

INTI INTERNATIONAL UNIVERSITY

MASTER OF BUSINESS ADMINISTRATION

**EFFECT OF ONLINE LIFE INSURANCE ON
CUSTOMER'S PURCHASE INTENTION**

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Declaration by candidates

I hereby declare that this thesis is my own work and effort and that it has not been submitted anywhere for any award. When other sources of information have been used, they have been duly acknowledged.

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ABSTRACT

Nowadays, online technology and services are used by many industries and business such as bank, insurance, military, hospitality and other. Central Bank of Malaysia had rolled out online life insurance's frameworks that allow insurers to distribute life insurance through online. Many insurance companies do not have a clear overview on the changes of customer's purchase intention after the introduction of online life insurance in Malaysia. The objective of this research is to test and examine the effect of online life insurance on customer's purchase intention. The methodology for this research is using quantitative method to collect data and information from 150 respondents. Questionnaire had delivered to 150 qualify respondents from Klang Valley through online and hardcopy manner. The data and information collected from 150 respondents are analyzed using statistical tools such as descriptive statistic, Chi-square test, Anova, multiple regression and others. The key findings in this research explains that independent variables such as conveniences, price and feature comparison and product flexibility have significant positive relationship with customer's purchase intention. However, information transparency has positive but not significant relationship with customer's purchase intention on online life insurance.

Paper type: Research Paper

Key words: Online life insurance, customer's purchase intention

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List of Abbreviations

Acronym	Definitions
ANOVA	Analysis of variance
EKB	Engel, Kollet, Blackwell
EMT	Economic Man Theory
RPT	Revealed Preference Theory
TAM	Technology Acceptance Model

CHAPTER 1: OVERVIEW / INTRODUCTION

1.0.0 Introduction

Table 1.1: Types of online services in Malaysia

Online Banking	Online Purchase
Online Payment	Online Lending
Online Insurance	Online Orders

Source: Raj (2014)

Nowadays, online technology and services are used by many industries and organization such as insurance, banking, and other. Malaysia's banking institutes have provided many online services such as online banking or payment services to enhance client's conveniences as shown in Table 1.1. Banks in Malaysia start provides advanced online services to customers such as online payment or transfer in order to catch up the E-commerce and online purchase trend in Malaysia (Jeffry, 2017). Malaysia had experienced a fast growth rate in E-commerce which was 884 million\$ (2016), 1076 million\$ (2017), 1309 million\$ (2019) and are expected to grow further in the future time (Statistic, 2016). The latest online service trend and progression is the introduction of online life insurance in Malaysia. Online life insurance is the website that allows customer to buy different category of life insurance from insurers through online manner (Sunil, 2016).

In 2016, Central Bank of Malaysia had rolled out framework for online life insurance which allows life insurance products to be delivered through online (Daniel, 2016). This online life insurance framework brings progression to online life insurance industry in Malaysia. The existing of online life insurance is viewed as threats for insurance agents because customers can purchase online life insurance freely through online without assistance from insurance agent. In

the past, customers can only access information and explanation on life insurance products through insurance agents only. Malaysia's customer purchase intention will change when customers start to adapt and catch up the online life insurance trends in Malaysia (Ali, 2015).

Life insurance industry has different view on the actual effect of online life insurance on customer's purchase intention (EconomicTimes, 2017). Insurance agents view online life insurance as a threat because customer able to purchase online life insurance through online without assistance from insurance agents (Tanguy, 2017). Customer's purchase intention is a study of how consumer makes final purchase decision on certain products or services in the market (Business, 2017). This research is to identify the changes of customer's purchase intention due to the existence of online life insurance in Malaysia.

1.2.0 Background/Rationale

The background of this research is related to how characteristic and elements in online life insurance will effects customer's purchase intention in Malaysia. Central Bank of Malaysia had provided online life insurance framework to allow insurance companies distribute life insurance through online (Meathere, 2016). Online life insurance is a concept that allows customer to purchase life insurance with just a mouse click through the websites (Lakhangaonkar, 2017). Customers will benefit from it in perspective of low premium, flexibility to setup self-comparison, convenience, information transparency and others (Getahead, 2016). However, online life insurance also has disadvantages to customers. Disadvantages of online life insurance is less customers may have deep detail understanding on life insurance products, distinguish of insurance agent's services and others side effect (Gyan, 2017).

Online life insurance is a new trend in Malaysia although it is already popular in other developed and developing country especially India and China. Centre Bank of Malaysia had rolled out guideline or framework for online life insurance in 2016 to catch up this latest trend. Many insurance companies still not yet prepared well to catch up the online life insurance trend in Malaysia (Yvonne, 2017). UforLife is currently the largest size of insurance online platform that promotes and delivers life insurance through online in Malaysia. UforLife had been planning to invest RM 5 million to boost up and enhance the online system in order to meet the growth of demand from Malaysian (Staff, 2015). UforLife also had achieved RM 165 million sales in online life insurance policy. Many insurers such as Zurich, Etiqa, Allianz and other also start to introduce or promote new online life insurance products through online (Ringgitplus, 2017).

Many insurance agents are reluctant to renew agent licenses due to the significant impacts from online life insurance. According to Malaysia (2017), only 39,000 of insurance agent under the total number of agent which was estimated only 100,000 renewed agent licenses in 2016. It indicates that customers prefer to purchase life insurance through online instead of life insurance agents. This condition leads to number of registered insurance agent to decline. It is because the demand for insurance's agent services is negatively affected by the existence of online life insurance. Problem raised as insurers need to understand and study the customer's purchase intention again after introduction of online life insurance in Malaysia (Graham, 2015). It is important because insurers will easily lose customer to other competitors who are advanced in online life insurance. Insurers will pay a high cost if unable to understand the changes of customer behavior effectively on online life insurance (PWC, 2014).

1.3.0 Problem statement

The problem statement for this research is “Insurers do not know the changes of customer’s purchase intention after the introduction of online life insurance in Malaysia”. Insurers had been receive different feedbacks or opinions from customers on the advantages and disadvantages of online life insurance (iBanding, 2017). Insured prefers to purchase life insurance through online according to analysis research done in the past (Henrik, 2016). According to David (2014), it is harder to retain existing customer on conventional life insurance due to the existence of online life insurance in life insurance industry.

The existence of online life insurance has leads insurers to understand and study the customer behavior again (Méndez et al., 2017). According to IT-Online (2017), technology or online life insurance will have majors impact on insurance companies and customer. Problems arise when insurers do not have a clear overview on the changes of customer’s purchase intention due to online life insurance. There is only little research had been done in the past. Insurers must understand and study the customer’s purchase intention in order to retain and attract online life insurance’s customer in long term basis (Accenture, 2017). It is critical because insurers may made adjustment in distribution channel in order to effectively promote and deliver online life insurance to customers (Shi et al., 2016). If insurers do not study the changes of customer’s purchase intention, insurers may easily lose out loyal customers to other competitors who are advance in online life insurance.

Online life insurance is the technology system that allows customer to purchase life insurance through online manner (Merriam, 2017). Customer’s purchase intention is the study of behavior of customer, business customer and others on the process of buying a products or services (Smriti, 2017). The elements and characteristics in online life insurance will affects customer’s purchase intention directly which are information transparency, conveniences, product and feature comparison and product flexibility (Thomas, 2013). The relationship between

these 4 variables and customer's purchase intention are measured and evaluated using quantitative methods. This quantitative analysis is used to analyze the questionnaire's data. Respondents who had purchased online life insurance and above eighteen years old are picked randomly from Klang Valley.

1.4.0 Research questions

- 1) Is there any relationship between information transparency of online life insurance and customer's purchase intention?

- 2) Is there any relationship between conveniences of online life insurance and customer's purchase intention?

- 3) Is there any relationship between price and feature comparison of online life insurance and customer's purchase intention?

- 4) Is there any relationship between product flexibility of online life insurance and customer's purchase intention?

1.5.0 Research objectives

1.5.1 Main objectives:

1) To explore relationship between online life insurance and customer's purchase intention.

1.5.2 Sub-objective:

1) To explore relationship between information transparency of online life insurance and customer's purchase intention.

2) To explore relationship between conveniences of online life insurance and customer's purchase intention.

3) To explore relationship between product and feature comparison of online life insurance and customer's purchase intention.

4) To explore relationship between product flexibility of online life insurance and customer's purchase intention.

1.6.0 Hypothesis/ Propositions

- 1) There is a relationship between information transparency and customer's purchase intention.

- 2) There is a relationship between conveniences and customer's purchase intention.

- 3) There is a relationship between price and feature comparison and customer's purchase intention.

- 4) There is a relationship between product flexibility and customer's purchase intention.

1.7.0 Significance of the study

This research is to provide information and findings on the issue of how customer's purchase intention will change with the existence of online life insurance in Malaysia. Liberalization of online life insurance only starts in Malaysia in year 2016 after Central Bank of Malaysia had rolled out framework for online life insurance (AIA, 2017). However, only little of study or research had been done on the changes of customer behavior after the existence of online life insurance in Malaysia. Many insurers do not know the impact of online life insurance to customer's purchase intention (Marc, 2017). Insurers are conservatives and do not made much adjustment in operation or distribution channel due to lack of information and study on this topic (Jennifer, 2016).

This research provides the updates and information on customer's purchase intention on online life insurance. This research will be added on information or

update on other research in the past. It also will provides information on the main characteristic in online life insurance that will affect customer's purchase intention in Malaysia (Khare *et al.*, 2012). Additional information for insurers in Malaysia about the reaction of customers on online life insurance is provided in this research. This research is important to insurers in Malaysia because insurers will have a new mindset on customer's behavior on online life insurance (Insurance, 2017).

The contribution of this research is important for stationary and print copy suppliers for insurer in long term basis (Craig, 2015). Through reading this research, suppliers can identify and estimates the changes of demand for paper and print copy after introduction of online life insurance in Malaysia. The existence of online life insurance may affect demand for stationary and paper in the future time (Yu *et al.*, 2016). This research is important to government because government or central bank have to monitor the progression of online life insurance from time to time. Government and central bank need to revise current life insurance regulation in order to protect customer's right and competitive fairness in online life insurance industry (Abramovsky and Kochenburger, 2016).

1.7.0 Limitation of study

The limitation of this research involves impact limitation. Impact limitation is the research's limitation that occurs in regional or areas focused. Impact limitation will occur when research area is over focused on specific regional of a population. In this research, the methodology method is using the sample size in Klang Valley to represent the whole population in Malaysia. It indicates that the results and findings from the 150 respondent will be used to represent the whole population in Malaysia. However, it is inefficient to use the findings and

results from Klang Valley to represent the whole Malaysia's population. It is because different states in Malaysia will have different opinion on online life insurance.

Another limitation for this research is longitudinal limitation. Longitudinal limitation is the limitation that incurred due to the constraints of time to complete the research. In this research, there are only 16 weeks to complete the research. It is considered as hurry and tight for researcher. When in time constraint condition, research component such as literature review, data analysis and other parts will be done in rush or hurry manner. Researcher may not have enough time to do the research in deep and detail on the effect of online life insurance to customer's purchase intention due to constraints of time. This limitation will affect the accuracy and the detail of this research because researcher is in hurry of time to complete the research within the limited timeline. The longer research timeline will leads to higher accuracy and efficiency of this research's findings and analysis.

1.8.0 Organization of chapters

This research includes total of five chapter which includes introduction (chapter one), literature review (chapter two), research methodology (chapter three), research findings (chapter four) and conclusion (chapter five). In chapter 1, researcher is discussing overview of this research. The elements that will be discussed in chapter 1 includes introduction, background, problem statement, research objectives and questions, hypothesis, significance of the study, limitation of the study, brief proposed methodology, operational definitions and organization of chapters.

Chapter two is discuss on the literature review that related to effect of online life insurance on customer's purchase intention. Literature review will be done on

the four independent variables (information transparency, conveniences, price and feature comparison and product flexibility) and dependent variable (customer's purchase intention). Many suitable and related article or journal have selected for literature review in this chapter. Theoretical framework also formed in this chapter by using suitable theory or model to support the four hypotheses formed.

In chapter three, research methodology is discussed. Elements such as research design and methodology, unit of analysis, sampling design, technique and others are discussed. This chapter is mainly focus on the statistical tools or methods that is used in this research. Researcher will follows the guideline and methodology framework in this chapter to collect data and analyze the data collected from 150 respondents. Many suitable statistical tools have selected to test the relationship and correlation between online life insurance and customer's purchase intention.

In chapter four, the discussion is mainly focus on the findings and result from the data collected from 150 respondents. Various statistical tools such as descriptive statistic, ANOVA, Chi-square and multiple regressions analysis have used to test the relationship between online life insurance and customer's purchase intention. The summary of findings is discussed in this chapter. In this chapter, the relationship between the four independent variables (information transparency, conveniences, price and feature comparison and product flexibility) and dependent variable (customer's purchase intention) are discussed and analyzed in detail.

The last chapter which is chapter five is discussing the overall conclusion, contribution to the literature, contribution to industry, limitation of research, recommendation for future research and personal reflection. This chapter mainly is to discuss the overview and conclusion from all chapters in this research. Readers will understand the overview and the relationship in briefly

manner about the findings of relationship between online life insurance and customer's purchase intention.

1.9.0 Summary

Summary for this paper is to discuss the overview and framework of this research. The content includes background, problem statement, research objective, hypothesis, significances of study, limitation of study, brief proposed methodology, operation definition and organization of chapter. The purpose of this research is to identify the changes of customer's purchase intention due to the existing of online life insurance in Malaysia. This study is important to insurers because insurers may need to study in details on the customer behavior again due the impact from online life insurance.

CHAPTER 2: LITERATURE REVIEW

2.0.0 Introduction

In chapter 2, the content discussed is mainly focus on the definition of dependent variable and independent variables. The most suitable definition on customer's purchase intention is chosen from various literatures and is used as references for this research. The definition of independent variable (Information transparency, Conveniences, Price and feature comparison and Product flexibility) is discussed and suitable theories have been used to support the relationship between independent variables and dependent variable in this research. Deductive approach is used in this research. This approach starts with using theories that related to the topic, then narrows down to hypothesis, observation and result or findings. Models such as EKB model, TAM model, RPT model and EMT model are used to support the relationship between independent variables and dependent variable.

2.1.0 Online life insurance in Malaysia

Online life insurance is the concept or a condition that allows customer to purchase life insurance through online platform or websites (Prudential, 2017). Online life insurance still considers as new concept or trends in Malaysia. Many Malaysia's insured and insurers not yet fully adapt or familiar with the trends of online life insurance in Malaysia (McKinsey and Company, 2016). Central Bank of Malaysia just introduced the online life insurance's framework for insurers in years 2016. Central Bank of Malaysia has make estimation that Malaysia's insurance estimated penetration rate will reach 75% in year 2020 (BNM, 2017). Combination of conventional and online distribution channel to distribute life

insurance and online life insurance is encouraged in order to achieve the sale of profit target set by insurance companies.

Many insurers in Malaysia will accept and adapt into the trends of online life insurance. However, many insurers still do not have a clear overview on the effect of online life insurance on customer's purchase intention (Ng, 2017). Some insurers viewed online life insurance as a threat in term of insurance agents because customer can purchase online life insurance through online. Insurers estimate sales from insurance agents will further decline due to the existing of online life insurance in Malaysia (Tek, 2017). Distribution channel need to be adjusted by insurers because insurers will easily lose customers to competitors if insurers do not study and understands the effect of online life insurance on customer's purchase intention. The leader in online life insurance industry is Uforlife in Malaysia (Adrian, 2017).

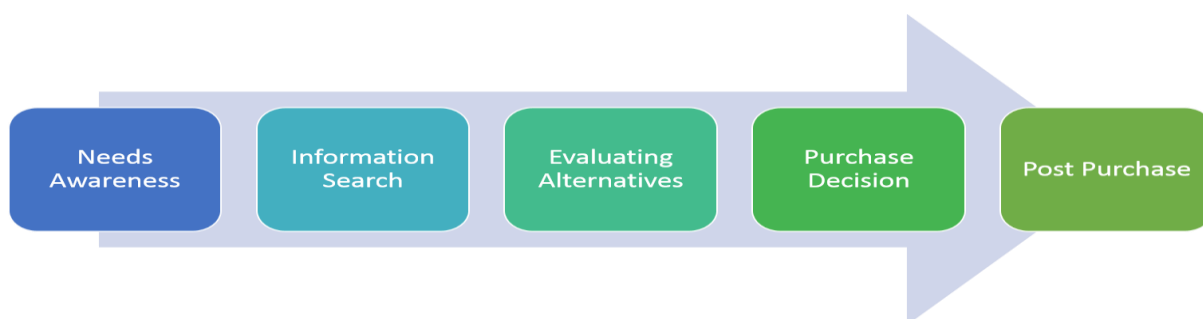
There were about 12 million of Malaysian have purchased life insurance coverage (Loo, 2016). However, there was about 90% of insured was under coverage (Liam, 2016). Malaysian still not familiar on the online life insurance trends in Malaysia. There was estimated of 18,000 Malaysians who have purchase life insurance through online (Christina, 2016). It indicates that Malaysians still do not update themselves with the trends of online life insurance. Central Bank of Malaysia will make changes on framework from time to time in order to encourage Malaysians buy life insurance through online in fair and comfortable manner (Tuah, 2011).

Most of the customers had gained the benefits of purchase life insurance through online platform (AIA, 2017). The benefits of online life insurance is save time and cost, cheaper premium, information transparency and others (Rediff, 2016). The 5 characteristic are scored the highest in a survey (Gyan, 2017). Insured will start benefited from the online life insurance once insured fully understand and adapted in online life insurance trends and features. Prudential company concludes it was a big opportunities in online life insurance trends in

Malaysia because the online life insurance penetration rate was only 56% in 2013 (Ronnie, 2014).

2.2.0 Consumer's purchase decision process

Figure 2.1: Consumer's purchase decision process



Source: Implication (2012)

Consumer's purchase decision process is a process that consumers must go through before make final purchasing decision on a products or services (Khaniwale, 2015). This process involves 5 stages which are Need Awareness, Information Search, Evaluating Alternatives, Purchase Decision and Post Purchase. Customers will go through the whole purchase decision making process completely without bypass any phase. If a consumers do not buy any products, customers will go through the whole purchase process again until success purchase the products or services customers preferred (Burnett and Org, 2012). Online life insurance's customers also will go through the same purchase process as Figure 2.1.

The first stage in buying process is Need Awareness. In this stage, customers will start identify needs and wants through internal and external stimulus

(Implications, 2012). In online life insurance industry, internal stimulus can let customers acknowledge on important of online life insurance while external stimulus can be on the influences of media and advertisement regard to important of online life insurance to people (Polarization, 2016). The second stage is Information Search. Consumers will start utilize information sources such as newspaper, internet, book, article and other to search for information about the online life insurance products (Negricea and Edu, 2015).

The following stage is Evaluating Alternatives. Customers start evaluate every alternatives collected in previous stage such as information on characteristic and feature of different online life insurance (Munthiu, 2010). Customers will evaluate the advantage and disadvantage in each alternative before purchase it. Independent variables or characteristics such as information transparency, conveniences, price and feature comparison and product flexibility are evaluated by customers in this stage. These four main characteristic in online life insurance will affect customer's purchase intention.

Purchase Decision is the following stage in the customer's purchase process. Customers make final purchase decision on the best alternative of online life insurance preferred (Lautiainen, 2015). If a customers do not buy any online life insurance after go through whole process, customers will go through the whole decision process again until success purchase online life insurance that fulfill customer's need and wants (Ulbinaitė and Kučinskienė, 2013). The last stage will be post purchase behavior. Post purchase behavior is a stage that emphasize on the reaction of customers after purchase the products or services (Dinesh, 2016). It may include satisfaction, angry or else after customers have purchased online life insurance.

2.3.0 Dependent Variable

2.3.1 Customer's purchase intention on online life insurance

The definition of customer's purchase intention is a desire or plan of a customers to purchase intended products or services in specific period of times (Pandey and Srivastava, 2016). Customers will have clear preference on products or service's characteristic. All the information and characteristic of product and services will be gone through by customers before make the final purchase decision on a products or services.

According to Lautiainen (2015), customer's purchase intention is the desire and possibility of customer to purchase certain goods and services. Internal stimulus such as past purchases experience, preference on products or services and other will affect the customer's purchase intention. External influences such as advertisement, publication, media and other will also influence customer's purchase intention directly on a products or services (Madahi and Sukati, 2012). Different group of customers will have different purchase intention on same type of products and services (Hoyer et al., 2010).

A recent study by Vahdati and Mousavi (2016), shows that customer's purchase intention is the preferences of consumer before customer buy the products or services customer prefer. According to Von (2014), consumers will go through the purchasing decision process before a clear purchasing intention is formed on the products or services. Needs and wants on online life insurance will be identified before make final decision to purchase it. In the decision making process, customers will use all the available information sources to find the online life insurance's information before purchase it (PwC, 2014).

Customer purchase's intention refer to decision making condition that will face by customers before made a final decision to purchase a products or services

(Mirabi et al., 2015). It can be defined as a situation that customers will have high possibility to buy online life insurance in certain condition in specific period of times. Different type of customer will have different purchase intention when in different circumstances (Barnes, 2015). The key influences on customer's purchase intention are internal and external environment (Mirabi et al., 2015).

2.4.0 Independent Variables

2.4.1 Information transparency

Information transparency can be defined as the circumstance that allows all related information available and can be accessed by anyone without any restriction and red tape (Grimes, 2012). According to Haven (2017), organizations or parties enhance degree of information transparency and can accessible by public or parties. The degree of information transparency can be enhanced by publish on media or public sources that can access by anyone and the whole society.

Study by Williams (2017), shows that information transparency happens only when an organization or institution declares or publish all relevant information clearly and in detail to public. However, this definition is considered as narrow because it only focus and emphasize from organization perspective only. Author also explains the information transparency is not focus on personal's data and information. Organization and business such as corporation, government body, charity organization and other parties will be appropriate defined in this definition (Healthcare.com, 2017).

Information transparency refers to all the information or data regardless of legal or illegal are accessible by public or people without any grey area or limitation

by organization (Kachouri and Jarboui, 2017). A hidden data of information or limit accessible is considered not as information transparency because it limits certain people to gain and does not give full detail on the information accessed. Online insurers should practice information transparency in online life insurance because information transparency in online life insurance will gain confident and trust from customer before purchase online life insurance (Kuek, 2017).

There is a relationship between dependent variable (Customer's purchase intention) and independent variable (Information transparency). EKB model is used to support the relationship between independent variables and dependent variable. It is a customer behavior model that discuss how internal or external environment will affect customer purchase and decision making process (Milner and Rosenstreich, 2013). According to Dragos et al. (2017), high level of a product or services information transparency will enhance the credibility of a products. Online life insurance which has high information transparency will attract customer to purchase life insurance through online.

Relationship between information transparency and customer purchase's intention to purchase is positive (Ance et al., 2014). The high degree of information transparency will leads to high customer's purchase intention to purchase a products or services. Beldad et al. (2010) revealed that customer will be more confident and reliable on the products or services that have high level of information transparency. Customers have high tendency to purchase the product is the product has high degree of information transparency (Ben, 2015).

According to Sebjan and Tominc (2015), customers will have high purchase intention on online life insurance if the products have high level of information transparency. Correlation between information transparency and customer's purchase intention is high and positive (Ali, 2015). The high degree of a product's information transparency will leads to higher customer's purchase intention on it. There is a positive relationship between product's information

transparency and customer's purchase intention (Wei and Lu, 2013). According to Anagol et al. (2012), the high degree of information transparency in a product or service will leads to customers to purchase it again after make evaluation on all product's alternative. Customer's purchase intention reaches the highest when customers can access information in details about the product (Maheswari and Chandrasekaran, 2015).

2.4.2 Conveniences

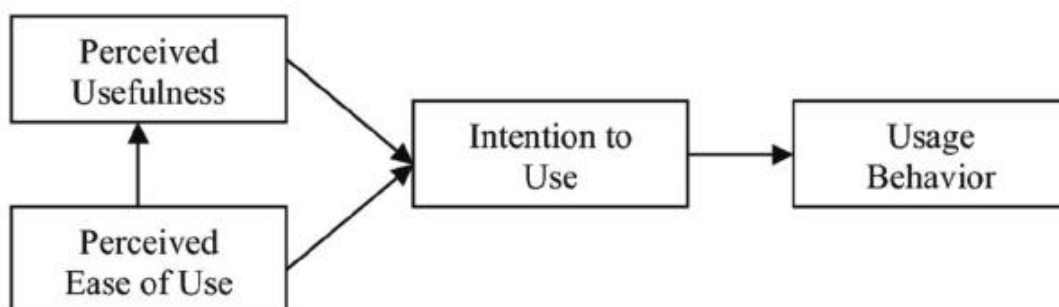
Conveniences is a circumstance that allows people able easily completes complex task or responsibility (Tanguy, 2017). It is a condition or phenomena that allow people to complete and settle a task or responsibility in a save time and cost manner. According to ET (2014), customers will experience a fast and more direct purchase decision because all the transaction or payment can be made in online manner in online life insurance. Business environment are fast changing due to the existence of advance technology.

International (2010), reveales conveniences as suitability or available to complete an action or fit in a requirement in specific period of times. Elements of suitability and availability are needed to complete a task. Conveniences will only occur when these 2 elements are incurred at the same time. According to Harjot (2016), this phenomena showed clearly and significantly in online life insurance industry.

A recent study by Jackson and Viehoff (2016), shows that conveniences can be defined as condition that allows people of organization to complete task or planning without any difficulties or obstruction. If a people or organization completes a task or responsibility with many difficulties then it is not consider as conveniences. According to Jean (2017), only little obstruction will face by

customers if customers can smoothly complete the purchase of online life insurance's process.

Figure 2.2: Technology Acceptance Model



Sources: Lai (2017)

The model used to support the relationship between conveniences and customer's purchase intention is use TAM model as shown in Figure 2.2. It is a model that explains the acceptance level of people on technology after an technology or online system introduced to the consumer and markets (Lai, 2017). It explains that people will have high technology acceptance level if users can easily learn and gain benefit from the usage of technology and internet (Olumide, 2016). TAM explains that if technology user gain conveniences from technology will leads to enhancement on technology acceptance level (OECD, 2017).

A recent study by Kumaresan (2016), customers have high purchase intention on the products or services if the products or services can be purchased easily in the save time manner. Customer willing to use technology or online to purchase products or services because if the technology and system able to bring conveniences to customer (Auta, 2010). The sales volume of life insurance increase sharply after the implementation of online life insurance website and system in insurance company (Ph, 2017). Online life insurance is

the latest trends and respondents have experience conveniences from purchase of life insurance through online (Kumaresan, 2016).

Correlation between conveniences and customer's purchase intention is high in the online life insurance industry in Malaysia (Pahuja and Chitkara, 2016). The number of customers who had purchase online life insurance is increasing after introduction of online life insurance to customer and market (Chaudhary, 2016). Customers prefer to purchase products or services online. Conveniences score the highest rating according to the research done by Khare et al. (2012).

2.4.3 Price and feature comparison

Comparison is the evaluation or examination process with the objective to identify the differences of characteristic in different object (Dinu et al., 2012). Before able to made an accurate comparison, people must have a clear comparison or evaluation benchmark in order to compare fairly and accurately. According to J.D (2016), some characteristic can be measured using qualitative or quantitative method or both at same time.

Corcoran et al. (2011) reveals that comparison can be defined as an activity to compare two or more of object in order to identify the differences in two or more different object. Evaluation on different online life insurance cannot be done if only contain one particular product or service in market. According to BT (2014), people should compares the same type or classes of product or service in order to evaluate the differences of characteristic fairly.

Study by Senate (2015) shows that comparison is the action or activity to identify the similarity and dissimilarity of two or more object. This definition is considered as important elements to be considered by customer before

customers made final purchase decision on online life insurance. A clear and deep evaluation or comparison will be made by customer before purchase it (Borislava, 2017).

RPT model is used to support the relationship between price and feature comparison and customer's perceived purchase intention. According to Chambers et al. (2010), customers will have different purchase intention when customers have various of alternative on online life insurance. This model explains that customer's purchase intention is high when customers have various of product's alternative in hand (Coombs, 2017). Product or service that best fulfill customer needs and wants will be purchased.

Correlation between price and feature comparison and customer's purchase intention are high (Resource et al., 2016). According to Mubaraka et al. (2013), the high amount of customer product's alternative for comparison will leads to high customer's purchase intention according to the real world case. There is a high positive relationship between price and feature comparison and customer's purchase intention (Ansari and Aghasi, 2015).

According to Sontakke (2014), the high amount of customer's product alternative for comparison will leads to high customer's purchase intention. If customer have many products or service's alternative to compare, customers will evaluate the characteristic of products before customers made final purchase decision (Of et al., 2010). Online customer or users will have high purchase intention compare to customers who visit shop physically because online customers can utilize online platform to make comparison on price and feature of a products or services easily before purchase a products or services (Sapa et al., 2014).

2.4.4 Product flexibility

Product flexibility is the level of adaptability of an product according to the changes of environment (Goyal and Netessine, 2011). According to Group (2015), different online services will have different level of adaptability such as online banking services, online life insurance and other services. Level of flexibility on online life insurance will affect customer's purchase intention in purchase decision making process (He, 2011).

Teoh and Abu (2017) revealed that product flexibility can be defined as the easiness of products or services adapt to environment by changes product's characteristic and function. According to Grape (2010), Malaysia's customer prefers to product that has high level of flexibility such as online life insurance that customers can flexible to choose the amount coverage in online life insurance. Many industries especially online life insurance able to provide flexibility to fulfill different customer need and wants (Etiqa, 2017).

Definition for product flexibility is the degree or level of a product being changed, modified and adapt to environment (Lisboa, 2014). If a products or services unable to change and adapt easily to environment, it will be classified as low level of product flexibility. Customers also can custom tailor the feature and coverage of online life insurance based on customer's needs and wants (YGC, 2017).

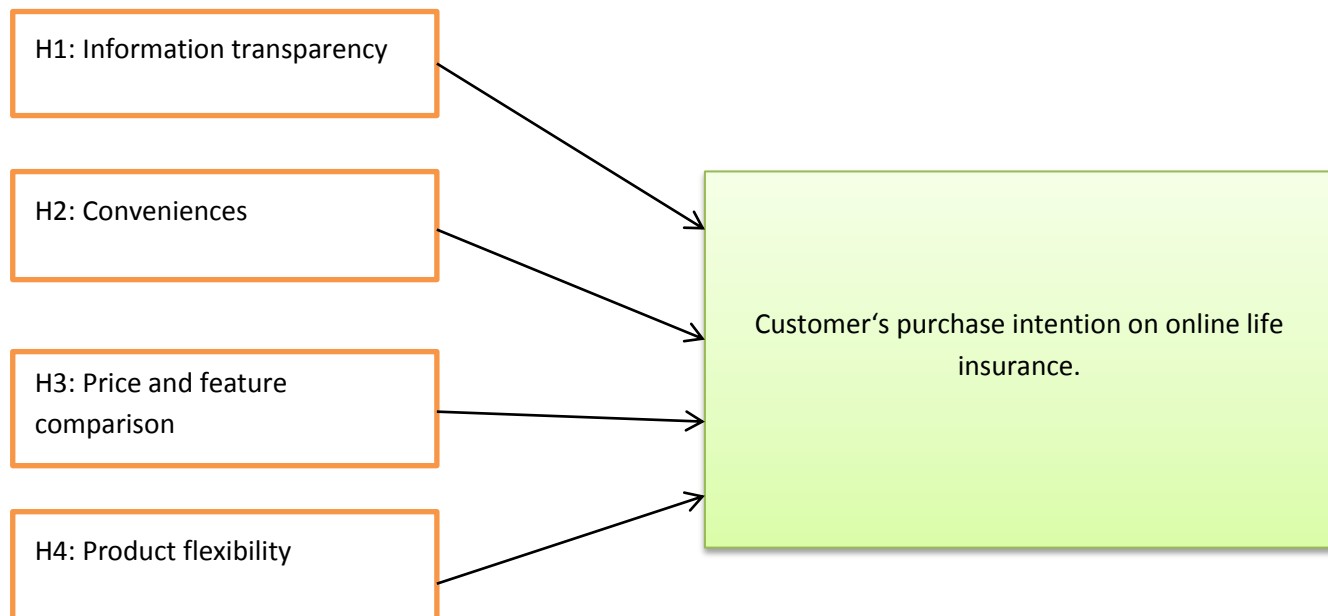
The model used to support the relationship between product flexibility and customer's purchase intention is EMT model. It is an model that explains customers already clear on the feature of products need clearly and will purchase the online life insurance (Zalega, 2014). According to Borneo (2012), the high degree of a products or services flexibility will lead to high customer's purchase intention. It is because customers already known the type of online life insurance that fulfill customer's preference.

Flexibility was a main attraction to attract customer to use online services especially in insurance and banking industry. There is a positive relationship between product flexibility and customer's purchase intention (Thirumalai and Sinha, 2011). According to Lee and Kozar (2012), most customers will purchase online life insurance because customers can custom tailor the products and services feature based on need and wants. There was a high positive correlation between product flexibility and customer's purchase intention. It indicates that the high the degree of product flexibility will lead to high customer's purchase intention (Shanthi and Kannaiah, 2015).

Most customers interviewed gave opinion that online life insurance provides flexibility for customer by allowing customer to choose the amount of coverage or feature (Alexandros and Konstantinos, 2012). Product flexibility is the main attraction compare to other online service feature that attract customer to use online insurance based on result of survey analysis (Hsiao and Chen, 2016). The main factors that attract customer to use online insurance or banking services due to flexibility and conveniences (Richard, 2012). There is a clear positive relationship between product flexibility and customer's purchase intention.

2.5.0 Theoretical of study

Figure 2.3: Theoretical of study



Based on the literature review, the following hypothesis is formed:

H1: There is a relationship between information transparency and customer's purchase intention on online life insurance.

H2: There is a relationship between conveniences and customer's purchase intention on life insurance.

H3: There is a relationship between price and feature comparison and customer's purchase intention on online life insurance.

H4: There is a relationship between product flexibility and customer's purchase intention on online life insurance.

2.6.0 Summary

Researcher has done many literature reviews to define the independent variables which involve information transparency, conveniences, price and feature comparison and product flexibility while dependent variable is customer's purchase intention on online life insurance. Various models such as EKB model, TEM model, RPT model, and EMT model are used to support the relationship between the independent variables and dependent variable. Researcher also reviewed much literature review to justify the relationship between independent variables and dependent variable. Last but not least, researcher decides to test the hypothesis developed after done all the literature review regard to topic, independent variables and dependent variable.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1.0 Introduction

Research methodology is the method to collect data and information for a research or decision making (Williams, 2017). Research methodology in this research discusses contents such as study of target population, unit of analysis and sampling design. Sampling design discuss content which includes sampling plan, sampling frame, sample size and others. Information such as technique and measurement instruments, data collection, and data access and analysis methods are discussed in this chapter. The whole research's data collection pathway and direction follows the guideline of research methodology.

3.2.0 Research Design and Methodology

The research design and methodology for this research is using descriptive research. It is a research design that uses question, information and data or statistical analysis in the research topic. Information and data or statistical analysis from questionnaire is used to descriptive the relationship between independent variables (Information transparency, Conveniences, Price and feature comparison and Product flexibility) and dependent variable (Customer's purchase intention on online life insurance). This purpose of research design is to identify the relationship between independent variables and dependent variable.

The deductive approach is used in this research. It is an approach that starts from general scope then slowly narrows down to specific scope. It starts with theories that related to the topic, then narrows down to hypothesis, observation and findings based on result or analysis of respondents data. In this research,

theories such as EKB model, TEM model, RPM model and EMT models are used to support the hypothesis. It narrows down deeply to the formation of hypothesis in order to test the relationship between independent variables and dependent variable. The last phase is to utilize data collection tools and make conclusion bases on the result of analysis.

Dependent variable which is the customer's purchase intention is measured by elements such as continuous of customer to buy life insurance through online, level of comfortable when purchasing online life insurance and online life insurance is the best alternative for respondents. Independent variable which is Information transparency is measured by level of transparency on compensation, term and condition, premium and coverage of online life insurance.

Conveniences of online life insurance is measured by level of easiness to pay premiums online, contact insurer, obtain policy softcopy and immediate reply from insurer. Other independent variable which is price and feature comparison is measured by easiness of comparison in online life insurance premiums, feature coverage, compensation and suitability of online life insurance. Last independent which is product flexibility is measured by elements such as level of flexibility to set own prefer coverage, adjust coverage and recommendation from online life insurance.

3.2.1 Study of Population and Analysis's unit

Study of population is the study on the general or overall population of research (Hanlon and Larget, 2011). Study of population includes study of characteristic of target population who are related to this scope of research. Unit of analysis is to study and identify the characteristic of target population before conduct data collection on respondents (Vosloo, 2014).

The total number of population in Klang Valley is almost 7.20 million people (Association, 2016). There is almost 4.03 million people (56%) of Klang Valley's residents who have purchases online life insurance for protection (Liam, 2016). However, there is only 0.43 million people (6%) who have purchase online life insurance in total Klang Valley's population.

Table 3.1 Population's characteristic in Klang Valley in 2017

Total Klang Valley's populations.	Klang Valley's population who were more than 18 years old.	Klang Valley's population who had purchase life insurance.	Klang valley's population who had bought online life insurance.
7.20 million people	5.04 million people	4.03 million people	0.43 million people

Source: Liam (2016)

Total numbers of 150 respondents are picked randomly from the target populations from Klang Valley. Respondents who had participated in this research are online life insurance customers who are above eighteen years old. The online and hardcopy questionnaires had been sent to respondents who are above 18 years old and have purchase online life insurance in previously.

Unit of analysis is focused on a group of individual which are analyzed to present the whole population of Malaysia. In this research, 150 respondents from Klang valley are used to present the whole population in Malaysia. However, the 150 respondents must be customer who had purchase online life insurance before and must above eighteen years old. Responds and data collected from respondents are used to represent the whole population in Malaysia on online life insurance.

3.2.2 Sampling Design and Sample Size

Sampling design is the sampling process that followed by researcher to choose an appropriate number of sampling in this research (Force and Corps, 2017). Non-probability sampling method is used to analyze the data collection from 150 respondents. This method is used because number of potential respondents who purchasing online life insurance are increasing from time to time. There are no equal chances of all people being selected to participate in the online and hardcopy questionnaire's section. Non-probability sampling in this research is using conveniences sampling method. It is a sampling method that selects potential respondents that are easy to access and reach.

The location to collect the respond from respondents was from few more shopping mall and public transport station in Klang Valley. The target sample size for this research is customers of online life insurance which are above 18 years old. Sample sizes of 150 respondents from Klang Valley are picked to participate in the online and hardcopy questionnaire regard to effect of online life insurance on customer's purchase intention. Respondents are the targeted populations that choose as sampling in this research.

3.3.0 Techniques and measurement instruments

The techniques instrument for this research is use quantitative analysis method. Quantitative analysis method is a research method that measured an objective based on statistical and numerical information and analysis. In this research, relationship between independent variable (Information transparency, Conveniences, Price and feature comparison and Product flexibility) and dependent variable (Customer's purchase online life insurance intention) cannot be measured accurately because it cannot be evaluated by observation only.

Quantitative is the most suitable method to evaluate the relationship by using statistical analysis.

The instrument used in this research is using questionnaire. Questionnaire is a set of question that includes several questions that need to fill in by respondents for the purpose of numerical study and analysis. This questionnaire is distributed through online and hardcopy manner. This data collection tools is used because researcher can collect the data from respondents simultaneously and save time manner. The data collected can be used to make comparison relative to other method that cannot quantify the data into numerical form. The questionnaire is shown in Appendix A.

3.4.0 Data collection

3.4.1 Primary data

The data collection for primary data is using questionnaires. Questionnaire is a set of questions that need to respond by respondents for the purpose of numerical study and analysis. This questionnaire is distributed through online and hardcopy manner. Respondents are asked whether purchase online life insurance before distributes the questionnaire for respondents. Respondents who are above eighteen year old and customer for online life insurance are qualified to take part in this questionnaire data collection. Respondents are explained on the objective of this research. Questionnaire has three sections. The first section is about respondents demographic while second section is about effect of information transparency, comparison, price and feature comparison and product flexibility affect customer's purchase intention on online life insurance. The second section is evaluated using scale from 1 to 5 which

range from very disagree to very agree. The third section includes customer's purchase intention on online life insurance.

The 5 level of scale in this questionnaire include Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree. In Strongly Disagree scale, respondents have a clear and persist opinion on the statements while Disagree scale indicates respondents only disagree on the statements but not persist as strongly disagree. In Neutral scale, respondents do not have a clear view on the statements. In Agree scale, respondents have moderate agree level on the statements while Strongly Agree scale, respondents had a strong and persist opinion on the statements.

The questionnaire is referring from various sources. Questions for transparency of information provided on the website are refer from a study by MDPI (2017) while questions for conveniences of purchasing life insurance online are adapted from a study conducted by George (2012). Several questions in price and feature comparison are referring from a research conducted by Nguyen (2012) while questions for product flexibility are adapted from a study conducted by Younus (2015) and George (2012). The last section in questionnaire which is customer's purchase intention is referring from a research conducted by Younus (2015).

Cross sectional study is done in this research. It is research study method that analyzes data from the sample at specific period of time. This method is chosen because the timeline is limited to complete this research study. All the questionnaire and respondents data are collected within same period of time in one off manner. This method is the fastest way to complete the data collection and research study in the limited timeline.

3.5.0 Data Access

Researcher can improve the accurateness of data by utilizing on technology effectiveness (Brown, 2010). Many errors such as recording error, calculation error can be made if calculated and managed by individual. SPSS 22 software is used in this assignment for data analysis. All the statistical tools are utilized by using SPSS 22 for data analysis. Statistical tools such as normality test, descriptive analysis, Chi-square and multiple regressions can be calculated and analyzed using SPSS 22 software. SPSS 22 software provides a high accuracy on data analysis.

3.6.0 Analysis methods

The data analysis method used in this research is using statistical analysis. Statistical analysis is the analysis that involves collect data or information on every sample collected. It also involve picks a suitable amount of sample data to represent the whole population. Statistical tools such as Mode, Anova and other suitable tools are used to evaluate the relationship between independent variables (Information transparency, Conveniences, Price and feature comparison and Product flexibility) and dependent variable (customer's purchase intention on online life insurance). Researcher is use SPSS 22 to make analysis on data collected from respondents.

3.7.0 Summary

Researcher follows the research methodology stated in this chapter to complete this research. Researcher has a clear direction and information when collect data from target sample size. The questionnaire is used to collect data from

respondents who are online insurance customer and above eighteen years old. The sample size needed for this research is 150 respondents from Klang Valley. After the data collection is end, all the data are keyed in the SPSS software. SPSS software is used to do analysis on the data collected from 150 respondents. Statistical tools such as normality test, descriptive analysis, Chi Square test and multiple linear regression analysis are used to made analysis on the data collected from 150 respondents.

Chapter 4: Research findings

4.1.0 Chapter overview

Chapter 4 is a chapter that discusses the analysis and findings of data collected from 150 respondents. Various statistic tools such as normality test, descriptive statistic, ANOVA, Chi Square test and multiple linear regressions and other statistic tools are used to analyze the data collected. This chapter mainly focuses on the relationship between the four independent variables (information transparency, conveniences, price and feature comparison and product flexibility) and dependent variable (Customer's purchase intention). All the data collected from 150 respondents are using questionnaire. The questionnaire had been delivered to qualify respondents in online and hardcopy form.

The purpose of chapter 4 is to identify the relationship between the four independent variables which are information transparency, conveniences, price and feature comparison and product flexibility while the dependent variable which is customer's purchase intention. SPSS 20 software is used to analyze the data collected. The findings and analysis of the data are presented in table, graph and in figure form. It is much easier for readers to understand it.

4.2.0 Normality test

Normality test is used to evaluate whether all the questions in the questionnaire are distributed in the normal form. All the questions in questionnaire are normally distributed because the Skewness and Kurtosis are in the range of -1 and 1 as shown in Table 4.1 (Refer to Appendix C). Statistical tool especially ANOVA can be used to analyze the data collected from 150 respondents since the data is distributed in normal form.

4.3.0 Validity test

4.3.1 Information transparency

Table 4.2: KMO and Bartlett's Test on the Information Transparency's questions

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.870
Approx. Chi-Square		468.256
Bartlett's Test of Sphericity	Df	6
	Sig.	.000

The analysis from Table 4.2 reveals that the KMO is 0.870 which is above 0.500 while the Bartlett Test's significant value is 0.000 which is smaller than 0.05. These 2 indicators indicate that all the questions in this independent variable can be used for further analysis.

Table 4.3: Total variance for the questions in Information Transparency

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.299	65.472	65.472	3.299	62.472	65.472
2	.257	16.426	81.988			
3	.249	11.889	93.877			
4	.196	6.123	100.000			

Extraction Method: Principal Component Analysis.

The total variance for all the questions in information transparency is 65.472% which is above 60% as shown in Table 4.3. It indicates that the questions in information transparency are valid for analysis. Table 4.4 (Refer to Appendix D) reveals that the loading factor for the questions is between 0.791 and 0.817. All questions in this independent variable are practical significant because the question's range in information transparency is above 0.50 based on the analysis from rotated component matrix (Refer to Appendix D).

4.3.2 Conveniences

Table 4.5: KMO and Bartlett's Test on the questions in Conveniences

KMO and Bartlett's Test	
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.827
Approx. Chi-Square	312.239
Bartlett's Test of Sphericity	Df
	Sig.
	6
	.000

KMO for the questions in conveniences is 0.827 which is above 0.500 while the significant value for Bartlett Test is 0.000 which is below 0.05 as shown in Table

4.5. The questions in this independent variable can be used for further analysis bases on the result in KMO and Bartlett's Test.

Table 4.6: Total variance for the questions in Conveniences

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.912	72.805	72.805	2.912	72.805	72.805
2	.539	13.471	86.277			
3	.314	7.842	94.118			
4	.235	5.882	100.000			

Extraction Method: Principal Component Analysis.

Table 4.6 reveals that the total variance for the questions in information transparency is 72.805% which is above 60%. It indicates that the questions in this independent variable are valid for analysis. The loading factor for the questions is between 0.575 and 0.726 according to Table 4.7 (Refer to Appendix D). All questions in conveniences are practical significant because the question's range is above 0.50 in rotated component matrix (Refer to Appendix D).

4.3.3 Price and feature comparison

Table 4.8: KMO and Bartlett's Test on the questions in Price and Feature comparison

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.830
Approx. Chi-Square	411.225
Bartlett's Test of Sphericity Df	6
Sig.	.000

KMO for this independent variables question is 0.830 which is larger than 0.500 while the significant value for Bartlett test is 0.000 which is smaller than 0.05 in rotated component matrix (Refer to Table 4.8). This indicates that all questions in this independent variable can be used for further analysis in this research.

Table 4.9: Total variance for the questions in Price and Feature comparison

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.161	79.036	79.036	3.161	79.036	79.036
2	.406	10.156	89.192			
3	.234	5.842	95.034			
4	.199	4.966	100.000			

Extraction Method: Principal Component Analysis.

The total variance for the questions in information transparency is 79.036% which is larger than 60% as shown in Table 4.9. It indicates that the questions are valid for further analysis. The loading factor for this section's questions is between 0.632 and 0.685 as shown in Table 4.10 (Refer to Appendix D). It

shows that the price and feature's questions are practical significant because the question's range is above 0.50 in rotated component matrix (Refer to Appendix D).

4.3.4 Product flexibility

Table 4.11: KMO and Bartlett's test on questions in Product Flexibility

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.755
Approx. Chi-Square		355.328
Bartlett's Test of Sphericity	Df	3
	Sig.	.000

KMO for the questions in conveniences is 0.755 which is above 0.500 while the significant value for Bartlett test is 0.000 which is smaller than 0.05 (Refer to Table 4.11). The variable can be used for further analysis and evaluation according to the result of analysis from the KMO and Bartlett's Test.

Table 4.12: Total variance for the questions in Product Flexibility

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.620	67.348	67.348	2.620	67.348	67.348
2	.233	24.876	92.224			
3	.146	7.776	100.000			

Extraction Method: Principal Component Analysis.

Table 4.12 reveals that the total variance for the questions in information transparency is 67.348% which is above 60%. The questions in product flexibility are valid according to the variance analysis's result. The loading factor for the questions is between 0.589 and 0.664 as shown in Table 4.13 (Refer to Appendix D). It shows that all questions are practical significant because the question's range is above 0.50 in rotated component matrix (Refer to Appendix D).

4.3.5 Customer's purchase intention

Table 4.14: The KMO and Bartlett's test on Customer's Purchase Intention

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.760
Approx. Chi-Square		390.530
Bartlett's Test of Sphericity	Df	3
	Sig.	.000

Table 4.14 shows that KMO for the questions in conveniences is 0.760 which is larger than 0.500 while the significant value for Bartlett test is 0.000 which is smaller than 0.05. The questions in this independent variable can be used for further analysis in this research.

Table 4.15: Total variance for the questions in Customer's Purchase Intention

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.658	68.612	68.612	2.658	68.612	68.612
2	.223	23.963	92.575			
3	.119	7.425	100.000			

Extraction Method: Principal Component Analysis.

The total variance for the questions in customer's purchase intention is 68.612% which is larger than 60% as shown in Table 4.15. Questions are valid in this section. The loading factor for the questions is between 0.849 and 0.864 as shown in Table 4.16 (Refer to Appendix D). It indicates that the questions are practical significant because the question's range is above 0.50 based on analyses from rotated components matrix (Refer to Appendix D).

4.4.0 Reliability analysis

Table 4.17: Summary of reliability analysis

Variables	Cronbach's Alpha
Information	0.900
Conveniences	0.870
Price and feature comparison	0.895

Product flexibility	0.855
Customer's purchase intention	0.843

The Cronbach's Alpha for all the variables is shown in Table 4.17. All the Cronbach's Alpha of independent variables and dependent variable is shown in Appendix E. A variable is considered as reliable if the Cronbach's Alpha is above 0.700. All the independent variables and dependent variable are reliable because all the Cronbach's Alpha is above 0.700. Cronbach's Alpha of independent variables which are information transparency (0.900), conveniences (0.870), price and feature comparison (0.895) and product flexibility (0.855) are above 0.700. The Cronbach's Alpha for dependent variable which is customer's purchase intention (0.843) is above 0.700. In conclusion, all the variables in this research are reliable for further analysis.

4.5.0 Descriptive analysis on demographic profile

4.5.1 Genders

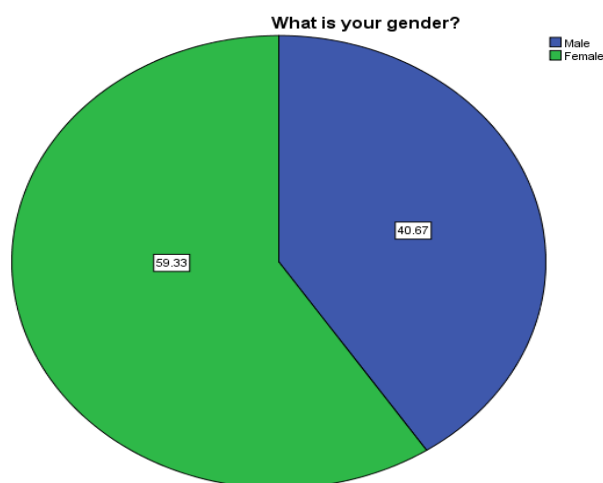


Figure 4.1: Pie chart on total respondent gender

As shown in Figure 4.1 shown, it indicates that 59.33 percent of participants are female while 40.67 percent of participants are male.

4.5.2 Monthly income

Table 4.28: Respondent's monthly income

What is your monthly income?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below RM 2000	34	22.7	22.7	22.7
	RM 2000- RM 3000	34	22.7	22.7	45.3
	RM 3000- RM 4000	46	30.7	30.7	76.0
	More than RM 4000	36	24.0	24.0	100.0
	Total	150	100.0	100.0	

Table 4.28 shown that 30.7% of participants are in the range of RM 3000 to RM 4000 monthly income followed by 24% of participants are in the range of more than RM 4000. There are about 22.7% of participants are in the range of below RM 2000 and between RM 2000 to RM 3000.

4.5.3 Type of occupation

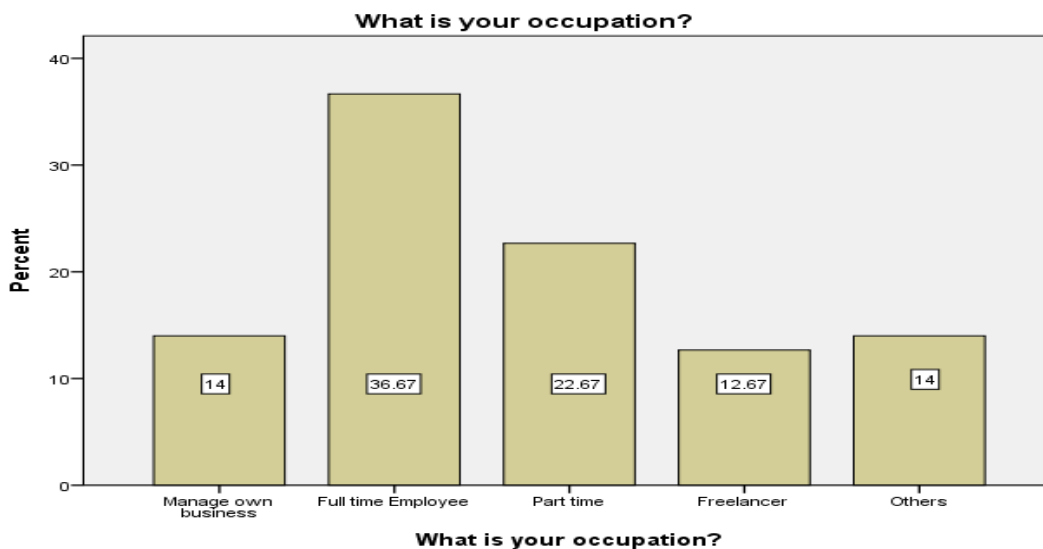


Figure 4.2: Respondent's occupation

There are 36.67 % of participants are full time employee followed by 22.67% of participants are part time employees as in Figure 4.2 shown. The remains category for respondents occupation are manage their own business (14%), others (14%) and freelancer (12.67%).

4.6.0 Chi-Square analysis

4.6.1 Information transparency and customer's purchase intention

H0= There are no significant association between information transparency and customer's purchase intention.

H1= There are significant association between information transparency and customer's purchase intention.

Table 4.29: Chi square test on the information transparency and customer's purchase intention

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	365.693 ^a	192	.000
Likelihood Ratio	243.170	192	.007
Linear-by-Linear Association	64.035	1	.000
N of Valid Cases	150		

a. 218 cells (98.6%) have expected count less than 5. The minimum expected count is .01.

P-value is 0.000 which is lower than 0.05 as shown in Table 4.28. H0 is rejected because it is insufficient evident to prove there are no significant association between information transparency and customer's purchase intention.

4.6.2 Conveniences and customer's purchase intention

H0= There are no significant association between conveniences and customer's purchase intention.

H1= There are significant association between conveniences and customer's purchase intention.

Table 4.30: Chi square test on the conveniences and customer's purchase intention

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	269.138 ^a	168	.020
Likelihood Ratio	200.737	168	.043
Linear-by-Linear Association	22.525	1	.000
N of Valid Cases	150		

a. 192 cells (98.5%) have expected count less than 5. The minimum expected count is .03.

P-value is 0.020 which is lower than 0.050 as shown in Table 4.30. It reveals that H₀ should be rejected because there are insufficient evidence to prove that there are no significant association between conveniences and customer's purchase intention.

4.6.3 Price and feature comparison and customer's purchase intention

H₀= There are no significant association between price and feature comparison and customer's purchase intention.

H₁= There are significant association between price and feature comparison and customer's purchase intention.

Table 4.31: Chi square test on the price and feature comparison and customer's purchase intention

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	340.225 ^a	180	.000
Likelihood Ratio	237.625	180	.003
Linear-by-Linear Association	81.596	1	.000
N of Valid Cases	150		

a. 205 cells (98.6%) have expected count less than 5. The minimum expected count is .01.

Table 4.31 shows that P-value is 0.000 which lower than 0.05. It indicates that H₀ should be rejected because there are insufficient evidence to prove that there are no significant association between price and feature comparison and customer's purchase intention.

4.6.4 Product flexibility and customer's purchase intention

H₀= There are no significant association between product flexibility and customer's purchase intention.

H₁= There are significant association between product flexibility and customer's purchase intention.

Table 4.32: Chi square test on the product flexibility and customer's purchase intention

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	239.266 ^a	120	.030
Likelihood Ratio	198.621	120	.010
Linear-by-Linear Association	14.333	1	.005
N of Valid Cases	150		

a. 140 cells (97.9%) have expected count less than 5. The minimum expected count is .04.

□

Table 4.32 reveals that P-value is 0.030 which is lower than 0.05. It indicates that H₀ should be rejected because there are insufficient evidence to prove that there are no significant relationship between product flexibility and customer's purchase intention.

4.7.0 Multiple linear regressions

4.7.1 Correlation between all independent variables and dependent variable

Table 4.33: Model summary result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.836 ^a	.699	.690	.57340

a. Predictors: (Constant), Product flexibility, Information transparency, Conveniences, Price and feature comparison

There are a strong relationship between overall independent variables and dependent variable because $R = 0.836$ which is above 0.700. There are 69.90% variability in dependent variable can be explained by the various independent variables as shown in Table 4.33.

Table 4.34: Anova results

<u>ANOVA^a</u>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	110.547	4	27.637	84.056	.000 ^b
	Residual	47.675	145	.329		
	Total	158.222	149			

a. Dependent Variable: Customer purchase intention

b. Predictors: (Constant), Product flexibility, Information transparency, Conveniences, Price and feature comparison

P-value is 0.000 which is lower than 0.01 as shown in the Table 4.34. It shown this particular model has predictive power.

Table 4.35: Coefficient results

Independent variables	Coefficients	Std. Error	Significant value
Information transparency	0.114	0.062	0.066
Conveniences	0.464	0.084	0.000
Price and feature	0.209	0.080	0.010

comparison			
Product flexibility	0.176	0.077	0.023

The SPSS output for coefficients between independent variable and independents variable refer to Table 4.36 (Refer to Appendix F). Beta of conveniences, Beta of price and feature comparison and Beta of product flexibility will be included in the equation because the significant value of all of elements is smaller than alpha value (0.05) as shown in Table 4.35. However, beta of information transparency is not included because the significant value of information transparency is 0.066 which is above 0.05. The summary of Table 4.35 refers to Appendix F. Assuming that other independents variables are constantly, customer's purchase intention will be increased by 0.114 per 1 unit in information transparency. Customer's purchase intention will be increased by 0.464 per 1 unit in conveniences with the assumption that other independent variables are constant.

In term of price and feature comparison perspective, the customer's purchase intention will be increased by 0.209 per 1 unit with assumption that other variables are constant. In product flexibility perspective, customer's purchase intention will be increased by 0.176 per 1 unit in product flexibility and with assumption that other variables are constant. Among all of the independent variables that have evaluated, the independent variable of conveniences can be considered as the best predictor of customer's purchase intention because it has the highest coefficient of 0.434.

P-Value of conveniences (0.031), price and feature comparison (0.000) and product flexibility (0.005) which are lower than 0.05. This shown that there three independents variable (conveniences, price and feature comparison and product flexibility) had a significant relationship with the dependent variable (customer's purchase intention).The P-value for information transparency is

0.066 which is above 0.05. The beta of information transparency is not included in equation because there is no significant relationship between information transparency and customer's purchase intention. The beta of these three independent variables will be included as the equation for customer purchase intention.

Customer's purchase intention equation on online life insurance

$$= 0.232 + 0.464 \text{ Conveniences} + 0.209 \text{ Price and feature comparison} + 0.176 \text{ Product flexibility}$$

4.8.0 Summary of the hypothesis testing

Table 4.37: Summary of the hypothesis testing

Independent variable	Coefficient to customer's purchase intention	Remarks on correlation	Remarks
1) Information transparency	0.114	Has positive relationship but not significant.	
2) Conveniences	0.464	Has positive and significant relationship.	The most sensitive
3) Price and feature comparison	0.209	Has positive and significant relationship.	Second sensitive
4) Product flexibility	0.176	Has positive and significant	Third sensitive

		relationship.	
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All independent variables have significant relationship with the dependent variable as shown in the Table 4.37. However, conveniences (B=0.464) is the most sensitive to customer's purchase intention followed by price and feature comparison (B=0.209), product flexibility (B=0.176) and information transparency (B= 0.146).

4.9.0 Summary of the findings

The factor analysis has been done on all the data collected from 150 respondents. It reveals that all the data collected can be used to for the analysis. Validity and reliability analysis have also been done on all the data collected from respondents. The result of analysis indicates that the responses collected from respondents are valid and reliable and can be used for further research purposes. Correlation between independents variable and dependent variable have been done to show the relationship between variables. Summary from the correlation analysis showed as Table 4.38 below.

Table 4.38: Hypothesis testing

Hypothesis	Statements	Accept/Reject
H1	There is a positive but not significant relationship between information transparency and customer's purchase intention.	Rejected
H2	There is a positive and significant relationship between conveniences and customer's purchase intention.	Accepted

H3	There is a positive and significant relationship between price and feature comparison and customer's purchase intention.	Accepted
H4	There is a positive and significant relationship between product flexibility and customer's purchase intention.	Accepted

4.9.1 Information transparency and customer's purchase intention

Hypothesis one is used to test the relationship between information transparency and customer's purchase intention. Cheah (2014) reveals that there is positive but not significant relationship between information transparency and customer's purchase intention in online life insurance. Although online life insurance provides higher degree of information transparency compares to conventional life insurance, but customer have least sensitivity on purchase of online life insurance. This study justify that there is a positive but not significant relationship between information transparency and customer's purchase intention on online life insurance (Refer to the multiple linear regression analysis).

Ronthenberger (2015) reveals that high level of information transparency in online life insurance will not enhance the customer's purchase intention on online life insurance. However, different independent variables will have different sensitivity on customer's purchase intention. In conclusion, information transparency variable has positive but not significant relationship on customer's purchase intention compares to other independent variables.

4.9.2 Conveniences and customer's purchase intention

The purposes of hypothesis two is to test the relationship between conveniences and customer's purchase intention. There is a positive and significant relationship between conveniences and customer's purchase intention according to the result of analysis. According to the survey done by Deloitte (2015), customers attracted to purchase online life insurance are mainly due to conveniences in online life insurance. There is a positive and significant relationship between those variables. Online life insurance's conveniences attract insured to purchase online life insurance and this characteristic leads to high customer's purchase intention on it.

Conveniences are the main characteristic in online life insurance that attract customer to buy online life insurance relative to conventional life insurance that need purchase in inconveniences manner. This independent variable has different sensitivity and impact on customer's purchase intention compared to other independent variables. In conclusion, conveniences have the highest sensitivity to customer's purchase intention among other independent variables.

4.9.3 Price and feature comparison and customer's purchase intention

Hypothesis three is to test the relationship between price and feature comparison and customer's purchase intention. There is a significant relationship between price and feature comparison and customer's purchase intention according to the results of analysis. There is a positive and significant relationship between those variables. FCA (2014) stated that the high level of comparison can be done on online life insurance will leads to high purchase intention on online life insurance.

Price and feature comparison in online life insurance has enhanced customer's purchase intention compared to conventional life insurance. The high level of comparison in online life insurance will leads to high customer's purchase intention. Price and feature comparison has significant different correlation or association with other independent variables on customer's purchase intention of online life insurance. Price and feature comparison is the second highest correlation with customer's purchase intention relative to other independent variables.

4.9.4 Product flexibility and customer's purchase intention

Hypothesis four is to test the relationship between product flexibility and customer's purchase intention. The correlation analysis reveals that there are a clear and positive relationship between product flexibility and customer's purchase intention. Nemeth (2010) explained that custom tailor feature in online life insurance success attracts many customers purchase life insurance through online compared to conventional life insurance. It shows that the high level of flexibility in online life insurance will leads to high customer's purchase intention.

Customers can flexible set online life insurance's coverage that can fulfill the customers need and want before purchase online life insurance. Product flexibility variable has different impact or sensitivity compared to other independent variables on customer's purchase intention of online life insurance. Product flexibility has the third highest sensitivity on customer's purchase intention.

4.10 Chapter summary

The findings from whole chapter 4 indicate that there are a relationship between online life insurance and customer's purchase intention. The correlation analyses are done on the characteristic of online life insurance which is information transparency, conveniences, price and feature comparison and product flexibility on customer's purchase intention. The result shows that respondents are agreed on the entire characteristic in online life insurance before test the relationship between the four independent variables and dependent variable.

However, not all characteristic in online life insurance will have significant relationship on customer purchase intention. Characteristics such as conveniences, price and feature comparison and product flexibility have positive and significant relationship with customer's purchase intention. Although Information transparency have positive relationship with customer's purchase intention but is not significant based on findings and analysis from the data collected from 150 respondents from Klang Valley.

Chapter 5: Conclusion

5.1.0 Chapter overview

In overview, chapter 5 is discussing the conclusion from all chapters in this research. The contents discussed in this chapter include overall conclusion, contribution to the literature, contribution to the industry, research limitation, recommendation for future direction and personal reflection. All the contents mentioned above will be discussed in detail in this chapter in order to conclude all the findings and analysis in this research.

5.2.0 Overall conclusion

The objective of this research is to identify the relationship between characteristic of online life insurance and customer's purchase intention. The characteristic of online life insurance includes information transparency, conveniences, price and feature comparison and product flexibility. The relationship between the four independent variables and dependent variable are explained in detail in following paragraph.

In information transparency perspective, there is a positive but not significant relationship between information transparency and customer's purchase intention. Liu (2015) reveals that the information transparency is not the main attraction for customers to purchase life insurance through online. Researcher also concludes that is not significant relationship between information transparency and customer's purchase intention in the online life insurance industry. Daniel (2014) also explains that although online life insurance has high level of information transparency relatively to convention life insurance, but it

was not the main attraction to attract customers purchase online life insurance. Researcher also indicates that customer's purchase intention will not have much change although online life insurance is more information transparency compared to conventional life insurance. This condition indicates that customer's purchase intention will not have much change on information transparency in online life insurance.

In conveniences perspective, conveniences have the positive and significant relationship with customer's purchase intention relative to other independent variables. Dipin and Ashish (2014) explained that the more insured can experiences the conveniences from online life insurance through online, insured will have high possibility to continue purchase online life insurance in the long term basis. Neha and Raminder (2016) also stated that there is an increase number of people purchase online life insurance due to conveniences from online life insurance. Insurers should pay more attention to this element because conveniences are the most important and sensitive elements to customer's purchase intention. Insurers should enhance the conveniences in online life insurance in order to attract customer to purchase life insurance through online manner.

In price and feature comparison perspective, this characteristic in online life insurance has positive and significant relationship with customer's purchase intention. Price and feature comparison has the second strong relationship with customer's purchase intention relative to other independent variables. When customers able to compare easily on different online life insurance, customers will tend to purchase it after evaluate all option of online life insurance available (Tomoki, 2014). Lew (2013) also states that the high level of comparison in online life insurance can lead to high customer's purchase intention on online life insurance. Price and feature comparison in online life insurance has succeeded to attract insured to purchase life insurance through online in long term manner. It indicates that price and feature comparison has significant association with customer's purchase intention in online life insurance.

The last independent variable is product flexibility, product flexibility has positive and significant relationship with customer purchase's intention. This independent variable has the third strong relationship with customer's purchase intention compares to other independent variables. Online life insurance provides flexibility that allow insured freely set the coverage and premium based on own need and preferences. Khand (2010) explains that there is a positive and significant relationship between online life insurance's flexibility and customer's purchase intention. Tan (2014) reveals that customer who had purchased online life insurance before will have high intention to purchase online life insurance again due to flexibly in online life insurance. This feature succeed attracts insured purchase life insurance through online manner.

5.3.0 Contribution to the literature

In literature review, certain limitations have been identified on other research. The main limitation for the Pandey and Srivastava, (2016) research is the researchers just collect the opinion from overall people in India. The researcher does not do analysis and findings on effect of online life insurance on customer's purchase intention. The researcher gains overview on how peoples in India respond on online life insurance. In this research, relationship between independent variables (information transparency, conveniences, price and feature comparison and product flexibility) and dependent variable (customer's purchase intention) can be identified and conclude clearly.

The shortage from Lautiainen (2015) research is the researcher just mainly and simply compares the changes of sales volumn of an insurance company before and after the introduction of online life insurance to market. The researcher does not test the sensitivity of customer's purchase intention on each characteristic in online life insurance. The changes of sales of insurance

company before and after introduction of online life insurance unable to reflect opinion of all people in online life insurance. In this research, the sensitivity of customer purchase's intention on each independent variable in online life insurance has been tested and analyzed.

5.4.0 Contribution to the academia

In academia perspective, researcher does not know how actually customer's purchase intention will change after the introduction of online life insurance to market. Researcher will identify the relationship between each independent variable with customer's purchase intention through reading this research. Researcher also identifies which independent variables have the most sensitivity and significant relationship on customer purchase intention after reading this research. The overview of responses on online life insurance can be identified through this research. Academia also can rank the acceptance level of people on online life insurance through this research.

5.5.0 Contribution to the organization

In insurer perspective, this research allows insurers to understand more deeply about the changes of customer's purchase intention on online life insurance. Insurers can identify overall responses and acceptance level of people on online life insurance in Malaysia. Insurers also will understand the responses of people on online life insurance. After reading through this research, insurers also can make modification on the online life insurance websites according to the sensitive level of each characteristic on customer purchase intention. This

condition causes insurer able to provide the online life insurance websites more efficiency in order to attract customer to purchase life insurance through online.

In marketing perspective, marketers will have a clearer overview on the changes of customer's purchase intention. In previously, marketers do not know the changes of customer's purchase intention after the introduction of online life insurance to market. Marketers will readjust the marketing strategy when promote life insurance through online. Conveniences are the most sensitive elements in online life insurance that affects the customer's purchase intention the most. Marketers may focus more on conveniences elements that allow customer purchase life insurance more easily through online. Marketers may easily made adjustment on marketing strategy after read through this research and identify which elements in online life insurance has the highest sensitivity on customer's purchase intention.

5.6.0 Research limitation

The main limitation for this research is time constraint. This research is completed in the limited timeline which is 16 weeks. Due to the limited time, the research is only able to look at the four independent variables. However there are also other variables that are not tested in this research due to the time limitation. In fact there are many variables that will affect customer's purchase intention on online life insurance. Researcher only can focus on 4 independents variables which are information transparency, conveniences, price and feature comparison and product flexibility due to time constraints.

Another limitation faced in this research is this research is only focus on Klang Valley. The 150 qualified respondents who have purchased online life insurance before are selected from Klang Valley to represent the population from whole

Malaysia. It is difficult to use the analyzed result and findings from Klang Valley to represent the whole population in Malaysia. There will be different responds on online life insurance from different state in Malaysia. It is difficult to generalize the findings from Klang Valley to represent whole Malaysia's population. It is inefficient to use the finding only from Klang Valley to represent the whole population in Malaysia.

5.7.0 Recommendation for future research

Future researcher should enlarges the scope of research on changes of customer's purchase intention on online life insurance to whole Malaysia in order to fully understand Malaysian customer's purchase intention on online life insurance. This research is only focus on online life insurance's customers in Klang Valley only. The result or findings in this research may not accurate to represent the customer's purchase intention in whole Malaysia. Respondents from different states tend to have different responds on online life insurance.

Another recommendation is future researcher should identifies more elements in online life insurance other than current four independent variable (information transparency, conveniences, price and feature comparison and product flexibility) to further enhance the accuracy of relationship between independent variables and dependent variable. The responses on online life insurance will changes with the time. Future researcher should not only focus on how each characteristic in online life insurance affect customer's purchase intention but also needs to focus on demographic factors who will effect on customer's purchase intention as well.

The last recommendation for future researcher is usage of quantitative approach and qualitative approach to collect data and information. The integration of this method will collect more significant data from respondents. In

this research, respondents only allow to give responses by answer on the quantitative questionnaire only. Respondents may have different view when given an open end question in qualitative methods. Integration of quantitative and qualitative methods is the best integration methods to identify the relationship between independent variables and dependent variable.

5.8.0 Personal reflection

In this research, I am learned various skills although faced many hardship. Topic for this research had been chosen by me for further research. In previously, I had proposed to choose a topic to do research but the topic was already done by many other researchers. After discussed with supervisor and lecturer, I decided to choose a more new and current topic to do the research which is effect of online life insurance to customer's purchase intention. Topic of effect of online life insurance on customer's purchase intention had been chosen by me because this topic had not been done much by other researchers.

I had also learned to search the suitable journal or article for literature reviews chapter. In literature reviews, the top down approach had been learned by me when doing the literature review on this research. This methods help me review all literature more effectively and broader view before slowly narrow down to the research topic. This approach had been learned by me when doing the literature review for this research.

I also learn to develop the framework for this research. A framework is developed by using suitable theory to support the hypothesis formed in this research. A suitable framework is important to lead the direction of this research. I also had discussed with supervisor in order to make the hypothesis formed more clearly and directly. Suitable theory had also picked by me to support the

hypothesis in this research. Suitable theory or concept had been identified by me to support the four hypothesis formed in this research.

In this research, I had learned how to analyze the data collected from 150 respondents. Several of statistic tools had been chosen to analyze the data such as descriptive analysis, coefficient, Chi Square test and others. Suitable statistical tool had been used to analyze the data collected from 150 respondents. I also learned to utilize SPSS 20 to key in data and analyze data collected from 150 qualify respondents from Klang Valley.

I had learned time management by following to the guideline in Gantt's chart (Refer to Appendix G). In this chart, I learn how to follow the timeline and task stated in this chart. Task and progression on time as stated in Gantt's chart. In the completion of this research, I also discussed with supervisor in order to do the task and progression as stated in Gantt's chart. Gantt's chart functions as a guideline to manage the progression of this research. In the completion of this research, time management also learned in order to align with the progression stated in Gantt's chart. I had learned to complete task and research although face time constraints to complete this research. This research let me learn to manage time and complete the task and progression within the time set previously.

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APPENDIX**APPENDIX A: Questionnaire****APPENDIX B: Initial Research Proposal****APPENDIX C: SPSS output for Normality test****APPENDIX D: SPSS output for Validity test****APPENDIX E: SPSS output for Reliability analysis****APPENDIX F: SPSS output for Multiple regression analysis****APPENDIX G: Gantt's chart****APPENDIX H: Turnitin Report****APPENDIX I: MBA Project Log****APPENDIX J: Monitoring student dissertation process****APPENDIX K: Ethical form protocol number before modification****APPENDIX L: Ethical form protocol number after modification****APPENDIX M: EC1A form****APPENDIX N: EC2 form****APPENDIX O: EC3 form****APPENDIX P: EC6 form****APPENDIX Q: EC7 form****APPENDIX R: Record of meetings****APPENDIX S: Comments on Management of Project**

APPENDIX A: Questionnaire

Part A:

In this part, we would like you to fill in some of your personal details. Your answer will be kept strictly confidential. Please mark (/) according to your response.

Section 1: Demographic

1) What is your gender?

- A) Male
- B) Female

2) What is your monthly income?

- A) Below RM 2000
- B) RM 2000- RM 2500
- C) RM 2500- RM 3000
- D) More than RM 3000

3) What is your occupation?

- A) Manage own business
- B) Full time Employee
- C) Part time
- D) Freelancers
- E) Others

Part B:

Please read each statement and indicate your opinion by tick “ / “ your response. Please use the following scale.

(Strong Disagree =1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5)

<u>Section 1: Transparency of information provided on the website</u>					
Statements	1	2	3	4	5
1) All the compensation in the life insurance policy is clearly stated on the website (MDPI, 2017).					
2) All the terms and conditions of the insurance policy are clearly stated on the website.					
3) All the premiums of the life insurance are clearly stated on the website.					
4) All the coverage of the life insurance are clearly stated on the website (MDPI, 2017).					
<u>Section 2: Conveniences of purchasing life insurance online</u>					
Statements	1	2	3	4	5
1) I can pay online life insurance's premium easily on the website.					
2) I can contact the insurer easily on the website (George, 2012).					
3) I can obtain the softcopy of online life					

insurance's policy easily on the website (George, 2012).					
4) I can obtain immediate reply from the insurer after making enquiries on the website (George, 2012).					
<u>Section 3: Comparison of premium and other feature of online life insurance</u>					
Statements	1	2	3	4	5
1) I can compare online life insurance's premium easily with other insurers on the website (Nguyen, 2012).					
2) I can compare the coverage of different online life insurance on the website (Nguyen, 2012).					
3) I can easily compare the compensation of different life insurance on the website.					
4) I can easily identify the suitability of every life insurance provided					

on the website.					
<u>Section 4: Flexibility of online life insurance</u>					
Statements	1	2	3	4	5
1) I can flexibly set coverage of life insurance on the website.					
2) I can flexibly adjust coverage of life insurance on the website from time to time (Younus, 2015).					
3) I can obtain suitable online life insurance's recommendation from the website (George, 2012).					

Part C:					
Please read each statement and indicate your opinion by tick “ / “ your response. Please use the following scale.					
(Strong Disagree =1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5)					
<u>Section1: Purchase Intention of buying life insurance online</u>					
Statements	1	2	3	4	5
1) I will continue to purchase online life insurance in the long term.					

2) I feel comfortable when purchasing life insurance online (Younus, 2015).					
3) I believe purchasing online life insurance is the best choice for me.					

APPENDIX B: Initial Research Proposal

INTI International University

Master of Business Administration MGT7999

Initial Research Paper Proposal

STUDENT NAME & ID NO	LAI YON CHING
BROAD AREA	FINANCE
Concise Title	Effect of online life insurance to customer's purchase intention
Problem Definition	<p>The problems that that lead to conduct of this research is insurers do not know how actually customer's purchase intention will change after introduction of online life insurance in Malaysia. Many insurers had different view on the existence of online life insurance in Malaysia (Ibanding, 2017). However, many insurers view online life insurance as threat because it may affect conventional life insurance agent (David, 2014).</p> <p>The introduction of online life insurance to market leads to insurers need study again on the customer's purchase intention because customer will behave differently when on the usage of online life insurance (Méndez et al., 2017). IT-online (2017) also reveals that there will be huge changes in customer's purchase intention on online life insurance.</p> <p>According to the Accenture (2017) survey collected from</p>

	<p>insurers in Malaysia, majority of Malaysia's insurers do not prepare well to face the impact due to existence of online life insurance in Malaysia. Accenture (2017) also estimates that customer's purchase intention will have a huge change on online life insurance. This organization also estimated that insurers will easily lose customer to competitors if unable to catch up this latest trends.</p> <p>Thomas (2013) reveals that the significant characteristic of online life insurance is information transparency, conveniences, price and feature comparison and product flexibility will affect the customer's purchase intention the most. These 4 elements will be tested in this research. The objective of this research is to test the relationship between the four main online life insurance's characteristic and customer's purchase intention.</p>
<p>Research Questions OR Objectives</p>	<p>The question for this research is there any relationship between online life insurance and customer's purchase intention. Independent variables for this research include information transparency, conveniences, price and feature comparison and product flexibility while the dependent variable is customer's purchase intention in online life insurance. The research's question is stated as below:</p> <ol style="list-style-type: none"> 1) Is there any relationship between information transparency of online life insurance and customer's purchase intention? 2) Is there any relationship between conveniences of online life insurance and customer's purchase intention? 3) Is there any relationship between price and feature comparison of online life insurance and customer's purchase intention? 4) Is there any relationship between product flexibility of online

	life insurance and customer's purchase intention?
Scope of study	<p>Scope of study for this research is focus on online life insurance's customer who is more than 18 years old. Customers who are currently purchasing online life insurance will be qualified to take part in this research's questionnaire. Total of 150 qualify respondents will be freely selected from Klang Valley area. This group of sample size will be used to represent the whole population of Malaysia. The scope of study is focus on Klang Valley area.</p>
Significance of the Research	<p>The significance of the research is can contribute to more further extending in literature reviews. The shortage of other research such as other researcher just simply collect opinion from all people, simply compare the sale volume of insurance company before and after the introduction of online life insurance to market. In this research, the four main elements in online life insurance will be tested with the customer's purchase intention.</p> <p>The contribution of this research is insurers will get a clearer view on the changes of customer's purchase intention on online life insurance. Insurers will also know which online life insurance's characteristic will affect the customer's purchase intention the most. Marketers also can understand the reaction and changes of customer's purchase intention on online life insurance. Marketers may plan out an updated strategic plan in order to promote online life insurance to existing or new customers.</p>
Literature Review	<p>Customer's purchase process is a process that customer go through before make final decision to purchase a product or services (Khaniwale, 2015). It included 5 processes such as Needs Awareness, Information Search, Evaluating Alternatives,</p>

Purchase Decision and Post Purchase. In Need Awareness stage, internal and external stimuli will stimulate the needs and wants of customers (Implications, 2012). The following stage is Information Search. In this stage, customer will find the info about the product or service through media, online and others (Negricea and Edu, 2015). Customers will start evaluate on the product preferred after collect the information on various alternatives (Munthiu, 2010). Final purchase decision is made after evaluation done on all the alternatives (Ulbinaitė and Kučinskienė, 2013). In last phase, customer will give opinion after customer start using the product or services purchased. It may include satisfaction, angry, disappointed and others (Dinesh, 2016).

The dependent variable for this research is customer's purchase intention. Customer's purchase intention is the customer's preference or favour on specific type of product or services in specific period of time (Pandey and Srivastava, 2016). Internal and external environment will affect customer's purchase intention directly. Vahdati and Mousavi (2016) reveal customer's purchase intention is the desire of a customer to purchase certain products or services. However, a clear customer's purchase intention only formed after customer searched all the information about the products or services (Von, 2014). However, there are many types of customer's purchase intention and are different among different consumer's group.

Independent variable for this research is information transparency. Information transparency is the conditions that allow all users to access the information without restriction (Grimes, 2012). Information is not transparent if restricts only to

certain group of people to access the information. Users or public can freely access the data or information published from an organization (Williams, 2017). Users can get the direct information from the specific organization without any red tape (Kachouri and Jarboui, 2017). Some organization may ask many question or setup complicated process to make it harder for users to access data (Kuek, 2017). The theory used to support the relationship between information transparency and customer's purchase intention is EKB model. This theory indicates that the higher level of information transparency in product or services will lead to enhancement in customer's purchase intention.

Conveniences are the independent variable in this research. Conveniences are the condition that people can complete a task or responsibilities (Tanguy, 2017). There are not much obstruction faced by people when completes a task. Conveniences also defined as the suitability to complete an action without facing any hard condition (Jean, 2017). The model used to support the relationship between conveniences and customer's purchase intention is using TAM model. This model indicates that people will accept the usage of technology if the particular technology will bring benefits or conveniences to customer (Olumide, 2016). This model also indicates that if technology does not benefits customer, customer will not accept or use particular technology.

Price and feature comparison is one of the independent variable in this research. Comparison can be defined as the action or activity to identify the differences between different object (Dinu et al., 2012). Qualitative and quantitative methods may use in integrated form to measure and identify the

	<p>differences between products (J.D, 2016). Corcoran et al. (2011) explains that comparison is the activity to identify the characteristic and differences between different products. Authors also indicate that elements of comparison should be same or equal in order to measure differences of product effectively. RPT model is used to support the relationship between price and feature comparison and customer's purchase intention. RPT model indicates that customer will review and evaluate all the possible alternative before make final purchase decision (Chambers et al., 2010).</p> <p>Product flexibility is defined as a product's adaptability that product can be changed in term of size, volume and others (Group, 2015). It also defined as the level of easiness or flexible of a products adapt to the environment (Grape, 2010). Product flexibility is high if able adapts to environment freely. Customers prefer to more flexible products because customers able to freely and flexible to use it at any time (Etiqa, 2017). Product flexibility provides an opportunity for customer to have different usage under different condition. Model used to support the relationship between product flexibility and customer's purchase intention is using EMT. EMT model indicates that the high level of product flexibility will leads to high purchase intention on a products or services (Zalega, 2014).</p>
<p>Research Methodology</p>	<p>A set of questionnaire is used to measure the relationship between independent variables (Information transparency, conveniences, price and feature comparison and product flexibility) and dependent variable (Customer's purchase intention). The customer's purchase intention is measured by using continuous of customer continue to buy life insurance through online, level of comfortable of customer when</p>

	<p>purchasing online life insurance and whether online life insurance is the best alternative for customers.</p> <p>Independent variable which is information transparency is measured by using level of transparency on compensation, term and condition, premium and coverage of online life insurance. Conveniences of online life insurance can be measured by using level of easiness to pay premiums online, contact insurer, and obtain policy softcopy and immediate reply from insurer. Price and feature comparison will be measured using easiness of comparison in premiums, feature coverage, compensation and suitability of online life insurance. Flexibility of online life insurance will be measured by using level of flexibility to set own prefer coverage, adjust coverage and recommendation from online life insurance.</p> <p>The questionnaire will be distributed to 150 respondents in Klang Valley. The questionnaire only distributed to online life insurance's customer who more than 18 years old only. The location to collect the data is in mall and public transportation station. Respondents will be asked whether they are above 18 years old and are customer of online life insurance. The methods used to choose a respondent is random methods. Respondents will be chosen freely from the total sample size. The statistical tools used to analyse the data collected is using normality test, validity and reliability test, Chi-square test and multiple linear regression analysis.</p>
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Appendix C: SPSS output for Normality test

Table 4.1: Normality test on all the questions in questionnaire

Descriptive Statistics					
	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
All the compensation in the life insurance policy is clearly stated on the website.	150	-.468	.198	-.897	.394
All the terms and conditions of the insurance policy are clearly stated on the website.	150	-.725	.198	-.537	.394
All the premiums of the life insurance are clearly stated on the website.	150	-.634	.198	-.768	.394
All the coverage of the life insurance are clearly stated on the website.	150	-.860	.198	-.279	.394
I can pay online life insurance's premium easily on the website.	150	-1.027	.198	.120	.394
I can contact the insurer easily on the website.	150	-.864	.198	-.130	.394
I can obtain the softcopy of online life insurance's policy easily on the website.	150	-1.124	.198	.642	.394
I can obtain immediate reply from the insurer after making enquiries on the website.	150	-.595	.198	-.679	.394
I can compare online life insurance's premium easily with other insurers on the website.	150	-1.024	.198	.150	.394
I can compare the coverage of different online life insurance on the website.	150	-.895	.198	-.089	.394

I can easily compare the compensation of different life insurance on the website.	150	-.834	.198	-.166	.394
I can easily identify the suitability of every life insurance provided on the website.	150	-.709	.198	-.472	.394
I can flexibly set coverage of life insurance on the website.	150	-.594	.198	-.692	.394
I can flexibly adjust coverage of life insurance on the website from time to time.	150	-.584	.198	-.721	.394
I can obtain suitable online life insurance's recommendation from the website.	150	-.659	.198	-.808	.394
I will continue to purchase online life insurance in the long term.	150	-.583	.198	-.922	.394
I feel comfortable when purchasing life insurance online.	150	-.510	.198	-1.045	.394
I believe purchasing online life insurance is the best choice for me.	150	-.562	.198	-1.097	.394
Valid N (listwise)					

Appendix D: SPSS output for Validity test

Table 4.4: Rotated component matrix for questions in Information transparency

Rotated Component Matrix^a

	Component	
	1	2
All the compensation in the life insurance policy is clearly stated on the website.	.791	
All the terms and conditions of the insurance policy are clearly stated on the website.	.809	
All the premiums of the life insurance are clearly stated on the website.	.817	
All the coverage of the life insurance are clearly stated on the website.	.793	

Table 4.7: Rotated components matrix for questions in Conveniences

I can pay online life insurance's premium easily on the website.	.575	.420
I can contact the insurer easily on the website.	.689	.415
I can obtain the softcopy of online life insurance's policy easily on the website.	.713	.406
I can obtain immediate reply from the insurer after making enquiries on the website.	.726	

Table 4.10: Rotated component matrix for the questions in Price and feature comparison

I can compare online life insurance's premium easily with other insurers on the website.	.632	.491
I can compare the coverage of different online life insurance on the website.	.671	.479
I can easily compare the compensation of different life insurance on the website.	.656	.531
I can easily identify the suitability of every life insurance provided on the website.	.685	.450

Table 4.13: Rotated component matrix for the questions in Product flexibility

I can flexibly set coverage of life insurance on the website.	.620	.562
I can flexibly adjust coverage of life insurance on the website from time to time.	.589	.605
I can obtain suitable online life insurance's recommendation from the website.	.664	.547

Table 4.16: Rotated components matrix for the questions in Customer's purchase intention

I will continue to purchase online life insurance in the long term.		.864
I feel comfortable when purchasing life insurance online.		.859
I believe purchasing online life insurance is the best choice for me.		.849

Appendix E: SPSS output for Reliability analysis

Table 4.18: Cronbach's Alpha for the questions in Information transparency

Reliability Statistics	
Cronbach's Alpha	N of Items
.900	4

Table 4.19: Cronbach Alpha for all the questions in Information transparency

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
All the compensation in the life insurance policy is clearly stated on the website.	11.2533	10.862	.823	.811
All the terms and conditions of the insurance policy are clearly stated on the website.	11.0200	10.798	.855	.801
All the premiums of the life insurance are clearly stated on the website.	11.1000	10.574	.837	.807
All the coverage of the life insurance are clearly stated on the website.	11.0267	10.925	.821	.812

Table 4.20: Cronbach Alpha for the questions in Conveniences

Reliability Statistics	
Cronbach's Alpha	N of Items
.870	4

Table 4.21: Cronbach Alpha for all the questions in Conveniences

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I can pay online life insurance's premium easily on the website.	11.2365	8.985	.606	.805
I can contact the insurer easily on the website.	11.3649	8.192	.804	.845
I can obtain the softcopy of online life insurance's policy easily on the website.	11.2230	8.623	.772	.820
I can obtain immediate reply from the insurer after making enquiries on the website.	11.4797	8.374	.737	.832

Table 4.22: Cronbach Alpha for the questions in Price and feature comparison

Reliability Statistics	
Cronbach's Alpha	N of Items
.895	4

Table 4.23: Cronbach Alpha for all the questions in Price and feature comparison

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I can compare online life insurance's premium easily with other insurers on the website.	11.3960	8.835	.796	.846
I can compare the coverage of different online life insurance on the website.	11.4027	8.985	.829	.834
I can easily compare the compensation of different life insurance on the website.	11.4564	8.858	.830	.824
I can easily identify the suitability of every life insurance provided on the website.	11.4899	9.414	.740	.815

Table 4.24: Cronbach Alpha for the questions in Product flexibility

Reliability Statistics	
Cronbach's Alpha	N of Items
.855	4

Table 4.25: Cronbach Alpha for all the questions in Product flexibility

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I can flexibly set coverage of life insurance on the website.	7.2733	5.234	.858	.849
I can flexibly adjust coverage of life insurance on the website from time to time.	7.2800	5.116	.875	.824
I can obtain suitable online life insurance's recommendation from the website.	7.2333	5.106	.820	.820

Table 4.26: Cronbach Alpha for Customer's purchase intention

Reliability Statistics	
Cronbach's Alpha	N of Items
.843	4

Table 4.27: Cronbach Alpha for all the questions in Customer's purchase intention

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
I will continue to purchase online life insurance in the long term.	7.0400	6.884	.830	.734
I feel comfortable when purchasing life insurance online.	7.1533	6.332	.899	.779
I believe purchasing online life insurance is the best choice for me.	7.1267	6.071	.873	.702

APPENDIX F: SPSS output for Multiple regression analysis

Table 4.36: Coefficients between independent variables and dependent variable

<u>Coefficients^a</u>						
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	.232	.209		1.113	.267
	Information transparency	.114	.062	.121	1.851	.066
	Conveniences	.464	.084	.434	5.550	.000
	Price and feature comparison	.209	.080	.208	2.626	.010
	Product flexibility	.176	.077	.170	2.294	.023

a. Dependent Variable: Customer purchase intention

APPENDIX G: Gantt's chart

Gantt Chart of Timeline

Events	W1	W2	W3	W4	W5	W6	W7	W8	W9	W10	W11	W12	W13	W14
Setup research title														
Chapter 1														
Chapter 2														
Chapter 3														
Data collection														
Analysis														
Chapter 4														
Chapter 5														
Draft														
Discussion with supervisor														

APPENDIX H: Turnitin report

MBA project			
ORIGINALITY REPORT			
5%	0%	1%	4%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS
PRIMARY SOURCES			
1	Submitted to Universiti Teknologi MARA Student Paper		1%
2	Submitted to Taylor's Education Group Student Paper		1%
3	Upendra Nath Shukla. "Enhancing life insurance penetration and density in India: purchase intention modelling", International Journal of Economics and Business Research, 2018 Publication		<1%
4	Submitted to University of Surrey Roehampton Student Paper		<1%
5	Peyman Akhavan, Majid Ramezan, Jafar Yazdi Moghaddam, Gholamhossein Mehralian. "Exploring the relationship between ethics, knowledge creation and organizational performance", VINE, 2014 Publication		<1%
6	Submitted to Multimedia University Student Paper		<1%

7	Submitted to University of Warwick Student Paper	<1%
8	www.volunteerangus.org.uk Internet Source	<1%
9	Submitted to University of Glamorgan Student Paper	<1%
10	Submitted to University of Auckland Student Paper	<1%
11	Submitted to University of Greenwich Student Paper	<1%
12	Submitted to British University in Egypt Student Paper	<1%
13	www.antiessays.com Internet Source	<1%
14	Submitted to University of Wales central institutions Student Paper	<1%
15	Submitted to New Fairfield High School Student Paper	<1%
16	Submitted to Wawasan Open University Student Paper	<1%
17	Submitted to The Robert Gordon University Student Paper	<1%

18	Submitted to The Hong Kong Polytechnic University Student Paper	<1 %
19	www.stminvercouncils.org.uk Internet Source	<1 %
20	Amjad A. Abu-ELSamen, Mamoun N. Akroush, Fayez M. Al-Khawaldeh, Motteh S. Al-Shibly. "Towards an integrated model of customer service skills and customer loyalty", International Journal of Commerce and Management, 2011 Publication	<1 %
21	Submitted to Universiti Utara Malaysia Student Paper	<1 %
22	Submitted to UCSI University Student Paper	<1 %
23	Submitted to Universiti Tunku Abdul Rahman Student Paper	<1 %
24	Submitted to INTI International University Student Paper	<1 %
25	epubs.scu.edu.au Internet Source	<1 %

Exclude quotes Off
Exclude bibliography Off

Exclude matches < 5 words

APPENDIX I: MBA Project log**PROJECT PAPER LOG**

This is an important document, which is to be handed in with your dissertation.

This log will be taken into consideration when awarding the final mark for the dissertation.

Student Name:	LAI YON CHING
Supervisor's Name:	Ms NGA ELSIE
Dissertation Topic: Effect Of Online Life Insurance On Customer's Purchase Intention	

APPENDIX J: Monitoring student dissertation process

The plan below is to be agreed between the student & supervisor and will be monitored against progress made at each session.

Activity	Milestone/Deliverable Date					
	15-19 January	20-28 January	29 January- 28 February	28 Februa ry-17 March	18 March- 31 March	1 April-20 April
Finalize the research topic	Completed					
Chapter 1		Completed				
Chapter 2		Completed				
Chapter 3		Completed				
Data collected			Completed			
Chapter 4				Completed		
Chapter 5					Completed	

Final submission						Completed
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APPENDIX K: Ethical form protocol number before modification

University of Hertfordshire UH

SOCIAL SCIENCES, ARTS AND HUMANITIES ECDA

ETHICS APPROVAL NOTIFICATION

TO Lal Yon Ching

CC Nga Elsie

FROM Dr Timothy H Parke, Social Sciences, Arts and Humanities ECDA Chairman

DATE 25/01/18

Protocol number: cBUS/PGT/CP/03427

Title of study: Effect of online life insurance to customer's purchase intention.

Your application for ethics approval has been accepted and approved with the following conditions by the ECDA for your School and includes work undertaken for this study by the named additional workers below:

Approval Conditions:

Prior to recruitment and data collection, the supervisor must see and approve the following:

- The questionnaire,
- An assurance that approaching participants in public spaces (Q 6.2) will not infringe local customs or by-laws.

This approval is valid:

From: 29/01/18

To: 05/02/18

Additional workers: no additional workers named

Please note:

Your application has been conditionally approved. You must ensure that you comply with the conditions noted above as you undertake your research. You are required to complete and submit an EC7 Protocol Monitoring Form once this study is complete, available via the Ethics Approval StudyNet Site via the 'Application Forms' page <http://www.studynet1.herts.ac.uk/nti/common/ethics.nsf/Teaching-Documents?OpenView&count=3888&restricttoaccession=Application-Forms>

If your research involves invasive procedures you are required to complete and submit an EC7 Protocol Monitoring Form, and your completed consent paperwork to this ECDA once your study is complete.

Failure to comply with the conditions will be considered a breach of protocol and may result in disciplinary action which could include academic penalties. Additional documentation requested as a condition of this approval protocol may be submitted via your supervisor to the Ethics Clerks as it becomes available. All documentation relating to this study, including the information/documents noted in the conditions above, must be available for your supervisor at the time of submitting your work so that they are able to confirm that you have complied with this protocol.

Any necessary permissions for the use of premises/location and accessing participants for your study must be obtained in writing prior to any data collection commencing. Failure to obtain adequate permissions may be considered a breach of this protocol.

Approval applies specifically to the research study/methodology and timings as detailed in your Form EC1A. Should you amend any aspect of your research, or wish to apply for an extension to your study, you will need your supervisor's approval (if you are a student) and must complete and submit form EC2. In cases where the amendments to the original study are deemed to be substantial, a new Form EC1A may need to be completed prior to the study being undertaken.

Should adverse circumstances arise during this study such as physical reaction/harm, mental/emotional harm, intrusion of privacy or breach of confidentiality this must be reported to the approving Committee immediately. Failure to report adverse circumstance/s would be considered misconduct.

Ensure you quote the UH protocol number and the name of the approving Committee on all paperwork, including recruitment advertisements/online requests, for this study.

Students must include this Approval Notification with their submission.

Appendix L: Ethical form protocol number after modification

University of Hertfordshire UH

SOCIAL SCIENCES, ARTS AND HUMANITIES ECDA

ETHICS APPROVAL NOTIFICATION

TO Lal Yon Ching

CC Nga Elsie

FROM Dr Timothy H Parke, Social Sciences, Arts and Humanities ECDA Chairman

DATE 30/01/18

Protocol number: acBUS/PGT/CP/03427(1)

Title of study: Effect of online life insurance to customer's purchase intention.

Your application to modify and extend the existing protocol as detailed below has been accepted and approved by the ECDA for your School and includes work undertaken for this study by the named additional workers below:

Modification: Extend end date; amend location of study

This approval is valid:

From: 30/01/18

To: 28/02/18

Additional workers: no additional workers named

Please note:

If your research involves invasive procedures you are required to complete and submit an EC7 Protocol Monitoring Form, and your completed consent paperwork to this ECDA once your study is complete. You are also required to complete and submit an EC7 Protocol Monitoring Form if you are a member of staff. This form is available via the Ethics Approval StudyNet Site via the 'Application Forms' page <http://www.studynet1.herts.ac.uk/tdf/common/ethics.net/Teaching-Documents?OpenView&count=3999&restricttocategory=Application-Forms>

Any conditions relating to the original protocol approval remain and must be complied with.

Any necessary permissions for the use of premises/location and accessing participants for your study must be obtained in writing prior to any data collection commencing. Failure to obtain adequate permissions may be considered a breach of this protocol.

Approval applies specifically to the research study/methodology and timings as detailed in your Form EC1/EC1A or as detailed in the EC2 request. Should you amend any further aspect of your research, or wish to apply for an extension to your study, you will need your supervisor's approval (if you are a student) and must complete and submit a further EC2 request. In cases where the amendments to the original study are deemed to be

substantial, a new Form EC1A may need to be completed prior to the study being undertaken.

Should adverse circumstances arise during this study such as physical reaction/harm, mental/emotional harm, intrusion of privacy or breach of confidentiality this must be reported to the approving Committee immediately. Failure to report adverse circumstance/s would be considered misconduct.

Ensure you quote the UH protocol number and the name of the approving Committee on all paperwork, including recruitment advertisements/online requests, for this study.

Students must include this Approval Notification with their submission.

Appendix M: EC1A form

UNIVERSITY OF HERTFORDSHIRE

FORM EC1A: APPLICATION FOR ETHICS APPROVAL OF A STUDY INVOLVING HUMAN PARTICIPANTS (Individual or Group Applications)

Please complete this form if you wish to undertake a study involving human participants.

Applicants are advised to refer to the Ethics Approval StudyNet Site and read the Guidance Notes (GN) before completing this form.

<http://www.studynef2.herts.ac.uk/pi/common/ethics.nsf/Homepage?ReadForm>

Use of this form is mandatory [see UPR RE01, 'Studies Involving Human Participants', SS 7.1-7.3]

Approval must be sought and granted before any investigation involving human participants begins [UPR RE01, S 4.4 (III)]

If you require any further guidance, please contact either hselecda@herts.ac.uk or ssaheocda@herts.ac.uk

Abbreviations: GN = Guidance Notes UPR = University Policies and Regulations

THE STUDY

Q1 Please give the title of the proposed study
Effect of online insurance to customer's purchase intention

THE APPLICANT

Q2 Name of applicant/(principal) investigator (person undertaking this study)
Lai Yon Ching

Student registration number/Staff number
I14004688

Email address
I14004688@student.newnti.edu.my

Status:

<input type="checkbox"/> Undergraduate (Foundation)	<input type="checkbox"/> Undergraduate (BSc, BA)
<input type="checkbox"/> Postgraduate (taught)	<input checked="" type="checkbox"/> Postgraduate (research)
<input type="checkbox"/> Staff	<input type="checkbox"/> Other

If other, please provide details here:
Click here to enter text.

School/Department:

Form EC1A Individual/group 10 October 2017 Page 1 of 10

Faculty of Business, Communications and Law

If application is from a student NOT based at University of Hertfordshire, please give the name of the partner Institution: INTI International University

Name of Programme (eg BSc (Hons) Computer Science): MBADI

Module name and module code: MGT7998

Name of Supervisor: Ms. Nga Elsie Supervisor's email: elsie.nga@newnti.edu.my

Name of Module Leader if applicant is undertaking a taught programme/module:

Names and student/staff numbers for any additional Investigators involved in this study

[Click here to enter text.](#)

Is this study being conducted in collaboration with another university or institution and/or does it involve working with colleagues from another institution?

Yes

No

If yes, provide details here:

[Click here to enter text.](#)

DETAILS OF THE PROPOSED STUDY

- Q3** Please give a short synopsis of your proposed study, stating its aims and highlighting where these aims relate to the use of human participants (See GN 2.2.3)

Nowadays, online services had been used by many industries such as banking, retail, and other industries. Online life insurance is the concept that allow customer to buy different category of life insurance by online. In 2016, Central Bank of Malaysia introduced a framework to allow life insurance to be delivered through online. Banking and insurance industry has a mixed view on how online life insurance affects customer's purchase intention. Growth of online life insurance had been viewed as a threat for insurers. The aim of this research is to identify and understand the changes of customer's purchase intention on the growth of online life insurance. The main user for this research is Malaysia's insurers. This research will be done by using primary research data. Elements such as information transparency, conveniences, price and feature comparison and product flexibility will be tested on how all these elements will affect customer purchase intention.

- Q4** Please give a brief explanation of the design of the study and the methods and procedures used. You should clearly state the nature of the involvement the human participants will have in your proposed study and the extent of their commitment. Ensure you provide sufficient detail for the Committee to, particularly in relation to the human participants. Refer to any Standard Operating Procedures SOPs under which you are operating here. (See GN 2.2.4).

The methodology used is quantitative analysis. Questionnaires will be used as quantitative analysis to collect data from respondents to fill up 21 questions. The sampling procedure for this research is using

Non Probability Sampling Procedure. The sampling frame is focus on individual basis. In this sampling procedure, Convenient Sampling Procedure is chosen in this research. Respondents will be randomly picked from the populations that are near to us which are consumer group. The sample size for this research is 150 questionnaires collect from online life insurance customers who are above 18 years old in Selangor, Malaysia. The distribution method used to distribute this questionnaire is using Google form and questionnaire's hardcopy of questionnaire. Measurement strategy used is using both descriptive and inferential analysis the tools used to evaluate the data is using SPSS 22 in this research.

Q5 Does the study involve the administration of substances?

Yes No

[PLEASE NOTE: if you have answered yes to this question you must ensure that the study would not be considered a clinical trial of an investigational medical product. To help you, please refer to the link below from the Medicines and Healthcare Products Regulatory Agency: https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/317952/Aiqothrm.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/317952/Aiqothrm.pdf)

To help you determine whether NHS REC approval is required, you may wish to consult the Health Research Authority (HRA) decision tool: <http://www.hra-decisiontools.org.uk/ethics/>

If your study is considered a clinical trial and it is decided that ethical approval will be sought from the HRA, please stop completing this form and use Form EC1D, 'NHS Protocol Registration Request'; you should also seek guidance from Research Sponsorship.

I confirm that I have referred to the Medicines and Healthcare Products Regulatory Agency information and confirm that my study is not considered a clinical trial of a medicinal product.

Please type your name here: [Click here to enter text.](#)

Date: [Click here to enter a date.](#)

Q6.1 Please give the starting date for your recruitment and data collection: 29 January 2018

Q6.2 Please give the finishing date for you data collection: **5 February 2018**
(For meaning of 'starting date' and 'finishing date', see GN 2.2.6)

Q7 Where will the study take place?

This research will be take place in Selangor, Malaysia. Selangor will be taken as the destination to make this research. It is because Selangor has the most number of online insurance customers compare to other state.

Please refer to the Guidance Notes (GN 2.2.7) which set out clearly what permissions are required;

Please tick all the statements below which apply to this study

- I confirm that I have obtained permission to access my intended group of participants and that the agreement is attached to this application
- I confirm that I have obtained permission to carry out my study on University premises in areas outside the Schools and that the agreement is attached to this application
- I confirm that I have obtained permission to carry out my study at an off-campus location and that

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Form EC1A Individual/group 10 October 2017

the agreement is attached to this application

- I have yet to obtain permission but I understand that this will be necessary before I commence my study and that the original copies of the permission letters must be verified by my supervisor before data collection commences
- This study involves working with minors/vulnerable participants. I/we have obtained permission from the organisation (including UH/UH Partner institutions when appropriate) in which the study is to take place and which is responsible for the minors/vulnerable participants. The permission states the DBS requirements of the organisation for this study and confirms I/we have satisfied their DBS requirements where necessary.
NB if your study involves minors/vulnerable participants, please refer to Q18 to ensure you comply with the University's requirement regarding Disclosure and Barring Service clearance.
- Permission is not required for my study as:
[Click here to enter text.](#)

HARMS, HAZARDS AND RISKS

- Q8.1 It might be appropriate to conduct a risk assessment (in respect of the hazards/risks affecting both the participants and/or investigators). Please use Risk Assessment Form EC5 if the answer to any of the questions below is 'yes'.

If you are required to complete and submit a School specific risk assessment in addition to Form EC5, please append it to your completed Form EC5.

Will this study involve any of the following?

Invasive Procedures/administration of any substance/s? YES NO

Are there potential hazards to participant/investigator(s) from the proposed study? (Physical/Emotional) YES NO

Will or could aftercare and/or support be needed by participants? YES NO

IF 'YES' TO THE ABOVE PLEASE COMPLETE EC1 APPENDIX 1 AND INCLUDE IT WITH YOUR APPLICATION

- Q8.2 Is the study being conducted off-campus (i.e. not at UH/UH Partner?) YES NO

It might be appropriate to conduct a risk assessment of the proposed location for your study (in respect of the hazards/risks affecting both the participants and/or investigators) (this might be relevant for on-campus locations as well). Please use Form EC5 and, if required, a School-specific risk assessment (See GN 2.2.8 of the Guidance Notes).

If you do not consider it necessary to submit a risk assessment, please give your reasons:

Questionnaires will be distributed in public area places such as outside of shopping malls, transportation hubs bus stations and so on.

While approaching the potential participants, a brief introduction will be explained to them letting them know the type of research I will be carrying out and they will only participate if they fit the category of being 18 years and above, online life insurance customers and stay in Selangor, Malaysia. The participants have the choice of rejecting to take part hence it's all based on their will to participate and their knowledge on online life insurance.

ABOUT YOUR PARTICIPANTS

- Q9 Please give a brief description of the kind of people you hope/intend to have as participants, for instance, a sample of the general population, University students, people affected by a particular medical condition, children within a given age group, employees of a particular firm, people who support a particular political party, and state whether there are any upper or lower age restrictions.

Online life insurance customers who are above 18 years old in Selangor, Malaysia.

- Q10 Please state here the maximum number of participants you hope will participate in your study. Please indicate the maximum numbers of participants for each method of data collection.

The maximum sample size for this research is 150 respondents.

- Q11 By completing this form, you are indicating that you are reasonably sure that you will be successful in obtaining the number of participants which you hope/intend to recruit. Please outline here your recruitment (sampling) method and how you will advertise your study. (See GN 2.2.9).

In order to successfully complete this research, participants from Selangor state shall be approached. The participants will be approached and upon receiving their consent to take part in the survey, each individual will be informed and thoroughly explained the purpose of the research and how to take part in the survey. The language that shall be used in the questionnaire will be English that shall enable the respondent to clearly understand the questions. To achieve the target of 150 respondents, convenience will be applied.

CONFIDENTIALITY AND CONSENT

(For guidance on issues relating to consent, see GN 2.2.10, GN 3.1 and UPR RED1, SS 2.3 and 2.4 and the Ethics Approval StudyNet Site FAQs)

- Q12 How will you obtain consent from the participants? Please explain the consent process for each method of data collection identified in Q4

- Informed consent using EC3 and EC6 (equivalent)
- Implied consent (e.g. via participant information at the start of the questionnaire/survey etc)
- Consent by proxy (for example, given by parent/guardian)

Use this space to describe how consent is to be obtained and recorded for each method of data collection. The information you give must be sufficient to enable the Committee to understand exactly what it is that prospective participants are being asked to agree to.

A copy of the Consent Form (Form EC3) is attached at the end of this document. For every participant that agreed to participate in this study will need to sign at the end of the consent form indicating that they understand the content of the consent form. The content of the consent form basically indicates that the participant agrees on giving their information such as nationality and educational level in this study.

In addition, Participant Information sheet is also given to the participants explaining particulars of the study, including its aim(s), methods and design, the names and contact details of key people and, as appropriate, the risks and potential benefits, and any plans for follow-up studies that might involve further approaches to participants.

Besides, if in the event of any significant change to the aim(s) or design of the study, the participant will be informed and asked to renew their consent to participate in it. Participant will also be informed that their information will be kept confidential. Upon agreeing to all these, only then the participant will sign the consent form. After the participants finish the consent form, the data will be entered and stored in a computer and no one can access it and meanwhile the data file will be encrypted.

If you do not intend to obtain consent from participants please explain why it is considered unnecessary or impossible or otherwise inappropriate to seek consent.

[Click here to enter text.](#)

- Q13 If the participant is a minor (under 18 years of age) or is unable for any reason to give full consent on their own, state here whose consent will be obtained and how? (See especially GN 3.6 and 3.7)

This paper examines effect of online life insurance to customer purchase intention, so that there will be no minor involved as all the respondents are individuals that almost respondents are adult (above 18 years old).

- Q14.1 Will anyone other than yourself and the participants be present with you when conducting this study? (See GN 2.2.10)

YES NO

If YES, please state the relationship between anyone else who is present other than the applicant and/or participants (eg health professional, parent/guardian of the participant).

[Click here to enter text.](#)

- Q14.2 Will the proposed study be conducted in private?

YES NO

If 'No', what steps will be taken to ensure confidentiality of the participants' information. (See GN 2.2.10):

[Click here to enter text.](#)

- Q15 Are personal data of any sort (such as name, age, gender, occupation, contact details or images) to be obtained from or in respect of any participant? (See GN 2.2.11) (You will be required to adhere to the arrangements declared in this application concerning confidentiality of data and its storage. The Participant Information Sheet (Form EC6 or equivalent) must explain the arrangements clearly.)

YES NO

If YES, give details of personal data to be gathered and indicate how it will be stored.

In order to do a demographic study, several personal information including gender, age, race, education level and income level will be asked in the questionnaire. After the participants finish the questionnaires, the data will be entered and stored in my computer and I am the only person who can access it and the data file will be encrypted.

Page 6 of 10

Form EC1A Individual/group 10 October 2017

Will you be making audio-visual recordings?

YES NO

If YES, give details of the types recording to be made and indicate how they will be stored.

[Click here to enter text.](#)

State what steps will be taken to prevent or regulate access to personal data/audio-visual recordings beyond the immediate investigative team, as indicated in the Participant Information Sheet.

Indicate what assurances will be given to participants about the security of, and access to, personal data/audio-visual recordings, as indicated in the Participant Information Sheet.

The data will be entered and saved by SPSS software and the file recording results will be encrypted by the researcher. No one else will have any kind of access to it. After the study, the data will be deleted permanently in order to prevent the leakage in data to the third parties. In between the collecting period and data analysis, researcher's laptop is shield with antivirus to prevent attack from interested parties and spams. Password will be set in the document file, to increase the protection level. Therefore, the security level should be enough to secure the respondents' information.

State as far as you are able to do so how long personal data/audio-visual recordings collected/made during the study will be retained and what arrangements have been made for its/their secure storage, as indicated in the Participant Information Sheet.

Data retain period will be approximately for 1 year period in offline environment. In order to confirm that the data is accurate and not of self-filled results, because examiners might request to show proof of the data.

Will data be anonymised prior to storage?

YES NO

Q16 Is it intended (or possible) that data might be used beyond the present study? (See GN 2.2.10)

YES NO

If YES, please indicate the kind of further use that is intended (or which may be possible).

[Click here to enter text.](#)

If NO, will the data be kept for a set period and then destroyed under secure conditions?

YES NO

If NO, please explain why not:

[Click here to enter text.](#)

Q17 Consent Forms: what arrangements have been made for the storage of Consent Forms and for how long?

Data retain period will be for 1 year period in offline environment. Reason for this is because examiners might request to show proof of the data in order to confirm that the data is accurate and not of self-filled results.

- Q18 If the activity/activities involve work with children and/or vulnerable adults satisfactory Disclosure and Barring Service (DBS) clearance may be required by Investigators. You are required to check with the organisation (including UH/UH Partners where appropriate) responsible for the minors/vulnerable participants whether or not they require DBS clearance.

Any permission from the organisation confirming their approval for you to undertake the activities with the children/vulnerable group for which they are responsible should make specific reference to any DBS requirements they impose and their permission letter/email must be included with your application.

More information is available via the DBS website - <https://www.gov.uk/government/organisations/disclosure-and-barring-service>

REWARDS

- Q19.1 Are you receiving any financial or other reward connected with this study? (See GN 2.2.14 and UPR RED1, S 2.3)

YES NO

If YES, give details here:

[Click here to enter text.](#)

- Q19.2 Are participants going to receive any financial or other reward connected with the study? (Please note that the University does not allow participants to be given a financial inducement.) (See UPR RED1, S 2.3)

YES NO

If YES, provide details here:

[Click here to enter text.](#)

- Q19.3 Will anybody else (including any other members of the investigative team) receive any financial or other reward connected with this study?

YES NO

If YES, provide details here:

[Click here to enter text.](#)

OTHER RELEVANT MATTERS

- Q20 Enter here anything else you want to say in support of your application, or which you believe may assist the Committee in reaching its decision.

[Click here to enter text.](#)

DOCUMENTS TO BE ATTACHED

Please indicate below which documents are attached to this application:

- Permission to access groups of participants from student body
- Permission to use University premises beyond areas of School
- Schools Permission from off-campus location(s) to be used to conduct this study
- Risk Assessment(s) in respect of hazards/risks affecting participants/Investigator(s)
- Copy of Consent Form (See Form EC3/EC4) Copy of Form EC6 (Participant Info Sheet)
- Copy of Form EC6 (Participant Info Sheet)
- A copy of the proposed questionnaire and/or Interview schedule (if appropriate for this study). For unstructured methods, please provide details of the subject areas that will be covered and any boundaries that have been agreed with your Supervisor
- Any other relevant documents, such as a debrief, meeting report. Please provide details here:

[Click here to enter text.](#)

DECLARATIONS

1 DECLARATION BY APPLICANT

- 1.1 I undertake, to the best of my ability, to abide by UPR RED1, 'Studies Involving the Use of Human Participants', in carrying out the study.
- 1.2 I undertake to explain the nature of the study and all possible risks to potential participants.
- 1.3 Data relating to participants will be handled with great care. No data relating to named or identifiable participants will be passed on to others without the written consent of the participants concerned, unless they have already consented to such sharing of data when they agreed to take part in the study.
- 1.4 All participants will be informed (a) that they are not obliged to take part in the study, and (b) that they may withdraw at any time without disadvantage or having to give a reason.

(NOTE: Where the participant is a minor or is otherwise unable, for any reason, to give full consent on their own, references here to participants being given an explanation or information, or being asked to give their consent, are to be understood as referring to the person giving consent on their behalf. (See Q 12; also GN Pt. 3, and especially 3.6 & 3.7))

Enter your name here: Lal Yon Ching

Date 25/01/2018

2 **GROUP APPLICATION**

(If you are making this application on behalf of a group of students/staff, please complete this section as well)

I confirm that I have agreement of the other members of the group to sign this declaration on their behalf

Enter your name here: [Click here to enter text.](#)

Date [Click here to enter a date.](#)

DECLARATION BY SUPERVISOR (see GN 2.1.6)

I confirm that the proposed study has been appropriately vetted within the School in respect of its aims and methods; that I have discussed this application for Ethics Committee approval with the applicant and approve its submission; that I accept responsibility for guiding the applicant so as to ensure compliance with the terms of the protocol and with any applicable ethical code(s); and that if there are conditions of the approval, they have been met.

Enter your name here: Ms. Nga Elsie

Date 25/01/2018

Appendix N: EC2 form

UNIVERSITY OF HERTFORDSHIRE
ETHICS COMMITTEE FOR STUDIES INVOLVING THE USE OF HUMAN PARTICIPANTS
(ETHICS COMMITTEE)

FORM EC2: APPLICATION FOR MODIFICATION AND/OR EXTENSION TO AN EXISTING PROTOCOL APPROVAL

1 Title of original application:
Effect of online life insurance to customer's purchase intention.

Protocol Number:
cBUS/PGT/CP/03427

Is this the first modification/extension request for this study?

Yes No

If no, please include the most recent approval notification document with your application.

2 Protocol holder details

Applicant name: Lal Yon Ching

Student/Staff number : 114004688

Applicant e-mail address: 114004688@student.newinti.edu.my

Work address (if appropriate): [Click here to enter text.](#)

Supervisor's name: Nga Elsie

Supervisor's School & Department: INTI International University, FOBCAL.

Supervisor's e-mail address: elsie.nga@newinti.edu.my

3 Specify the nature of the modification/extension (please tick all that apply and complete Q4 & 5).

Revised title of study.
Please state amended title here

Amend/extend dates
From: 05/02/2018 To: 28/02/2018

Additional worker(s):
Names and student/staff numbers for any additional investigators involved in this study
[Click here to enter text.](#)

Form EC2, Feb 2017 Page 1 of 2

- Change of supervisor from: [Click here to enter text.](#) to: [Click here to enter text.](#)
Please complete declaration below and give reason in Q4

Declaration by new supervisor:

I have reviewed the ethics protocol paperwork for this study and am aware of any conditions which must be adhered to.

Signed [Click here to enter text..](#)

Date: [Click here to enter a date.](#)

- Location of study

Klang Valley, it is an area in Malaysia which is centered in Kuala Lumpur, and includes its adjoining cities and towns in the state of Selangor. A more recent alternative reference to this would be Greater Kuala Lumpur.

- Other

Please specify here

4 Reason for extension/modification request

Please explain here

5 Hazards


Does the modification or extension present additional hazards to the participant/Investigator?

YES

NO

If YES, please complete a new risk assessment EC5 form. Subject specific forms may also be necessary; you should therefore contact your Supervisor or School to see whether this is the case.

If you are required to complete a School risk assessment, please append this to your EC5 form. In this case the EC5 form should be used to note any risks not already noted on your School risk assessment. It is acceptable to state 'Included in <School> risk assessment' in the relevant spaces of the EC5 where applicable.

Signature of Applicant : 

Date: 29/01/2018

Support by Supervisor: Nga Elsie

Date: 29/01/2018

Appendix O: EC3 form

UNIVERSITY OF HERTFORDSHIRE ETHICS COMMITTEE FOR STUDIES INVOLVING THE USE OF HUMAN PARTICIPANTS (‘ETHICS COMMITTEE’)

FORM EC3 CONSENT FORM FOR STUDIES INVOLVING HUMAN PARTICIPANTS

I, the undersigned *[please give your name here, in BLOCK CAPITALS]*

.....

...

of *[please give contact details here, sufficient to enable the investigator to get in touch with you, such as a postal or email address]*

.....

.....

hereby freely agree to take part in the study entitled

Effect of online life insurance to customer purchase intention .

1 I confirm that I have been given a Participant Information Sheet (a copy of which is attached to this form) giving particulars of the study, including its aim(s), methods and design, the names and contact details of key people and, as appropriate, the risks and potential benefits, and any plans for follow-up studies that might involve further approaches to participants. I have been given details of my involvement in the study. I have been told that in the event of any significant change to the aim(s) or design of the study I will be informed, and asked to renew my consent to participate in it.

2 I have been assured that I may withdraw from the study at any time without disadvantage or having to give a reason.

3 I have been told how information relating to me (data obtained in the course of the study, and data provided by me about myself) will be handled: how it will be kept secure, who will have access to it, and how it will or may be used.

Signature of participant.....Date.....

Signature of (principal) investigator.....*LAI*.....Date: 25th January 2018.....

Name of (principal) investigator *[in BLOCK CAPITALS please]*

Lai Yon Ching.....

Appendix P: EC6 form

UNIVERSITY OF HERTFORDSHIRE

ETHICS COMMITTEE FOR STUDIES INVOLVING THE USE OF HUMAN PARTICIPANTS
(‘ETHICS COMMITTEE’)

FORM EC6: PARTICIPANT INFORMATION SHEET

Title of study

Effect of online life insurance to customer purchase intention.

Introduction

You are being invited to take part in a study. Before you decide whether to do so, it is important that you understand the research that is being done and what your involvement will include. Please take the time to read the following information carefully and discuss it with others if you wish. Do not hesitate to ask us anything that is not clear or for any further information you would like to help you make your decision. Please do take your time to decide whether or not you wish to take part.

Thank you for reading this.

What is the purpose of this study?

The aim of this research is to identify how the elements in online life insurance affect customer purchase intention in Klang Valley, Malaysia.

Do I have to take part?

It is completely up to you whether or not you decide to take part in this study. If you do decide to take part you will be given this information sheet to keep and be asked to sign a consent form. Agreeing to join the study does not mean that you have to complete it. You are free to withdraw at any stage without giving a reason. A decision to withdraw at any time, or a decision not to take part at all, will not affect any treatment/care that you may receive (should this be relevant).

Are there any ages or other restrictions that may prevent me from participating?

*People who are below 18 years old and are not customer of online life insurance.
People from other places other than Selangor are restricted to participate in this study.*

How long will my part in the study take?

If you decide to take part in this study, you will need to spend about 15 minutes to answer the questionnaire. The time you spend would contribute vital information that would help to make this study success.

What will happen to me if I take part?

The first thing to happen will be involved in it for insurance company to know the effect of online life insurance to customer purchase intention. Your contribution will bring significance to future scholars who would also like to understand how the online life insurance will influence customer purchase intention in Selangor, Malaysia.

What are the possible disadvantages, risks or side effects of taking part?

There will be no risk or side effects in taking part. The questionnaire is designed in a way that you could answer the questions directly without playing with your emotional thoughts.

What are the possible benefits of taking part?

The potential benefits of taking part is that you will be able to understand more on how online life insurance's elements will affect customer purchase intention.

How will my taking part in this study be kept confidential?

The data collection from data entry to analysis will be conducted outright by the researcher individually. Third parties are not allowed to access the data and the data will be stored with a password, which is only accessible to the researcher. The results and findings will not release to other for viewing.

What will happen to the data collected within this study?

The results of the data collection will ONLY be used as the data support for my MBA degree thesis (academic purpose). Data will be destroyed after the thesis, permanently. In other words, no data will be used for any other purpose.

Who has reviewed this study?

This research has been reviewed by supervisor Ms. Nga Elsie. She is currently stationed in INTI International University and College, Nillai, Malaysia. Besides, this study will also be reviewed by the approving committees of University of Hertfordshire, Social Sciences, Arts and Humanities ECDA in the United Kingdom.

Who can I contact if I have any questions?

If you would like further information or would like to discuss any details personally, please get in touch with me, in writing, by phone or by email:

Researcher: Lai Yon Ching
Phone: +60123522398
Email: i14004688@student.newinti.edu.my

Although we hope it is not the case, if you have any complaints or concerns about any aspect of the way you have been approached or treated during the course of this study, please write to the University's Secretary and Registrar.

Thank you very much for reading this information and giving consideration to taking part in this study.

UNIVERSITY OF HERTFORDSHIRE

FORM EC7 – PROTOCOL MONITORING FORM

Ethics Committee with Delegated Authority (ECDA) Arts and Humanities Name of Principal Investigator (or name of class protocol holder)	Dr Timothy H Parke, Social Sciences, Lai Yon Ching
Student/Staff ID	I14004688.....
Programme of Study or Module Name	MBADI.....
Title of study (or name of class protocol) ...	Effect of online life insurance on customer's purchase
	Intention
UH Protocol Approval Number	cBUS/PGT/CP/03427
Date 2018.....	29 March

Has data collection for this project been completed? **YES/NO**
If NO, please explain why:

If an extension is required, a Form EC2 will need to be completed and submitted.

Have any of the participants within the study experienced or reported any of the following: (if you answer YES to any of these, you must provide the details)

Physical reaction/harm	YES/NO
Mental/emotional harm	YES/NO
Intrusion of privacy	YES/NO
Breach of confidentiality	YES/NO

If the UH Protocol Approval you were originally sent included any conditions (for example supervisor to approve interview schedule prior to data collection), were all conditions complied with? **YES/NO.**

If NO please include any documents and/or information with this form"

**DECLARATION (overleaf)
DECLARATION**

Staff applicants

Declaration by staff applicants:

I confirm that I have followed the approved Protocol for this study and, where appropriate, the relevant code(s) and/or practice(s) that apply

Signed (staff)

Date

.....
.....

Student applicants

Declaration by student applicants:

I confirm that I have followed the approved Protocol for this study and, where appropriate, the relevant code(s) and/or practice(s) that apply

Signed (student)Lai Yon Ching.....

Date29 March 2018.....

Declaration by supervisor:

As far as I can ascertain, the above student has followed the approved Protocol for this study and, where appropriate, the relevant code(s) and/or practice(s) that apply

Signed (Supervisor)*Elsie*.....

Please print name: Ms. Nga Elsie

Date29 March 2018.....

This completed form, together with any relevant documents (where applicable) must be returned to the relevant ECDA (ssahecda@herts.ac.uk hsetecda@herts.ac.uk) when you submit your project/dissertation. Failure to submit this Form may result in a breach of the University's regulations (UPR RE01, 'Studies Involving Human Participants', refers)

APPENDIX R: Records of meetings

SECTION C. RECORD OF MEETINGS

The expectation is that students will meet their supervisors up to seven times and these meetings should be recorded.

Meeting 1	
Date of Meeting	15/1/2018
Progress Made	Discussion to finalize topic of project paper
Agreed Action	Revise topic and submit next week
Student Signature	lee
Supervisor's Signature	ny

Meeting 2	
Date of Meeting	22/1/2018
Progress Made	Review chapter 1-3
Agreed Action	Makes change in topic 1-3
Student Signature	lee
Supervisor's Signature	ny



Meeting 3	
Date of Meeting	24/1/2018
Progress Made	send questionnaire for review
Agreed Action	make changes on questionnaire
Student Signature	lee
Supervisor's Signature	ny

Meeting 4	
Date of Meeting	29/1/2018
Progress Made	Make changes on final draft of questionnaire
Agreed Action	Make correction on final draft of questionnaire.
Student Signature	llw
Supervisor's Signature	ly



Meeting 5	
Date of Meeting	30/1/2018
Progress Made	Data Collection
Agreed Action	Discuss way to collect data direct from respondents
Student Signature	llw
Supervisor's Signature	ly

Meeting 6	
Date of Meeting	7/2/2018
Progress Made	Data collection
Agreed Action	Discuss problem faced when in data collection process
Student Signature	llw
Supervisor's Signature	ly


Meeting 7




Date of Meeting	14/2/2018
Progress Made	Data collection
Agreed Action	Recheck all the data collected to ensure accuracy
Student Signature	
Supervisor's Signature	

Meeting 8

Date of Meeting	1/3/2018
Progress Made	prepare and revise proposal defense slide
Agreed Action	Finalized proposal defense slide
Student Signature	
Supervisor's Signature	

Meeting 9

Date of Meeting	18/3/2018
Progress Made	Finalized chapter 4 and 5
Agreed Action	make correction on chapter 4 and 5
Student Signature	

Supervisor's Signature	
Meeting 10	
Date of Meeting	5/4/2018
Progress Made	Review proposal defense slide and finalized all chapter
Agreed Action	make correction on proposal defense slide and all chapter in research
Student Signature	
Supervisor's Signature	



APPENDIX S: Comments on Management of Project

Student Comments

I have learn many thing during completion of this research.
 I also have learn a lot of thing from supervisor Miss Nga Elsie she give many insight, suggestion and idea during the supervision of project. I also appreciate her patient in reviewing my work when she is busy.

Supervisor Comments

Student to ahead the write-up according to suggestion given overall, work is satisfactory.

Signature of Student		Date	15/4/2018
Signature of Supervisor		Date	18/4/2018
Ethics Confirmed		Date	

14