



**BEHAVIORAL ASPECT IN PURCHASING TRAVEL
INSURANCE IN SELANGOR**

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DECLARATION OF ORIGINALITY

This project paper entitled Behavioural Aspect in Purchasing Travel Insurance in Selangor is prepared by Aqib Azhari bin Munawir and submitted to the Department of Commerce, Polytechnic Sultan Salahuddin Abdul Aziz Shah to fulfil the requirements of the Diploma in Insurance.

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ABSTRACT

This research study was carried out to explore the behavioural aspect of purchasing travel insurance in Selangor. The researcher had examined four factors affecting the behavioural aspect of purchasing travel insurance. Factors include preference, motivation, experience and advertisement. This study was a descriptive research study. Quantitative collection data method and convenience sampling method had been used. The target population is people or customer around Subang Airport. This study used primary data collection method and secondary data collection method. Journal, internet research and textbook had been used as secondary data collection. A questionnaire-based survey was used and 384 sets of questionnaires were distributed to respondents and being analyzed by SPSS.

Descriptive analysis, reliability test, Pearson correlation coefficient test, multiple regression analysis and central tendency were being chosen as data analysis techniques. The questions and scales in questionnaires were considered to be reliable as the entire Cronbach's Alpha was more than 0.7 which has indicated as very good. Based on Pearson correlation coefficient analysis, the results indicated that there no multicollinearity problem which is not more than 0.9. There was a positive relationship between independent variables and dependent variable. According to ANOVA table, R square shows that independent variables were significant to explain the variance in consumer's behaviour level. R square indicated that there was 49.8% of the variation in the dependent variable can be explained by independent variables. Three hypothesizes proposed in this research were accepted.

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LIST OF ABBREVIATIONS

| | |
|------|--|
| SPSS | Statistical Package for Social Science |
| PR | Preference |
| MT | Motivation |
| EX | Experience |
| AD | Advertisement |
| CB | Consumer behaviour |

CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Travel insurance is a specialized form of insurance aim to cover the financial risk, medical expenses and a variety of other sources of financial loss that can be occurred while travelling in the state or overseas. Travel insurance designed to offer coverage to those travelling abroad for arranging of the potential problem that could happen either before, during or after the trip. Travel insurance covers the financial risk against unforeseen even that travellers are exposed while on their trip. Depending on the policy coverage of such risk include loss of damage, loss of travel deposit, trip cancellation, medical repatriation or evacuation, physical injury, the bankruptcy of travel service provider, personal liability against tort committed to the citizen of the host country.

This research studies and analyze consumer behavioural in purchasing travel insurance in Selangor. This research studies and analyze the relative difference factor that influences purchasing behaviour such as preferences, motivations, experiences, and advertisements. This chapter provides an overview of the research. Chapter one cover the background of the study, problem statement, research objectives, research questions, the scope of the study, significant of the study, operationalized definition and chapter summary.

1.2 BACKGROUND OF STUDY

Travel insurance has become essential to safeguard one against unforeseen circumstances when overseas. It provides peace of mind should things go wrong, and offers recourse and protection against inconveniences. The recent spate of natural disasters, calamities and civil commotions around the world has made travellers even more aware of the need to purchase the right type of travel insurance.

There are an estimated 36 insurance companies in Malaysia. For the company that offers life insurance policy, there is a total of 14 companies overall and for general insurance

company, 22 company have existed. For travel insurance, only general insurance company provide that particular product. While the benefits may appear similar, some differences can affect the outcome of a claim. To avoid any unwelcome surprises, it is important to read and understand the terms, benefits and exclusions as spelt out in your policy. This guide has been put together by members of the General Insurance Association to provide you with useful and comprehensive information on travel insurance. While we have strived to ensure its thoroughness, it is not feasible to deal with every scenario. To know the type of travel insurance that best suits your needs, we urge you to contact your insurer or financial adviser who will be in the best position to advise you.

According to Beata Nowotarsk (2016) indicates that tourism is an important and modern part of economic activity and also a part of social activity. Tourist activity is one of the indicators of the level of life and indicator of civilization development of societies. The development of tourism is an important impulse of socio-economic development of the country. The changing market of tourist services in Poland and changes in the legal environment makes it necessary to constantly control the market. Currently, the trend is clearly observed, according to which tourist trips are becoming more frequent, but shorter. The preference for travel in the short distance from the house, followed by a rise in domestic tourism is increasing.

1.3 PROBLEM STATEMENT

Many people do not consider purchasing travel insurance as they believe nothing unfortunate will happen to them. Several Malaysian travellers also feel that destination arrivals, accommodation and transportation when travelling abroad. As the New Straits Times (2017) stated that eight out of ten Malaysian understand the significance of travel insurance. However, only 34.8% of them would actually purchase it, especially for long-distance travelling and high-risk destination. Razman Hafidz Abu Zarim (2017) explains that many do not realize the benefits of having travel insurance, which will come into effect from the moment the air ticket is purchase until the person arrive home. Men are more inclined to take risk than women. This study explained that male risk-taking tends to increase under stress, while female risk-taking tends to decrease under stress Doug Sundheim (2013). People tend to perceive that women are more risk-averse

than men. That means that women are at a disadvantage when it comes to getting support for risk-taking.

This research is intended to study and analyse specifically the factor of behaviour aspect in purchasing travel insurance in Selangor. This research also serves as a bridge linking the main variable which is consumer behavioural aspect in purchasing travel insurance in Selangor. Therefore, this study will investigate the Consumer Behaviour Aspect of Purchasing Travel Insurance in Selangor.

1.4 RESEARCH OBJECTIVES

- 1.4.1 To identify the factors of consumers purchasing behaviour towards travel insurance.
- 1.4.2 To investigate the consumer's motivation in purchasing travel insurance.
- 1.4.3 To examine the behaviour of men and women towards the purchase of travel insurance product.

1.5 RESEARCH QUESTIONS

- 1.5.1 What is the factor of consumers purchasing behaviour towards travel insurance?
- 1.5.2 What is the consumer's motivation in purchasing travel insurance?
- 1.5.3 What is the behaviour of men and women towards the purchase of travel insurance product?

1.6 SCOPE OF STUDY

This study is focused on examining the behavioural aspect of purchasing travel insurance in Selangor. The self-administered questionnaires were distributed to the consumers who have experience in purchasing travel insurance. Respondent of the study were those who live in Selangor. To obtain a good representation of the samples, the respondent was selected from a diverse background in terms of genders, age groups, races, marital status and income level. By understanding the character of the samples, this research is further aligned the study by matching it with the conceptual framework that's was formulated based on the previous literature. Among the variable selected for the study were the preference, motivation, advertisement and experience.

1.7 SIGNIFICANT OF STUDY

This research has been identifying to give some benefits to the targeted group. First, it will be Insurance Industries in Malaysia itself. The finding of research provided trusted data and information that relevant to help Insurance Industries to improvise and enhance more product on travel insurance. By this, travel insurance in Malaysia can be a part income or known to be official products or schemes to insurance industries. Next, this research has been analyzed to give awareness among traveller where this will help them to get rid of their worries if they had an injury or damage to their goods. Lastly, to the other researcher's group. Till now, in Malaysia, there's no research about the behavioural aspect in purchasing travel insurance between men and women. Through this finding, it may facilitate the review of other researchers.

1.8 OPERATIONALIZED DEFINITION

1.8.1 TRAVEL

The movement of people between distant geographical locations. Travel can be done by foot, bicycle, automobile, train, boat, bus, aeroplane, ship or other means, with or without luggage, and can be one way or round trip. Travel can also include relatively short stays between successive movements, as in the case of tourism.

1.8.2 INSURANCE

Insurance is a means of protection from financial loss. It's is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain 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.

1.8.3 BEHAVIOUR

Behaviour is the actions and mannerisms made by individuals, organism, systems or artificial entities in conjunction with themselves or their environment, which includes the other systems or organisms around as well as the physical environment. It is the computed response of the system or organism to various stimuli or inputs, whether internal or external, conscious or subconscious, overt or covert, and voluntary and involuntary.

1.9 CHAPTER SUMMARY

This chapter is about problem statement, research objectives and research questions that the researcher wants to achieve during this research. This research is about consumer behavioural aspect in purchasing travel insurance in Selangor. By understanding the behavioural aspect should allow marketers to get a better idea on who is their target market and also improve their services. As for researcher, we can finally understand who is more concern about the belonging and health between men and women when they go travelling.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

In this chapter, focus on the discussion of the literature review. The literature review consists of dependent and independent variable related to the research topic and research objectives. In this section, the researcher explained the dependent and independent variable which is a brief historical overview of the Travel Insurance Industry, The Travel Insurance in Malaysia, Preference, Motivation, Experience, Advertisement, and Consumer Behaviour. The last part is a chapter summary to summarize the content of this chapter.

2.2 TRAVEL INSURANCE INDUSTRY

Travel insurance is an insurance product for covering unforeseen losses incurred while travelling, either internationally or domestically. However, travel insurance has existed in some capacity for almost 150 years. It has changed significantly in that time, with a various new type of travel insurance coverage that protects travellers from illnesses, major and minor trip cancellation problems, kidnapping, an act of terrorism and many of the other potential dangers of travel.

Travel insurance companies were first operated in 1864. At that time, travel insurance was almost exclusively a product of the upper class and upper-middle class, as few others could afford to travel. Nevertheless, the risk of travel was still significant for those individuals, as things like theft could potentially cost a traveller's hundreds of dollars. In the 20th century, health insurance coverage was added as an option under many travel insurance policies and the insurance was adapted to target losses due to missed hotel reservations, cancel flights, and other travel-specific costs. This made travel insurance a necessary purchase for many businesses and international vacationers, especially as aeroplanes became a more popular form of travel.

The internet has prompted some of the most dramatic changes in the history of travel insurance. While travel insurance buyers used to need an agent to find policies, they can now price, compare and buy their own policies online. This has led to a boom for the

industry, which has driven down the cost of insurance on average. Buyers can also easily compare policies online to keep their insurance premium down to an affordable level. It's less expensive than ever to buy insurance, which makes it a more affordable purchase and a better value overall. In the next decade, the benefit of travel insurance will expand, and by checking prices online, buyers can continue to pay low prices for great peace of mind.

2.3 TRAVEL INSURANCE IN MALAYSIA

The insurance industry in Malaysia has evolved over the years to become a significant contributor of economic growth, with total net premium and contributions from the takaful sector collected by the industry in 2013 amounting to 4.9% of the Gross Domestic Product (GDP) of Malaysia. Results of updated and multiyear stress tests by Bank Negara Malaysia (BNM) continue to indicate sufficient earnings and capital buffers of the financial institution, including insurance companies, to withstand severe scenarios of adverse portfolio flows and contraction in the domestic economy. Insurance companies maintained strong capital adequacy to achieve an aggregate capital adequacy ratio (CAR) of 245.9%. The capital buffers of insurance companies were also above the minimum regulatory requirement, totalling US\$7.4 billion.

In 2013 the general insurance industry registered a growth of 6.4% Gross Written Premium (GWP) to reach US\$5.094 billion compared to an increase of 8.2% in 2012 of US\$4.911 billion. In term of market share, Motor insurance business remained the dominant class with the share of 46.6% of total business. This followed by Fire insurance which improved to 17.3% from 16.9%.

A significant development in 2013 was the setting up of the Accident Assist Call Centre (AACC) under a hotline telephone number. It had a pilot run in the Klang Valley in September 2013 and has since gone nationwide. The service provides access to towing services and advice on claims processes. The services prevent the intervention of many unscrupulous parties at the point of accident and empower the public to deal directly with their insurer. The call centre is also able to pass calls to 999 Emergency Response Centre if other emergency services such as the police or ambulance are required.

2.4 THEORETICAL FRAMEWORK

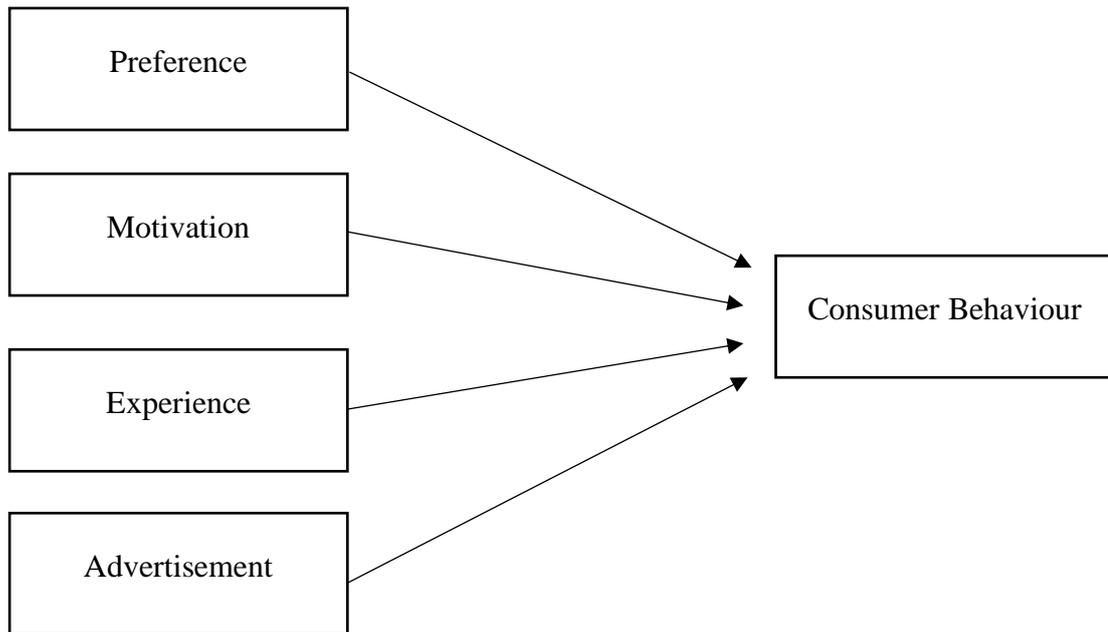


Figure 2.1 Behavioural Aspect in Purchasing Travel Insurance In Selangor

2.5 PREFERENCE

Many ways that influence the customer to buy a product. In psychology, preference refers to an individual's attitude towards a set of objects, typically reflected in an explicit decision-making process. In economics, preference refers to the set of assumptions related to ordering some alternatives, based on the degree of happiness, satisfaction, and enjoyment. The study showed that the client is guided by the knowledge of the undertaking and its brand when it comes to deciding on buying travel insurance services Beata Nowotarska-Romaniak (2016). Where such opinion is expressed 51% are men and 56% are women. The other significant effect of client preferences when choosing an insurance service was the fair pays of the sum insured (57%), trustworthy (49%), service affordable (39%), and the stability of the company (42%). The most influencing aspect to make use of the insurance service is to cover the cost in the event of accidental, sense of security and fear of harm. To those affecting aspects also can include generation or age, educational, gender, and income level.

A sense of security is the most common cause of insured women (38%), those aged between 23 – 44 and with an average financial situation of 26%. In contrast to the fear of harm, insured usually insure themselves against men (34%) and those who aged

between 45 – 64 (24%) with secondary education (29%) and higher (32%). As Fatima Alinvi and Maira Babri (2017) described that rational choice theory is one of the reasons that can affect customer preference and choices. It is because the customers are more prudent in making their choices in purchasing different products or services. In conclusion, preference is one of the ways to influence the customer to purchase different products or services.

2.6 MOTIVATION

Deciding whether to purchase insurance is not easy. Consumers usually don't get any financial benefit in return for the premium they pay. However, in addition to financial benefits, insurance product offers moral benefits such as peace of mind and a feeling of safety. Damian Tysdal (2010) in his research said that Travelling allows anyone to experience a change of environment that often resuscitate the way of their thinking. By simply travelling from a rural area to an urban area could change a person's perspective and recover their spirits. With a packed suitcase, travel medical insurance, and a plane ticket, a person is well on their way to a travel adventure full of fresh sights. Another motivation to travel is the desire to learn about a different place or environment, the different cultures and its customs. For example, an American travelling to Malaysia for the first time has changed their experience into a new level with an entirely new environment, learn about their cultures and even hear the Malaysian language for the first time which they never heard before. Travelling is a very effective way for anyone to gain new knowledge about a place and its communities. A journey to another country is also beneficial to those who want to learn about the place and its history or view its treasure of architecture.

Travelling can also satisfy a person's quest for knowledge and information about their family's history. The study of Kieran Kern (2016) has shown that one of the great mysteries of lead generation is to figure out why and how consumer search for their insurance. Insurance does not have one set of circumstances that precipitates buying. For example, motor insurance is compulsory. If the consumer has a car, then they must have it insured. Therefore, shopping for auto insurance is both compulsory and cyclical. The best strategies to use is to understand how rate increases affect customer shopping. If an agent is one of the "first movers" to raise rates, then they want to lower their marketing budget in the event of a lower number of conversions. Another key item to

understand is how often an agent's customers shop and how loyal those customers will be to their agent. This study found that consumers tend to choose low deductible levels when buying insurance Robert M.Schindler (2016). It is argued that this tendency has undesirable consequences for both individual consumers and society, and thus its motivation should be better understood. Evidence is reviewed that supports four factors that may motivate the choice of low deductible levels: a desire for flat-rate payment, lack of price information, desire to obtain a good deal or avoid a bad one, and desire to make required insurance against large, low-probability losses more palatable.

According to Hasan Meral (2019), two main factors indicates customer motivation when purchasing insurance. Which are risk expectation and risk sensitivity. Risk expectation determines the expected financial value of insurance. Meanwhile, risk sensitivity is showing the concerns of the customers, so it directly affects more on moral benefit. Insurance companies also need to focus on the feelings and emotions of the consumers and not just working on statistics. In conclusion, motivation plays a big role in determining customer purchase behaviour. Motivation also needs to be understood by insurance companies than statistical.

2.7 EXPERIENCE

Insurance companies were amongst the first to grasp the importance of an active online presence. It's time to take that to the next level, not just in term of new products but in new standards of ease and convenience. Based on Prasad vuyyuru (2011), to measure key experience, it is critical to build and link the key performance indicators (KPI) that are tuned to customer value. The key performance indicators (KPI) on customer service satisfaction, loyalty and future revenues can be combined into a customer value key performance indicator (KPI), which can be further measured by customer segment, locality, etc. Establishing a strong link to value provides a clear view of what matters to customers and where to focus organizational efforts. To construct this link, organizations can start by defining the behaviours, action and decision that create value, establishing the right metrics of measurement, and then following the value chain over time to quantify the economic outcomes of different experiences. According to Tanguy Catlin (2016), understanding what customers want is one of the main factors in building a better customer experience.

Recent research by Richard Coleman (2019) focuses on customer feel limited chemistry or relationship with their insurance companies during the life of the policy, where the only contact made if they need to make a claim. To begin with, it is worth focusing on joining the dots of the wider traveller journey to create a differentiated ecosystem of products and services to enhance the overall experience. With experiences becoming more highly valued, “moment of truth” can be found outside of the “linear” customer journey. For example, by identifying the pain point in the customer journey, insurers can look to relieve them. The insurer should a product or an application that provides immediate access to an airport lounge in the event of a flight delay. Imagine the relief delayed travellers feel when a lounge access voucher is immediately sent to their mobile and how vivid and long-lasting that brand experience will be.

Based on Phil Britt (2019), today, consumers are looking for cross-channel personalized experiences. Seamless, consistent and connected journey. Data accuracy, protection, privacy. And choices in buying – where, when, how and who. According to Shao Ping Wang (2019), purchase experience was the second most heavily weighted consideration, indicating that consumer will use their previous purchase experience as a reference for further purchases. This also indicates to salespersons that consumers future purchase will be affected by salespersons service attitude. In conclusion, the more insurer gains knowledge about the customer experience, the more improvement the insurer can make for its company.

2.8 ADVERTISEMENT

Advertising is impersonal communication of information about products, services or ideas through the various media, and it is usually persuasive by nature and paid by identified sponsors (Boove, 1992). Advertising includes seven main elements which are paid form of communication, presence of an identified sponsor, distribution through media, presence of a specific audience for treatment, lack of personalization of distributed information and lastly is aimed action. The advertisement also can be defined as communication with the users of a product or service. Advertisements are messages paid by those who send them and are intended to inform and influence people who receive them. A careful study by Dr R. Sivanesan (2014) consumer behaviour provides the adviser with a deeper insight of his target segments, which in turn proves to be very valuable in strategic advertising decision, especially in defining the target

markets and creating the advertising appeal and message. Insurance entities often use advertising campaign through sponsorship of various events, indirect television broadcasting. Given the fact that women are more likely to reach through advertising campaigns, they buy insurance products often because of certain marketing activities raising awareness of particular insurance product. There are seven main types of advertising.

First is brand advertisements, it is usually visual and textual advertising. Such advertising is intended primarily to achieve a higher level of consumer recognition of a specific brand (Sandage, 2011). Next is commerce and retail advertising, it focused on the specific production organization or product sale it can be a service company or a shop. After that, political advertising one of the most prominent and the most influential type of advertising. A positive image of the politician is formed (Sandage,2001). Fourth, advertising with feedback, this type involves an exchange of information with potential customers. The most common way is direct mail to specific recipients. Fifth, corporate advertising. Advertising rarely contains advertising information and serves for the preparation of the public opinion to support the point of view of the advertiser. Sixth is business advertising the professional-oriented advertising, intended distribution among groups formed by their belongings to a particular occupation. Lastly, Public or social advertising unlike business advertising, it is oriented to the audience, united mainly by people social status.

2.9 CONSUMER BEHAVIOUR

Consumer purchasing behaviour is defined as understanding the following elements when consumers purchase products and services: what brand is being purchase (what), how much is purchased (how), where is it purchased (where), why is it purchased (why), when is it purchased (when), and who is it purchased from (who) (Schiffman and Kanuk, 1987). If marketers understand consumers purchasing decision-making process before their thinking process, and utilise their responses to various marketing tools, they will maintain a competitive advantage. According to Kotler (1997), He argue that purchasing decisions are stimulated by external factors that consumers encounter (marketing activities and environment), and consumer purchasing decision are generated after being processed by the buyer's black box (consumer characteristic and decision-making process).

However, Engel, Blackwell, and Miniard (1993) distinguished the following seven steps in the purchasing decision-making process: need identification, information search, evaluation of alternatives, purchase, consumption, post-consumption evaluation, and disposal. These steps are further delineated into three stages: the pre-purchase stage, purchase stage, and post-purchase stage. According to Morrison (1997), noted two groups of factors that affect consumer travel decision making, namely personal and external factors. Personal factors include needs, hopes, motivations, perception, learning, personality traits, lifestyle, self-concepts, and seeking excitement. External factors include culture and sub culture, reference groups, social status, opinion leaders, family, tourist site security, and political instability. Consumer purchase decision making include various activities conducted before a consumer directly acquires, consumes, and handles a product or service. Cultural, social, personal, and psychological factors affect consumer lifestyles, while personality traits influence people's decision making to purchase travel insurance and their purchase decision-making process.

2.10 CHAPTER SUMMARY

In conclusion, researcher have explained about the concept that are related to this research. Researcher have stated some past research findings that related the variables which is preferences, motivations, experiences, and advertisement that effect The Behavioural Aspect in Purchasing Travel Insurance In Selangor.

CHAPTER 3

RESEARCH METHODOLOGY

3.1 INTRODUCTION

Research methodology refers to suitable methods used to carry out research and to determine the effective measures in addressing the problem statement. This chapter contains the chapter introduction, research design, data collection method, research instrument, method of data analysis, and chapter summary. However, the subchapters may need more detailed on discussion regarding design and research instruments compared to other researches.

3.2 RESEARCH DESIGN

Research design is actually a comprehensive sketch and analytic strategy to complete a study and to respond validly and accurately to each research question (Kumar, 2010). On the other hand, research design can be defined as the basis for the development of systems which respond to human needs. According to Selltiz, Wrightsman, and Cook (1976), a research design is designed to formulate methods of data collection and analysis to achieve research goals. Analysis design also provides a conceptual framework for researching based on Kothari (2004) and a strategy for collecting, measuring and analyzing the data. Furthermore, a good research design must consist of at least four aspects, which are the explicit description of research issues, the different procedures and techniques used to gather information, the population to be examined and the different methods to be used in data analysis and interpretation (Kothari 2014).

3.3 DATA COLLECTION METHOD

The data will be collected by using two types of data which are primary data and secondary data.

3.3.1 PRIMARY DATA

The questionnaire survey method is the primary data collection method as the main sources of information. The research will be distributed 384 copies of questionnaire through online method or distribute survey form to Travellers Community and Subang

Airport. This method will ease us in the final stage of data analysis and data interpretation by making the process as simple as it could. 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.

3.3.2 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 used by the researcher are:

- a) Journal – the researcher used to journal as an additional reference 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 needed about trust, travel insurance, premium rate and purchasing intention as a literature review.

3.4 POPULATION AND SAMPLE

3.4.1 POPULATION

The population and the samples were the community from Sultan Salahuddin Abdul Aziz Shah (Subang Airport). The population was selected because the researchers are students from Polytechnic Sultan Salahuddin Abdul Aziz Shah, Shah Alam. According to Cooper and Schindler (2002), an objective populace is an aggregate accumulation of components about which the specialist wishes to make a few inductions. To obtain the cooperation of all parties that will be involved, it is an important factor in the data collection process. The number of respondents will be the sample for the study are determined by using Krejcie and Morgan (1970). There were 384 respondents involved in this study. Based on figure 3.1.

| Table 3.1 | | | | | | | | | |
|--|----|-----|-----|-----|---|------|-----|--------|-----|
| <i>Table for Determining Sample Size of a Known Population</i> | | | | | | | | | |
| 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 | 346 |
| 25 | 24 | 130 | 97 | 320 | 175 | 950 | 274 | 4000 | 351 |
| 30 | 28 | 140 | 103 | 340 | 181 | 1000 | 278 | 4500 | 354 |
| 35 | 32 | 150 | 108 | 360 | 186 | 1100 | 285 | 5000 | 357 |
| 40 | 36 | 160 | 113 | 380 | 191 | 1200 | 291 | 6000 | 361 |
| 45 | 40 | 170 | 118 | 400 | 196 | 1300 | 297 | 7000 | 364 |
| 50 | 44 | 180 | 123 | 420 | 201 | 1400 | 302 | 8000 | 367 |
| 55 | 48 | 190 | 127 | 440 | 205 | 1500 | 306 | 9000 | 368 |
| 60 | 52 | 200 | 132 | 460 | 210 | 1600 | 310 | 10000 | 370 |
| 65 | 56 | 210 | 136 | 480 | 214 | 1700 | 313 | 15000 | 375 |
| 70 | 59 | 220 | 140 | 500 | 217 | 1800 | 317 | 20000 | 377 |
| 75 | 63 | 230 | 144 | 550 | 226 | 1900 | 320 | 30000 | 379 |
| 80 | 66 | 240 | 148 | 600 | 234 | 2000 | 322 | 40000 | 380 |
| 85 | 70 | 250 | 152 | 650 | 242 | 2200 | 327 | 50000 | 381 |
| 90 | 73 | 260 | 155 | 700 | 248 | 2400 | 331 | 75000 | 382 |
| 95 | 76 | 270 | 159 | 750 | 254 | 2600 | 335 | 100000 | 384 |
| <i>Note: N is Population Size; S is Sample Size</i> | | | | | <i>Source: Krejcie & Morgan, 1970</i> | | | | |

Table 3.1: Krejci & Morgan Table

3.4.2 SAMPLING TECHNIQUE

According to Zikmund (2003), a non-probability sampling technique is selection units of sample based on personal convenience or judgement. However, snowball sampling, judgement sampling, and convenience sampling are categorized under non-probability.

This research will use the non-probability sampling which is called convenience sampling, which the subjects are selected just because they are easiest to recruit for the study and did not consider selecting subjects that are representative of the entire population. Therefore, the structure questionnaires are adopted from “Preferences and motives of consumer behaviour in the process of purchasing travel insurance, Beata (2016)” and “Shao Ping Wang (2019) Purchasing factor for travel insurance by Asian consumer”.

3.4.3 SAMPLING ELEMENT

The elements which have been selected in this study are the travellers who fall in the age category of 20 years old and above because they can make decisions by themselves and possess the ability to rate on the behavioural aspect. The selected respondent must at least have purchased any travel insurance product and at least travel once in a year. Travellers below 18 years old are not entitled to take part.

3.4.5 SAMPLING SIZE

The larger of the sample size, the lower the likely errors to generalize the population of the study (Saunders, Lewis, & Thronhill, 2009). 384 questionnaires were distributed to travellers via google form randomly to identify the behavioural aspect toward travel insurance in Selangor. Besides, a total of 30 copies of the pre-test sample have been distributed and carried out before conducting a formal survey to ensure the correctness and quality of the survey questionnaire.

3.5 RESEARCH INSTRUMENT

For this study, self-administered questionnaires have been applied. Self-administered questionnaires define the method in which the respondent answer the questionnaire on their own, either on the questionnaire papers or via the internet.

Undeniably, the questionnaire serves as a very important tool for this study. The questionnaire is inexpensive to collect data and the result can be consistently used to compare and contrast. Besides, it can be distributed to a large number of potential respondents, increase the speed and accuracy, facilitating data processing.

The structure of the questionnaire is carried out in simple English for better understanding of question descriptions to prompt critical thinking and analytical behaviour of the respondents. This encourages a higher degree of accuracy in the respondent's answers due to prevention of confusion in answering the questions. Brief introduction and the purpose of the study are stated on the cover page of the questionnaire.

Generally, the questionnaire is divided into six sections which are Section A for the general information, Section B for the preferences of the customer (IV), Section C for the motivation of the customer (IV), Section D for the experience of the customer (IV), Section E for the advertisement that attracts customer (IV), Section F for the consumer behaviour in purchasing travel insurance and lastly Section G for the demographic profile.

In Section A, it consists of five questions. This section prompts the basic information regarding travelling from a respondent.

In Section B, it consists of five questions. The general opinion relates to the construct measurement of the study in one of four independent variables which preferences of the customer. This variable is used to investigate the relationship between each of the independent variable with the dependent variable upon data collected from the answer given from the respondent.

In Section C, which consists of five questions. Where the question is about the motivation of the customer is buying or purchasing travel insurance. While in Section D, we ask the respondent about their experience in purchasing travel insurance with their previous or current company.

In section E, it consists of five questions. In this section, we want to know what attracts the customer to purchase a travel insurance product in term of advertisement. In Section F, it consists of five questions. In this section we want to know what the customer views and opinion toward travel insurance. Lastly in Section G, which consists of five questions that closely related to the demographic data namely gender, age, race, marital status, and educational.

3.6 DATA ANALYSIS METHOD

The collected questionnaire was first examined by the researcher to confirm completeness and consistency. The collected data was then coded to facilitate the grouping of the data into categories. Quantitative data was be analysed with the help of Electronic Spreadsheet SPSS Program Version 21.0. The analysed data was presented in frequency distribution tables for ease of understanding and analysis. Descriptive

statistics such as percentages were used to analyse the demographic characteristic, motivation, preferences, experience, advertisement and consumer behaviour in purchasing travel insurance. Cross-tabulation was used to access the relationship between the various independent variables and dependent variables.

3.7 PILOT TEST

Before the conduct of the actual questionnaire, a pilot test has been done to find out the possible errors done in the questionnaires such as ambiguous questions. Meanwhile, pilot testing provides the opportunities for the researchers to find out and remedies a wide range of the potential problems that will occur in preparing the questionnaire and correct it before the actual questionnaire is conducted.

For the pilot test, 30 questionnaires were distributed and the feedback gathered was used to improve the clarity of the question. After the questionnaires were collected, the reliability test was conducted by using the statistical project for Social Science (SPSS) version 21.

To test the reliability, Cronbach's Coefficient Alpha was adopted. Table 3.2 shows the result of the pilot test conducted.

| Variable | Total Number of Question | Cronbach's Alpha | Outcome |
|-----------------|---------------------------------|-------------------------|----------------|
| Preferences | 5 | 0.821 | Very Good |
| Motivation | 5 | 0.775 | Good |
| Experience | 5 | 0.895 | Very Good |
| Advertisement | 5 | 0.745 | Good |

Table 3.2 Result of Pilot Test

3.8 CHAPTER SUMMARY

In conclusion, research methodologies were used in collecting, analyzing, and interpreting data. Computer software, SPSS 21 was used to assist in analysis and interpretation.

CHAPTER 4

DATA ANALYSIS AND FINDINGS

4.1 INTRODUCTION

In this chapter, researchers interpreted and presented the information that has been obtained from the survey through analyzes the information which is relevant to the research questions and hypotheses. Moreover, in this chapter consist of two parts, which are descriptive analysis and scale measurement. In descriptive analysis can be subset it into the demographic profile and central tendencies measurement of constructs. The respondent demographic profile is about their gender, race, age, marital status, and educational. Central tendencies measurement of conducts that used to indicated the mean, mode and median. The second part is the scale measurement. Scale measurement is used to test the reliability and interpreted the inferential analysis.

4.2 DESCRIPTIVE ANALYSIS

The purpose of descriptive analysis is a branch of analysis, which is focused on summarization and description data collected from the survey. This part is to provide analysis on the demographic characteristic of the respondent that obtained from the survey and used the analysis to make a general observation on the data, such as gender, race, age, marital status, and educational.

4.2.1 RESPONDENT DEMOGRAPHIC PROFILE

Researchers had distributed 384 copies of the survey questionnaire and had received 100 per cent responses from respondents. There is no data that outlier, thus the researcher fully utilized the 384 copies of the survey questionnaires and analyzed it.

Table 4.1: Table of content based on demographic profile

| Demographic | Frequency (N) | Percentage (%) |
|-----------------------|----------------------|-----------------------|
| Gender | | |
| • Male | 185 | 48.2 |
| • Female | 199 | 51.8 |
| Age | | |
| • 21 – 30 years old | 189 | 49.2 |
| • 31 – 40 years old | 109 | 28.4 |
| • 41 – 50 years old | 48 | 12.5 |
| • Above 50 years old | 38 | 9.9 |
| Race | | |
| • Malay | 297 | 77.3 |
| • Chinese | 38 | 9.9 |
| • Indian | 37 | 9.6 |
| • Others | 12 | 3.1 |
| Marital Status | | |
| • Single | 266 | 69.3 |
| • Married | 118 | 30.7 |
| Educational | | |
| • SPM | 68 | 17.7 |
| • Diploma | 170 | 44.3 |
| • Degree | 125 | 32.6 |
| • Master | 21 | 5.5 |

Source: Developed for the research

From table 4.1, it shows the demographic profile of the respondent. There is a total of 384 respondents who are participated in the survey. Since this research studies about behavioural aspect in purchasing travel insurance in Selangor. Based on the result, there are 185 of male and 199 of female. Percentage of the male is 48.2%, whereas the female is 51.8%, difference of 3.6%.

Next, respondent's age is categorized under four different groups. The first group age is from 21 to 30 years old, which are 189 respondents or 49.2% of the total respondents.

For the category from 31 to 40 years old, which are 109 respondents or 28.4% of the total respondents. Next for the category from 41 to 50 years old, which are 48 respondents or 12.5% of the total respondent. Lastly, the category for above 50 years old which is 38 respondents of 9.9% of the total respondent.

Third, respondent's race is categorized under four different groups. The first group is Malay, which is the highest among respondents with 297 respondent or 77.3% of the total respondent. The second group is Chinese, with a total of 38 respondent or 9.9% of the total respondent. The third group is Indian, with a total of 37 respondent or 9.6% of the total respondent. The last group that is the lowest number of respondents with the total of 12 respondent of others category or 3.1%.

Furthermore, the respondent's current marital status is categorized into two different status which is single and married. Out of the total sample of 384, 266 respondents or 69.3% of the total respondent is single. While 118 respondents or 30.7% of the total respondent has been married.

Lastly, the respondent's educational is categorized into four different groups. The first group is SPM, with a total of 68 respondents or 17.7% of the total respondent. The second group is Diploma, with a total of 170 respondents of 44.3% of the total respondent. The third group is Degree, with a total of 125 respondents of 32.6% of the total respondent. The last group is Master, which the lowest number of respondents with the total of 21 respondents or 5.5%.

4.2.2 FREQUENCIES TABLE FOR GENERAL INFORMATION

Table 4.2: Table of content based on general information

| General Information | Frequency (N) | Percentage (%) |
|--|----------------------|-----------------------|
| Have you ever travelled before? | | |
| • Yes | 365 | 95.1 |
| • No | 19 | 4.9 |
| How often do you travel in a year? | | |
| • Once a year | 134 | 34.9 |
| • Twice a year | 99 | 25.8 |
| • Three times in a year | 71 | 18.5 |
| • More than three times | 80 | 20.8 |
| What are the activities that are often done when travelling? | | |
| • Visit family members | 109 | 28.4 |
| • Business trip | 50 | 13.0 |
| • Shopping | 95 | 24.7 |
| • Others | 130 | 33.9 |
| Have you ever bought travel insurance before? | | |
| • Yes | 289 | 75.3 |
| • No | 95 | 24.7 |
| Why do you buy travel insurance? | | |
| • Sense of security | 179 | 46.6 |
| | 78 | 20.3 |

| | | |
|-------------------|----|------|
| • Suggestion from | | |
| family members | 45 | 11.7 |
| and friends | 82 | 21.4 |
| • From experience | | |
| • Others | | |

Source: Developed for the research

Table 4.2 present the general information of the respondents. Based on the result there is 95.1% of the respondents who have been travelled while 4.9% of the respondents who never been travelled before. Next, most of the respondents only travelled once a year (34.9%). Some respondents frequently travel twice a year (25.8%). Respondents who travel three times in a year were 18.5% while respondents who travel more than three times were 20.8%.

Furthermore, 28.4% of the respondents visit their family when they travelled while 13% of the respondent goes on a business trip. 24.7% of the respondent go for shopping when they travelled meanwhile 33.9% of the respondents does other activities. The next point is whether the respondents ever bought travel insurance. There is 75.3% of the respondents have bought travel insurance while 24.7% of the respondents never bought travel insurance. Lastly, most of the respondent buy travel insurance because of a sense of security (46.6%) while suggestion from family members and friends (20.3%). The respondents also buy travel insurance from experience (11.7%) and for others reason (21.4%).

4.3 CENTRAL TENDENCIES MEASUREMENT OF CONDUCT

Table 4.3: Table of content based on descriptive analysis of each construct

| Construct | Mean | Std.dv |
|---|------|--------|
| Preference | | |
| P1: I buy travel insurance because the company has a good reputation. | 3.74 | 0.962 |
| P2: I buy travel insurance because the company is located in a good localization. | 3.55 | 0.984 |
| P3: I buy travel insurance because the company has a great brand awareness. | 3.77 | 0.937 |
| P4: The product addresses the needs of customers. | 3.62 | 1.028 |
| P5: It is easy to contact with the company. | 3.78 | 0.967 |
| Motivation | | |
| M1: I buy travel insurance because the insurance policy introduced by close friends and relatives who have purchasing experience with the policy. | 3.59 | 1.005 |
| M2: I buy travel insurance because of sense of security. | 3.99 | 0.941 |
| | 3.69 | 1.005 |

| | | |
|---|------|-------|
| M3: I buy travel insurance because the company contribution rate is stable. | 3.83 | 0.927 |
| M4: The insurance company dispatches an overseas emergency services company to help with medical treatment and other matters at the site of travel. | 3.93 | 0.881 |
| M5: I buy travel insurance because the company provide a good customer care. | | |
| Experience | | |
| E1: I buy travel insurance because the insurance companies from which one I has previously purchased insurance. | 3.70 | 0.944 |
| E2: I buy travel insurance because the company provide fast payment of insurance amount. | 3.72 | 0.948 |
| E3: I buy travel insurance because is easy to access to services. | 3.84 | 0.926 |
| E4: The company is trustworthy. | 3.92 | 0.932 |
| E5: The company provide good service. | 3.94 | 0.954 |
| Advertisement | | |
| | 3.84 | 0.912 |

| | | |
|--|------|-------|
| A1: Easy to get information about the company. | 3.63 | 1.008 |
| A2: The information on the billboard is helpful. | 3.69 | 0.975 |
| A3: The company advertisement influences me to purchase their product. | 3.66 | 0.901 |
| A4: The factor of advertisement on internet that made me recall about the product. | 3.59 | 0.981 |
| A5: Most of my purchases are influenced by the advertisement. | | |

| | | |
|--|------|-------|
| Consumer Behaviour | | |
| C1: If Malaysian people has a medical emergency overseas, the Malaysian government would arrange and pay for them to get home. | 3.69 | 0.976 |
| C2: If Malaysian person has a medical emergency overseas, the Malaysian government would pay for their bills. | 3.64 | 0.962 |
| C3: Having travel insurance in place gives me peace of mind when travelling overseas. | 3.93 | 1.004 |
| | 3.07 | 1.167 |

| | | |
|--|------|-------|
| C4: It's OK to travel without travel insurance as long as I am careful. | 3.14 | 1.151 |
| C5: It's OK to travel without travel insurance as long as it's to other developed countries like Malaysia. | | |

Source: Developed for the research

According to Gravette and Wallnau (2000), central tendency refers to a statistical measurement that identifies a single value which acts as a representative of an entire distribution and aims to provide an 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).

For preference, P5 has the highest mean value at 3.78 with a standard deviation of 0.967 while, P2 shows the lowest mean value at 3.55 with a standard deviation of 0.984. Next is motivation, where M2 recorded the highest mean score at 3.99 with a standard deviation of 0.941 while, M1 recorded the lowest mean score at 3.59 with a standard deviation of 1.005. The third independent variable is experience. From the table above shows that E5 has the highest mean value at 3.94 with a standard deviation of 0.954. Meanwhile, E1 has the lowest mean value at 3.70 with a standard deviation of 0.944. For the last independent variables which are advertisement, it appears that A1 has the highest mean value at 3.84 with a standard deviation of 0.912 while A5 has the lowest mean value at 3.59 with a standard deviation of 0.981. Consumer behaviour is the dependent variable for this research. C3 recorded the highest mean score at 3.93 with a standard deviation of 1.004, while C4 recorded the lowest mean score at 3.07 with standard deviation at 1.167.

4.4 SCALE MEASUREMENT

4.4.1 RELIABILITY TEST

Table 4.4: Result of Reliability Test

| Variable | Cronbach's Alpha | Number of Items |
|------------------------------|-------------------------|------------------------|
| Independent Variable: | | |
| Preference | 0.902 | 5 |
| Motivation | 0.844 | 5 |
| Experience | 0.943 | 5 |
| Advertisement | 0.923 | 5 |
| Dependent Variable: | | |
| Consumer Behaviour | 0.844 | 5 |

Source: Developed for the research

As shown in Table 4.4 above, all of Cronbach's Alpha was more than 0.6. According to the rules of Thumb for Cronbach's Alpha, the strength of the 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. Moreover, 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 an excellent strength of association.

From table 4.4, the reliability statistic for experience shows the highest Alpha Coefficient which at 0.943, followed by advertisement with the reliability statistic of

0.923. Meanwhile, for the reliability statistic for preference is 0.902, the reliability statistic for motivation and consumer behaviour stay at the same amount which at 0.844. All of the variables shown an excellent strength of association.

4.5 INFERENTIAL ANALYSIS

4.5.1 PEARSON CORRELATION ANALYSIS

Table 4.5: Correlations

| | PR | MT | EX | AD | CB |
|----|---------|---------|---------|---------|----|
| PR | 1 | | | | |
| MT | 0.807** | 1 | | | |
| EX | 0.810** | 0.808** | 1 | | |
| AD | 0.756** | 0.707** | 0.769** | 1 | |
| CB | 0.630** | 0.567** | 0.628** | 0.678** | 1 |

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

Source: Developed for the research

Based on table 4.5, shows that the correlations between independent variables which include preference (PR), motivation (MT), experience (EX), and advertisement (AD) with a dependent variable which is consumer behaviour in purchasing travel insurance in Selangor (CB). Independent variables have a positive linear relationship to the dependent variable at a significant level of 0.01. All value in this probability is less than 0.9 which indicates that there is no multicollinearity problem. The correlation among independent variables is less than 0.9 which is between 0.567 and 0.678.

There is a significant relationship between preference and consumer behaviour in purchasing travel insurance in Selangor. This is because of the p-value equal to 0.000 and less than alpha value 0.5. Moreover, the value of the correlation coefficient, which is 0.630, falls under the coefficient range of “ ± 0.41 to ± 0.70 ”. This indicates a moderate relationship between preference and consumer behaviour in purchasing travel insurance in Selangor.

There is a significant relationship between motivation and consumer behaviour in purchasing travel insurance in Selangor. This is because of the p-value equal to 0.000 and less than alpha value 0.5. Moreover, the value of the correlation coefficient, which is 0.567, falls under the coefficient range of “± 0.41 to ± 0.70”. This indicates a moderate relationship between motivation and consumer behaviour in purchasing travel insurance in Selangor.

There is a significant relationship between experience and consumer behaviour in purchasing travel insurance in Selangor. This is because of the p-value equal to 0.000 and less than alpha value 0.5. Moreover, the value of the correlation coefficient, which is 0.628, falls under the coefficient range of “± 0.41 to ± 0.70”. This indicates a moderate relationship between experience and consumer behaviour in purchasing travel insurance in Selangor.

There is also a significant relationship between advertisement and consumer behaviour in purchasing travel insurance in Selangor. This is because of the p-value equal to 0.000 and less than alpha value 0.5. Moreover, the value of the correlation coefficient, which is 0.678, falls under the coefficient range of “± 0.41 to ± 0.70”. This indicates a moderate relationship between advertisement and consumer behaviour in purchase travel insurance in Selangor.

4.5.2 CHI-SQUARE TEST

Table 4.6: Chi-Square Test

| | Value | df | Asymptotic Significance (2-side) |
|---------------------------------|---------------------|-----------|---|
| Pearson Chi-Square | 27.526 ^a | 19 | 0.093 |
| Likelihood Ratio | 31.877 | 19 | 0.032 |
| Linear-by-linear Association | 1.696 | 1 | 0.193 |
| N of valid cases | 384 | | |

- a. 17 cells (42.5%) have expected count less than 5. The minimum expected count as .48.

Source: Developed for the research

Based on the table above, the value of Pearson Chi-Square = 27.526. Where the significance value is at 0.093 which is more than the alpha value 0.05. Therefore, gender is not significantly contributing to consumer behaviour in purchasing travel insurance.

4.5.3 MULTIPLE REGRESSION ANALYSIS

Table 4.7: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1 | 0.706 | 0.498 | 0.493 | 0.58991 |

a. Predictors: (constant), MEANAD, MEANMT, MEANPR, MEANEX

b. Dependent Variable: MEANCB

Source: Developed for the research

Based on the table above, the R value = 0.706, R Square = 0.498 and Adjusted R Square = 0.493. R square shows that 49.8% of the consumer behaviour can be explained by preference, motivation, experience and advertisement. This also indicates that the relationship between the dependent variable and independent variables are moderate. However, there are 50.2% of the variation in consumer behaviour is explained by other factors. Therefore, the researcher can conclude that the relation is moderate.

Table 4.8: ANOVA

| ANOVA | | | | | | |
|-------|------------|----------------|-----|-------------|--------|------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 131.038 | 4 | 32.760 | 94.140 | .000 |
| | Residual | 131.888 | 379 | 0.348 | | |
| | Total | 262.926 | 383 | | | |

a. Predictors: (constant), MEANAD, MEANMT, MEANPR, MEANEX

b. Dependent Variable: MEANCB

Source: Developed for the research

Table 4.7 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 4 independent variables are significantly contributing to consumer behaviour in purchasing travel insurance.

Table 4.9: Coefficient

| | | Coefficients | | | | |
|-------|------------|-----------------------------|-------|---------------------------|--------|-------|
| | | Unstandardized coefficients | | Standardized coefficients | | |
| Model | | Standard | | t | Sig. | |
| | | B. | Error | | | Beta |
| 1 | (constant) | 0.709 | 0.160 | | 4.425 | 0.000 |
| | MEANPR | 0.189 | 0.072 | 0.198 | 2.742 | 0.006 |
| | MEANMT | -0.017 | 0.077 | -0.016 | -0.228 | 0.820 |
| | MEANEX | 0.156 | 0.072 | 0.160 | 2.163 | 0.031 |
| | MEANAD | 0.413 | 0.061 | 0.416 | 6.816 | 0.000 |

a. Dependent Variable: MEANCB

Source: Developed for the research

Based on table 4.8, shows that preference, experience and advertisement are significant to predict the dependent variable (behavioural aspect in purchasing travel insurance in Selangor) this is because the p-value is less than alpha value 0.05. On the other hand, the only independent variable that is not significant to predict the dependent variable is motivation, where the p-value is equal to 0.820 which is more than alpha value 0.05.

The relationship can be denoted as the following equation from the analysis from the table above:

$$\text{Consumer behaviour} = 0.709 + 0.189 (\text{Preference}) + 0.156 (\text{Experience}) + 0.413 (\text{Advertisement}) + (-0.017) (\text{Motivation})$$

According to table 4.8, preference was found to exert a significant positive influence on consumer behaviour which has an impact on consumer behaviour ($t = 2.742$, $p = 0.006$, $\beta = 0.189$). When other variables are held constant, every one unit increase in preference will lead to an increase in consumer behaviour by 0.189 units.

From the table 4.8, shows that experience have significant positive influence and impact on consumer behaviour ($t = 2.163$, $p = 0.031$, $\beta = 0.156$) as its p-value is less than 0.05. It can be explained by every one unit increase on experience will lead to 0.156 unit increase in consumer behaviour.

Analysis from Table 4.8, it also shows that advertisement has a significant positive influence on consumer behaviour which has the strongest impact ($t = 6.816$, $p = 0.000$, $\beta = 0.413$) as its p-value is less than 0.05. It can be explained by every one unit increase in the advertisement will lead to 0.000 units increased in consumer behaviour.

On the other side, there is significant influence or no impact by motivation on consumer behaviour ($t = -0.228$, $p = 0.820$, $\beta = -0.017$) as its p-value is more than 0.05.

4.5.4 TEST OF SIGNIFICANT

Hypothesis I

H0: Preference has no relationship towards consumer behavioural aspect in purchasing travel insurance.

H1: Preference has positive relationship towards consumer behavioural aspect in purchasing travel insurance.

Based on table 4.8, the preference ($p = 0.006$) p-value is lower than a 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, preference has a significant relationship towards consumer behavioural aspect in purchasing travel insurance.

Hypothesis II

H0: Motivation has no relationship towards consumer behavioural aspect in purchasing travel insurance.

H1: Motivation has positive relationship towards consumer behavioural aspect in purchasing travel insurance.

Based on table 4.8, the motivation ($p = 0.820$) p-value is higher than significant level of 0.05. Therefore, since the p-value is higher than 0.05, H0 is accepted and H1 is rejected. In this case, motivation has no significant relationship towards consumer behavioural aspect in purchasing travel insurance.

Hypothesis III

H0: Experience has no relationship towards consumer behavioural aspect in purchasing travel insurance.

H1: Experience has positive relationship towards consumer behavioural aspect in purchasing travel insurance.

Based on table 4.8, the experience ($p = 0.031$) 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, experience has significant relationship towards consumer behavioural aspect in purchasing travel insurance.

Hypothesis IV

H0: Advertisement has no relationship towards consumer behavioural aspect in purchasing travel insurance.

H1: Advertisement has positive relationship towards consumer behavioural aspect in purchasing travel insurance.

Based on table 4.8, the advertisement ($p = 0.000$) is lower than a 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, advertisement has a significant relationship towards consumer behavioural aspect in purchasing travel insurance.

4.6CHAPTER SUMMARY

In summary, this chapter serves to present the result and findings obtained from data gathering for this study. Furthermore, inferential analyzes are also conducted and are demonstrated in this chapter to answer the research questions, as well as to determine the significance of the hypothesis for this research. The subsequent chapter contains a discussion on major findings as well as a conclusion to this research.

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1 INTRODUCTION

This chapter reviews the summarize of statistical analysis in the past chapter, discussion of major findings, the managerial implication of the study, limitation of study and recommendation for future research. Furthermore, a conclusion was made for the whole chapter in this research project.

Among 384 questionnaires that distributed randomly to the community in Subang Airport. Survey questionnaires had received 100 per cent responses from the respondent. There was no data that outlier, thus the researcher fully utilized the 384 copies of surveys questionnaires and analysed it. In the 384 collected questionnaires, all the respondent was community because this research is to study the purchase intention of travel insurance.

5.2 SUMMARY OF STATISTICAL ANALYSIS

5.2.1 SUMMARY OF CENTRAL TENDENCIES MEASUREMENT OF CONSTRUCT

P5 has the highest mean value at 3.78 with a standard deviation of 0.967 while P2 shows the lowest mean value at 3.55 with a standard deviation of 0.984. M2 recorded the highest mean score 3.99 with a standard deviation of 0.941 while M3 recorded the lowest mean score 3.69 with a standard deviation of 1.005. E5 recorded the highest mean value (3.94) with a standard deviation of 0.954 while E1 recorded the lowest mean value (3.70) and appear to have a standard deviation of 0.944. A1 recorded the highest mean score (3.84) with a standard deviation of 0.912 while A5 recorded the lowest mean score (3.59) with a standard deviation of 0.981. C3 recorded the highest mean value (3.93) and C4 recorded the lowest mean value (3.07), with the standard deviation for both of them are 1.004 and 1.167 respectively

5.2.2 SUMMARY OF SCALE MEASUREMENT

According to the output of the research, all of Cronbach's Alpha was more than 0.6. According to the rules of Thumb for Cronbach's Alpha, the strength of the 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. Moreover, 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 an excellent strength of association.

From table 4.8, the reliability statistic for experience shows the highest Alpha Coefficient which at 0.943, followed by advertisement with the reliability statistic of 0.923. Meanwhile, for the reliability statistic for preference is 0.902, the reliability statistic for motivation and consumer behaviour stay at the same amount which at 0.844. All of the variables shown an excellent strength of association.

5.2.3 SUMMARY OF INFERENTIAL ANALYSIS

Pearson Correlation Test

All the four independent variables are free from multicollinearity problem as all correlation values are less than 0.9. Pearson correlation test also used to measure the relationship between each independent variables and dependent variable. All of these four independent variables establish a significant relationship with consumer behaviour as their p-values are less than 0.05. However, preference, experience and advertisement establish a positive relationship whereas motivation has negative relationship toward the behavioural aspect in purchasing travel insurance in Selangor.

Multiple Linear Regression (MLR)

According to the output of MLR, the R square = 0.489 implies that 48.9% of the variation in the behavioural aspect in purchasing travel insurance in Selangor can be explained by four independent variables in this research. PR (preference), EX (experience) and AD (advertisement) established a significant positive relationship with consumer behaviour, while MT (motivation) has no relationship towards consumer

behaviour. Meanwhile, MLR also concluded that AD has the strongest influence on consumer behavioural aspect in purchasing travel insurance. The estimated regression equation is as follow:

$$\text{Consumer behaviour} = 0.709 + 0.189\text{PR} + 0.156\text{EX} + 0.413\text{AD} - 0.017\text{MT}$$

5.3 DISCUSSION OF MAJOR FINDINGS

While of the previous section of this chapter focuses more onto the summary description of the entire descriptive and inferential analyzes, this section is more onto the discussion on major findings to validate the research objectives and hypotheses.

Table 5.1: Summary of Statistical Analysis

| Hypothesis | Significant | Conclusion |
|--|--------------------|-------------------|
| H1: Preference has positive relationship towards consumer behavioural aspect in purchasing travel insurance. | 0.006 | Supported |
| H2: Motivation has positive relationship towards consumer behavioural aspect in purchasing travel insurance. | 0.820 | Not supported |
| H3: Experience has positive relationship towards consumer behavioural aspect in purchasing travel insurance. | 0.031 | Supported |

| | | |
|--|-------|-----------|
| H4: Advertisement has positive relationship towards consumer behavioural aspect in purchasing travel insurance | 0.000 | Supported |
|--|-------|-----------|

5.3.1 RELATIONSHIP BETWEEN PREFERENCE AND BEHAVIOURAL ASPECT IN PURCHASING TRAVEL INSURANCE

H1: the preference ($p = 0.006$ $\beta = 0.189$) p-value is lower than a 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, preference has a significant relationship towards consumer behavioural aspect in purchasing travel insurance. Which indicate H1 is supported.

5.3.2 RELATIONSHIP BETWEEN MOTIVATION AND BEHAVIOURAL ASPECT IN PURCHASING TRAVEL INSURANCE

H2: the motivation ($p = 0.820$ $\beta = -0.017$) p-value is higher than significant level of 0.05. Therefore, since the p-value is higher than 0.05, H0 is accepted and H1 is rejected. In this case, motivation has no significant relationship towards consumer behavioural aspect in purchasing travel insurance. Which expressed that H2 is not supported.

5.3.3 RELATIONSHIP BETWEEN EXPERIENCE AND BEHAVIOURAL ASPECT IN PURCHASING TRAVEL INSURANCE

H3: the experience ($p = 0.031$ $\beta = 0.156$) 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, experience has a significant relationship towards consumer behavioural aspect in purchasing travel insurance. Which indicate H3 is supported.

5.3.4 RELATIONSHIP BETWEEN ADVERTISEMENT AND BEHAVIOURAL ASPECT IN PURCHASING TRAVEL INSURANCE

H4: the advertisement ($p = 0.000$ $\beta = 0.413$) is lower than a 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, advertisement has a significant relationship towards consumer behavioural aspect in purchasing travel insurance. Which indicate H4 is supported.

5.4 MANAGERIAL IMPLICATIONS

Based on the information gathered from the study on the behavioural aspect in purchasing travel insurance in Selangor, Malaysia, the researchers have established several implications that might useful in assisting insurance company to increase the demand of travel insurance policy. Traveller nowadays is having more option in choosing their preferable insurance policy as a result, it is a necessity for these companies to make further improvements and used various marketing strategies to boost the sales of the travel insurance policy.

According to the research done, advertisement has the highest significant impact among other independent variables in influencing the behavioural aspect in purchasing travel insurance in Selangor. Thus, insurance companies are suggested to increase the advertisement method that influencing consumer behavioural is purchasing travel insurance by applying practical implications. For the advertisement, insurance companies should produce an advertisement that can give an impact and attract the consumer. For example, insurance should give more awareness in their advertisement.

Besides the research done, the preference of insurance companies has a significant impact on the behavioural aspect in purchasing travel insurance in Selangor. Therefore, insurance companies should focus on what consumer will focus on their product. Insurance companies also can make more policy that gives wider coverage, lower premium and a longer period of the policy.

Besides the research done, experience also has a significant impact on the behavioural aspect in purchasing travel insurance in Selangor. As for that, insurance companies have to focus more on customer satisfaction rather than profit. It is because if they cannot maintain a good relationship with the consumer, they will probably lose their income.

5.5 LIMITATION OF STUDY

There are several limitations to this research. The result may not be generalized for the managerial because the samples only collect on one area of Malaysia, which is in Selangor. It cannot represent the whole population of Malaysia. Besides that, the statistic of demographic elements shows that Selangor contains the highest percentage of Malaysian consumer compare to other races. This may cause that people in different demographic will have different thinking about consumption travel insurance.

Secondly, there are only four independent variables in this research and there might have other factors which did not take into account. Those factors that were not included in this research might be the influential predictors of behavioural aspect in purchasing travel insurance in Selangor.

Next, some of the main journal and referrals journals which adopted overseas may not suitable for Malaysia. The variables that used to tested in overseas may not suitable for Malaysia. Furthermore, the researcher cannot fully utilize the journals from portals because it is necessary to pay and in order to excess to the journals.

Lastly, another limitation of the research has been the only use of the questionnaire survey. The minority of the respondents might not understand the questions and therefore they may randomly select an answer to complete the questionnaire. Moreover, the participants could not spend much time and effort in contributing to the survey. Questionnaire survey is also very judgmental and different people would have different views based on their understandings. All of these could reduce the accuracy and preciseness of the results.

5.6 RECOMMENDATION FOR FUTURE RESEARCH

There are few recommendations for the researchers in the future. First of all, it is recommended to do the research in the whole country 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 different demographic will have different thinking about the consumption of travel insurance.

Besides that, the future researcher can further their study by incorporate other independent variables that can determine the factors affecting the behavioural aspect in purchasing travel insurance in Selangor. However, researchers have to be more cautious when choosing the independent variables as only the right variable can improve the value of R square.

Lastly, the researchers are recommended to use an interview when conducting the survey. The usage of the interview will reduce the limitation by using questionnaire where people can directly understand the question 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

The research is to investigate the factors (preference, motivation, experience and advertisement) which affecting the behavioural aspect in purchasing travel insurance in Selangor. A total number of 384 questionnaires was being distributed and the data collected was processed and analysed using SPSS 21.0 in which outcome generated included both descriptive and inferential analysis. After the analysis, preference, experience and advertisement have a significant positive relationship with behavioural aspect in purchasing travel insurance in Selangor. Meanwhile, motivation has no relationship with the dependent variable.

In conclusion, the research had met its main objectives by validating that preference, experience and advertisement were significantly influenced the consumer behavioural aspect while only motivation is having less impact on the dependent variable. After this research, insurance companies could stress on those factors to attract more customers and keep developing insurance company in Malaysia. Future researchers may fully use the knowledge in this research to make an amendment or for reference purpose. Thus, this research gives a clearer picture of exploring the behavioural aspect in purchasing travel insurance in Selangor.

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APPENDICES

APPENDICE A: QUESTIONNAIRE



BEHAVIOURAL ASPECT IN PURCHASING TRAVEL INSURANCE IN SELANGOR



**DIPLOMA IN INSURANCE
POLITEKNIK SULTAN SALAHUDDIN ABDUL AZIZ SHAH
SHAH ALAM MALAYSIA**

2020

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 (Motivation, Preferences, Advertisement, Experience) of consumers purchasing behaviour towards Travel Insurance. This is part of our Diploma research work. Currently we are in the process of collecting data.

We 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 Miss Siti Rawaidah Binti Razikin 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.

We 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.

We have enclosed a concent 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.

MAISARAH NAZURAH BINTI MOHD NOOR

AQIB AZHARI BIN MUNAWIR

AIREEN NATASHA BINTI NORIZAM

MUHAMMAD FIKRI BIN MOHD NOR

SAPAR BIN ANDIS

Diploma Student

Commerce Department, Politeknik Sultan Salahuddin Abdul Aziz Shah,

40150, Shah Alam, Malaysia.

Tel: 01123332280

Email: saparandis29@gmail.com

SECTION A: GENERAL

Instruction: Please provide the following regarding your travel habit.

Indicate your answer by marking in the appropriate box.

1. Have you ever travelled before?

| | |
|-----|--|
| Yes | |
| No | |

2. How often do you travel in a year?

| | |
|----------------------|--|
| Once a year | |
| Twice a year | |
| Three time in a year | |
| More than three time | |

3. What are the activities that are often done when travelling?

| | |
|------------------------|--|
| Visit family members | |
| Business trip | |
| Shopping | |
| Others, please specify | |

4. Have you ever bought travel insurance before?

| | |
|-----|--|
| Yes | |
| No | |

5. Why do you buy travel insurance?

| | |
|------------------------------------|--|
| Sense of security | |
| Suggestion from family and friends | |
| From experience | |
| Others, please specify | |

SECTION B: PREFERENCES

Instruction: The following statements below are related to the preferences of consumer in purchasing travel insurance. For each statement, please circle your answer with appropriate number.

| Code | Statement | Strongly disagree | Disagree | Neither disagree nor agree | Agree | Strongly agree |
|------|---|-------------------|----------|----------------------------|-------|----------------|
| P1 | I buy travel insurance because the company has a good reputation. | 1 | 2 | 3 | 4 | 5 |
| P2 | I buy travel insurance because the company is located in a good localization. | 1 | 2 | 3 | 4 | 5 |
| P3 | I buy travel insurance because the company has a great brand awareness. | 1 | 2 | 3 | 4 | 5 |
| P4 | The product addresses the needs of customers. | 1 | 2 | 3 | 4 | 5 |
| P5 | It is easy to contact with the company. | 1 | 2 | 3 | 4 | 5 |

SECTION C: MOTIVATION

Instruction: The following statements below are related to the motivation of consumer in purchasing travel insurance. For each statement, please circle your answer with appropriate number.

| Code | Statement | Strongly disagree | Disagree | Neither disagree nor agree | Agree | Strongly agree |
|------|---|-------------------|----------|----------------------------|-------|----------------|
| M1 | I buy travel insurance because the insurance policy introduced by close friends and relatives who have purchasing experience with the policy. | 1 | 2 | 3 | 4 | 5 |
| M2 | I buy travel insurance because of sense of security. | 1 | 2 | 3 | 4 | 5 |
| M3 | I buy travel insurance because the company contribution rate is stable. | 1 | 2 | 3 | 4 | 5 |

| | | | | | | |
|----|---|---|---|---|---|---|
| M4 | The insurance company dispatches an overseas emergency services company to help with medical treatment and other matters at the site of travel. | 1 | 2 | 3 | 4 | 5 |
| M5 | I buy travel insurance because the company provide a good customer care. | 1 | 2 | 3 | 4 | 5 |

SECTION D: EXPERIENCE

Instruction: The following statements below are related to the experience of consumer in purchasing travel insurance. For each statement, please circle your answer with appropriate number.

| Code | Statement | Strongly disagree | Disagree | Neither disagree nor agree | Agree | Strongly agree |
|------|---|-------------------|----------|----------------------------|-------|----------------|
| E1 | I buy travel insurance because the insurance companies from which one I has previously purchased insurance. | 1 | 2 | 3 | 4 | 5 |
| E2 | I buy travel insurance because the company provide fast payment of insurance amount. | 1 | 2 | 3 | 4 | 5 |
| E3 | I buy travel insurance because is easy to access to services. | 1 | 2 | 3 | 4 | 5 |
| E4 | The company is trustworthy. | 1 | 2 | 3 | 4 | 5 |
| E5 | The company provide good service. | 1 | 2 | 3 | 4 | 5 |

SECTION E: ADVERTISEMENT

Instruction: The following statements below are related to the advertisement that influence consumer in purchasing travel insurance. For each statement, please circle your answer with appropriate number.

| Code | Statement | Strongly disagree | Disagree | Neither disagree nor agree | Agree | Strongly agree |
|------|--|-------------------|----------|----------------------------|-------|----------------|
| A1 | Easy to get information about the company. | 1 | 2 | 3 | 4 | 5 |
| A2 | The information on the billboard is helpful. | 1 | 2 | 3 | 4 | 5 |
| A3 | The company advertisement influences me to purchase their product. | 1 | 2 | 3 | 4 | 5 |
| A4 | The factor of advertisement on internet that made me recall about the product. | 1 | 2 | 3 | 4 | 5 |
| A5 | Most of my purchases are influenced by the advertisement. | 1 | 2 | 3 | 4 | 5 |

SECTION F: CONSUMER BEHAVIOUR

Instruction: The following statements below are related to the consumer behaviour of consumer in purchasing travel insurance. For each statement, please circle your answer with appropriate number.

| Code | Statement | Strongly disagree | Disagree | Neither disagree nor agree | Agree | Strongly agree |
|------|--|-------------------|----------|----------------------------|-------|----------------|
| C1 | If Malaysian people has a medical emergency overseas, the Malaysian government would arrange and pay for them to get home. | 1 | 2 | 3 | 4 | 5 |
| C2 | If Malaysian person has a medical emergency overseas, the Malaysian government would pay for their bills. | 1 | 2 | 3 | 4 | 5 |
| C3 | Having travel insurance in place gives me peace of mind when travelling overseas. | 1 | 2 | 3 | 4 | 5 |

| | | | | | | |
|----|--|---|---|---|---|---|
| C4 | It's OK to travel without travel insurance as long as I am careful. | 1 | 2 | 3 | 4 | 5 |
| C5 | It's OK to travel without travel insurance as long as it's to other developed countries like Malaysia. | 1 | 2 | 3 | 4 | 5 |

SECTION F: DEMOGRAPHIC

Instruction: Please tick (/) in the box which represent your response.

1. Gender

| | |
|--------|--------------------------|
| Male | <input type="checkbox"/> |
| Female | <input type="checkbox"/> |

2. Age

| | |
|--------------------|--------------------------|
| Below 20 years old | <input type="checkbox"/> |
| 21 – 30 years old | <input type="checkbox"/> |
| 31 – 40 years old | <input type="checkbox"/> |
| Above 50 years old | <input type="checkbox"/> |

3. Race

| | |
|---------|--------------------------|
| Malay | <input type="checkbox"/> |
| Chinese | <input type="checkbox"/> |
| Indian | <input type="checkbox"/> |
| Others | <input type="checkbox"/> |

4. Marital Status

| | |
|---------|--------------------------|
| Single | <input type="checkbox"/> |
| Married | <input type="checkbox"/> |

5. Educational

| | |
|---------|--------------------------|
| SPM | <input type="checkbox"/> |
| Diploma | <input type="checkbox"/> |
| Degree | <input type="checkbox"/> |
| Master | <input type="checkbox"/> |

APPENDICE B: 30 SETS OF PILOT TEST

Preference

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.821 | 5 |

Motivation

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.775 | 5 |

Experience

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.895 | 5 |

Advertisement

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.745 | 5 |

Consumer Behaviour

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.803 | 5 |

APPENDICE C: ORIGINAL SPSS

Preference

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.902 | 5 |

Motivation

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.844 | 5 |

Experience

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.943 | 5 |

Advertisement

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.923 | 5 |

Consumer Behaviour

Reliability Statistics

| Cronbach's Alpha | N of Item |
|------------------|-----------|
| 0.844 | 5 |

Pearson Correlation

Correlation

| | PR | MT | EX | AD | CB |
|----|---------|---------|---------|---------|----|
| PR | 1 | | | | |
| MT | 0.807** | 1 | | | |
| EX | 0.810** | 0.808** | 1 | | |
| AD | 0.756** | 0.707** | 0.769** | 1 | |
| CB | 0.630** | 0.567** | 0.628** | 0.678** | 1 |

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

Multiple Regression Analysis

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1 | 0.706 | 0.498 | 0.493 | 0.58991 |

a. Predictors: (constant), MEANAD, MEANMT, MEANPR, MEANEX

b. Dependent Variable: MEANCB

ANOVA

| ANOVA | | | | | | |
|-------|------------|----------------|-----|-------------|--------|------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 131.038 | 4 | 32.760 | 94.140 | .000 |
| | Residual | 131.888 | 379 | 0.348 | | |
| | Total | 262.926 | 383 | | | |

a. Predictors: (constant), MEANAD, MEANMT, MEANPR, MEANEX

b. Dependent Variable: MEANCB

Coefficient

| Coefficients | | | | | | |
|---------------------|------------|-----------------------------|----------------|---------------------------|--------|-------|
| Model | | Unstandardized coefficients | | Standardized coefficients | t | Sig. |
| | | B. | Standard Error | Beta | | |
| 1 | (constant) | 0.709 | 0.160 | | 4.425 | 0.000 |
| | MEANPR | 0.189 | 0.072 | 0.198 | 2.742 | 0.006 |
| | MEANMT | -0.017 | 0.077 | -0.016 | -0.228 | 0.820 |
| | MEANEX | 0.156 | 0.072 | 0.160 | 2.163 | 0.031 |
| | MEANAD | 0.413 | 0.061 | 0.416 | 6.816 | 0.000 |

a. Dependent Variable: MEANCB