easily accessible and easily on availing services in hospitals. At the same time, this clearly signifies to us that benefits are a variable that has a direct impact on the purchase intentions towards Medical and Health Insurance for consumers. Hence, H2 is fully supported.

5.3.3 Relationship between concern over increasing medical cost and purchase intentions towards Medical and Health Insurance

- According to the table in Chapter 4, the significant level of concern over increasing medical cost is at 0.000 which is lower than alpha value 0.05. So, H3 shows that concern over increasing medical costs has a significant impact on Medical and Health Insurance purchase intention. The results show that the P-value is 0.000 and the β -value is 0.196, meaning that H3 is supported. There is researcher that support this hypothesis. Judith Carne (2019) state that a set of acceptable medical cost range is established when consumer purchase the Medical and Health Insurance. There is a medical cost range that have concern when the actual cost on Medical and Health Insurance is higher than acceptable price range. If the cost of medical is increase or higher, consumers may lack of concern on purchase the Medical and Health Insurance. According to the supporting

research by researcher, the concern over increasing medical cost positively related on purchase intentions towards Medical and Health Insurance, H3 is fully supported.

5.3 Implication of the Study

The finding of this study helps in understanding the factors influencing the purchase intention of medical and health insurance among the community in Shah Alam. Through this understanding of study, it is applicable to improve the understanding of the community purchase intention towards medical and health insurance.

5.3.1 Managerial Implications

Based on the analysis and the discussion in the previous chapter, it is clear to us that the benefits have the highest significant impact on the community purchase intention. The benefits of medical and health insurance have a direct influence on the purchase intention of community. From the survey done and the results obtained, high percentage of community agreed that medical and health insurance have many benefits that can help the community. These strong perceived positive benefits of the medical and health insurance have induced purchase intention. This is also likely to induce more people to understand the benefits and purchase medical and health insurance.

Besides that, concern over increasing medical cost is also one of the major factors influence community purchase intention towards medical and health insurance. common reason that many people give for the increase in medical costs is inflation. Inflation causes the prices of goods and services to rise. When such happens, the costs of health care will rise because the salary of the workforce employed in the healthcare industry the costs of medication increase. (Cockerham, 2010). Based on the survey done, many of the community are concern over increasing medical cost

Lastly, monetary is also a variable that proves to have a significant relationship with the purchase intention of community. Monetary has a Cronbach's Alpha vale in the strong level. This shows that monetary has a strong significance on community. These

communities tend to look on their financial condition before purchasing any product or services. Most of the community know that medical and health insurance will cover medical expenses based on the policy. It shows that they are aware about medical insurance and from that it can help them to know the importance of having medical and health insurance.

5.4 Limitation of Study

The research is focused only to the final year students in Politeknik Sultan Salahuddin Abdul Aziz Shah, Commerce Department, which is limited to our scope of research for this study. For the future this research can be expanded to other Politeknik or other university students. Other limitation is time constraints and difficult to interview the respondent directly during the pandemic of Covid-19, faced during the making of this study. As a student, researchers also have limitation when the government have set the new norms that limited the numbers of people in a place for examples our Independence Day celebrations had been suspended for this year.

5.5 Recommendations for Future Research

There are some recommendations for the researchers in the future. First of all, it is recommended to done the research in whole state and country. In the previous research the factor influencing purchase intentions in Medical and Health Insurance are more focus to residents in Shah Alam. This will cause the unreliability of result because the small number of populations in Shah Alam. If time is allowed because it is more accurate instead of just pick one state to do it, such as by including all the state in whole Malaysia. It is advisable to include all the states in the country when conducting the research because it tends to reduce the people in difference demographic will have difference thinking about the benefits or usage of medical and health insurance.

Next, consider of other variables are one of the recommendations for further research. The moderate relationship of R square show in the table 4.6 between the independent variables and dependent variable, to determine the strong relationship in the future

research. We suggest that the future researcher can consider other variable, which may carry more strong relationship to factor influencing purchase intentions of Medical and Health Insurance.

After that, future researcher can further their study by incorporate other independent variables that can determine the factors influencing purchase intention of Medical and Health Insurance among the residents of Shah Alam Selangor. However, researchers have to be more caution when choosing the independent variables as only the right variable can improve the value of R².

Finally, the researchers are recommended to use interview when conducting the survey. The usage of interview will reduce the limitation by using questionnaire where people can directly understand the question that asked by the researchers rather than interpreted the questionnaire questions. This will reduce the misunderstanding of the people when interpreting the questions in the questionnaire.

5.7 Conclusion

In conclusion, this research study for to know factor influencing the purchase intentions of Medical and Health Insurance among the residents of Shah Alam. The person taking Medical and Health Insurance policy are increasing. Because the people know the benefits of having Medical and Health Insurance policy. Three determinants of purchase intention are identified and examined in this study, which is monetary, benefits, concern over increasing medical cost. On the other hand, all of the hypotheses are supported and it showed that monetary is the most influencing purchase intentions in medical and health insurance, among the residents of Shah Alam. Besides that, limitations and recommendation for prospect research was included in the study by helping the medical and health insurance company to understand the consumers need and want towards medical and health. This will formulate effective strategies to retain customer and thus increase profitability. This research will also contribute to academic who wish to conduct study in related field to gain deeper insights. Future researchers may fully use

the knowledge in this research to make amendment or for reference purpose. Thus, this research gives a clearer picture of exploring the factors that influence the purchase intentions among the residents of Shah Alam, Selangor.

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APPENDIX



Factors Influencing the Purchase Intention Towards Medical and Health Insurance in Shah Alam

Dear Respondent,

We are Diploma Insurance students from Politeknik Sultan Salahuddin Abdul Aziz Shah, Shah Alam, Selangor. With reference to the above, we are pleased to inform you that we are conducting a survey that determine the factors (Monetary, Benefits and Concern over increasing medical cost) of community purchasing intention towards Medical and Health Insurance. This is part of our Diploma research work. Currently we are in the process of collecting data. I would appreciate if you could extend your support by participating in the survey which is a part of our research project. We have enclosed a questionnaire which ask you to respond to a series of statements and questions. The study is under the supervision of Puan Ainiza Binti Silim from the Commerce Department, Politeknik Sultan Salahuddin Abdul Aziz Shah, Shah Alam, Selangor. The results from this research project will be used only for academic work and not for commercial purposes. I want to stress that your participation in this study is voluntary and all efforts to protect your identity and keep the information confidential will be taken. I have enclosed a consent form for your review. Thank you in advance for your cooperation and feel free to contact us if you have any question about the study. Your participation will be greatly appreciated.

Sincerely yours.

MUHAMMAD KHAIRULNIZAM BIN AZIZI
MIKAIL MUIZ BIN NOR SHAHRIN SHAZLY
MUHAMMAD NUR RAMDHAN BIN NOR AZMI
MUHAMMAD RIDHWAN BIN RADZILAN
CEERRAN RAJ A/L JAYARAJ

Diploma Student

Commerce Department, Politeknik Sultan Salahuddin Abdul Aziz Shah,
40150, Shah Alam, Malaysia.

Tel: 0136355954

Email: khaisyah100@gmail.com

Questionnaire

Questionnaire was used to collect data from the respondents. This section will discuss on how to construct questionnaire. The questionnaires are divided into four sections, which are Section A, Section B, Section C, Section D.

Section A: General Questions

Instruction: Please provide the following information about your medical and health insurance. Indicate your answer by tick (/) in the appropriate box.

1. Did you hear about Medical and Health insurance?

Yes	
No	

2. Source of information about medical and health insurance.

Newspaper	
Agent insurance	
Friends	
Others	

3. Do you know the difference between Medical and Health and Life Insurance?

Yes	
No	

4. Do you want to buy Medical and Health Insurance for yourself?

Yes	
No	

5. Do you want to buy Medical and Health Insurance for family?

Yes	
No	

SECTION B: Dependent Variables

Instruction: Please provide the following information about purchase intention towards medical and health insurance. Indicate your answer by tick (/) in the appropriate box.

1) Purchase Intention

No	Question	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
P1	I prefer to invest money in some other areas	1	2	3	4	5
P2	I feel the need for Medical and Health insurance	1	2	3	4	5
P3	I aware about Medical and health insurance	1	2	3	4	5
P4	Someone has suggested about Medical and Health insurance	1	2	3	4	5
P5	Taken by friends, relatives etc.	1	2	3	4	5

SECTION C: Independent Variables

Instruction: Please provide the following information about factors influencing purchase intention towards medical and health insurance. Indicate your answer by tick (/) in the appropriate box.

I) Monetary

No	Question	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
M1	High salary/available of funds	1	2	3	4	5

M2	I'm saving in some other areas to meet health care needs	1	2	3	4	5
M3	I consider Health Insurance as Monthly Saving Scheme	1	2	3	4	5
M4	I prefer Instalment plan	1	2	3	4	5
M5	I can afford to pay higher premium to get full coverage policy	1	2	3	4	5

1 = Strongly Disagree, 2 = Disagree, 3 = Uncertain, 4 = Agree, 5 = Strongly Agree

ii) Benefits

No	Question	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
B1	Health insurance cover all of my health problems	1	2	3	4	5
B2	More reliability and flexibility	1	2	3	4	5
B3	Linked hospitals are easily accessible	1	2	3	4	5
B4	Easily in availing services in hospitals	1	2	3	4	5
B5	Wide policy options	1	2	3	4	5

iii) Concern Over Increasing Medical Cost

No	Question	Strongly Disagree	Disagree	Uncertain	Agree	Strongly Agree
C1	More hidden cost involved which	1	2	3	4	5

	increases the cost of insurance.					
C2	Medical and health insurance policy can reduce the impact of use our own money	1	2	3	4	5
C3	The expense of hospital can be claim from the medical insurance policy	1	2	3	4	5
C4	The purchasing of medical and health insurance policy starts increasing among the community in Shah Alam due to the concern over increasing medical cost	1	2	3	4	5
C5	Health insurance help individual to get comfortable and best treatment despite of a higher medical cost in private care center.	1	2	3	4	5

1 = Strongly Disagree, 2 = Disagree, 3 = Uncertain, 4 = Agree, 5 = Strongly Agree

SECTION D: Demographic Characteristics

Instruction: Please provide the following information about your demographic's characteristics. Indicate your answer by tick (/) in the appropriate box.

1. Gender:

Male	
Female	

2. Marital status:

Single	
Married	

3. Occupation:

Employed	
Self-employed	
Unemployed	
Retired	
Student	

4. Education:

SPM	
Diploma	
Degree	
Master	

5. Age:

Below 25 years old	
26-35 years old	
36-45 years old	
Above 45 years old	

