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## İÇİNDEKİLER

|   |           |
|---|-----------|
| <b>ADOPTION OF GREEN INFORMATION TECHNOLOGY BY DECISION-MAKERS USING BEHAVIOURAL MODEL.....</b>   | <b>14</b> |
| <b>EVALUATION FOR THE LEVEL OF KNOWLEDGE ABOUT HERBAL MEDICINE USE WITHIN PEOPLE AND UNIVERSITY STUDENTS IN MUTAH REGION .....</b>  | <b>15</b> |
| <b>ADVANCED SYMBIOSIS FOR MEDICAL DEVICE TRACKER AND HOSPITAL MANAGEMENT .....</b>  | <b>16</b> |
| <b>THE DEVELOPMENT OF AUTOMATIC NON-LEAFY VEGETABLES CUTTING MACHINE .....</b>  | <b>17</b> |
| <b>THE STUDY OF ROAD MAINTENANCE WORK BY USING CIPR REHABILITATION TECHNIQUE IN JOHOR, MALAYSIA .....</b>   | <b>18</b> |
| <b>THE EFFECTIVENESS OF e-Micro Content Competition (eMCC) APPLICATION IN TEACHING AND LEARNING FOR SUBJECT DEC2012 FUNDAMENTAL PROGRAMMING HELPS IMPROVE STUDENT ACHIEVEMENT OF DJK PROGRAM IN CONTINUOUS QUALITY IMPROVEMENT (CQI).....</b> | <b>19</b> |
| <b>BRICK USING SLUDGE AS FINE AGGREGATE .....</b>   | <b>20</b> |
| <b>THE REIMAGINING OR RUINING OF THE FAIRY TALE: ANGELA CARTER AND ANDRZEJ SAPKOWSKI</b>  | <b>21</b> |
| <b>IMPACT OF COVID 19 IN HIGHER EDUCATION IN ROMANIA .....</b>  | <b>22</b> |
| <b>ANALYSIS OF ALUMINUM CUTTING SURFACE IN THE SAND CASTING PROCESS FOR DJP5022 MECHANICAL WORKSHOP PRACTICS 2 (FOUNDRY).....</b>   | <b>23</b> |
| <b>INTERNATIONALIZATION OF HIGHER EDUCATION IN INDIA AND THE BENEFIT FOR FOREIGN STUDENTS .....</b>   | <b>24</b> |
| <b>IOT BASED NON-INVASIVE BLOOD PRESSURE KIT FOR EDUCATION PURPOSES .....</b>   | <b>26</b> |
| <b>A PROPOSED EDUCATIONAL ROLE FOR PUBLIC SCHOOL PRINCIPALS TO ACTIVE THE VOLUNTARY SOCIAL WORK AMONG STUDENTS .....</b>  | <b>27</b> |
| <b>OPR1 AND OPR2 FROM BARLEY ARE DEFERENTIALLY REGULATED IN RESPONSE TO ABIOTIC STRESSES AND HORMONAL STIMULI.....</b>  | <b>28</b> |
| <b>MECCA AND BUKHARA: SIMILARITIES IN THE ELEMENTS OF HAJJ .....</b>  | <b>29</b> |
| <b>MUTUAL RELATIONS OF THE GOVERNMENT OF TURKEY UNDER MUSTAFA KEMAL ATATURK AND PEOPLE'S SOVIET REPUBLIC OF THE BUKHARA.....</b>  | <b>30</b> |
| <b>A PROPOSED MAQSED-BASED HUMAN NEEDS' MODEL.....</b>  | <b>31</b> |
| <b>APPLICATION OF THE FILTRATION DRYING METHOD FOR THE FULL USE OF AGRICULTURAL RESIDUES.....</b>   | <b>32</b> |
| <b>RECOGNITION OF STRESS LEVEL AMONG ORGANIZATIONALLY EMPLOYEE AND SELF EMPLOYEE USING WEARABLE SENSORS.....</b>  | <b>33</b> |
| <b>MOTIVATION EFFECT IN GEOGRAPHICAL EDUCATION IN AZERBAIJAN .....</b>  | <b>34</b> |
| <b>INNOVATION OF PILLOW FILLING MACHINE (PRO-FILLER) FOR SMALL AND MEDIUM INDUSTRIES</b>  | <b>35</b> |
| <b>E-LEARNING PROBLEMS CONSIDERING THE CORONA PANDEMIC, FROM THE VIEWPOINT OF GRADUATE STUDENTS .....</b>   | <b>36</b> |
| <b>INNOVATION OF PILLOW FILLING MACHINE (PRO-FILLER) FOR SMALL AND MEDIUM INDUSTRIES</b>  | <b>37</b> |
| <b>THE EFFECT OF APPLYING EDUCATION TECHNOLOGY INNOVATION TRENDS ON LEARNING OUTCOMES FOR MANAGEMENT STUDENTS IN AL-BALQA APPLIED UNIVERSITY, SALT-JORDAN ....</b>  | <b>38</b> |

|  |           |
|--|-----------|
| <b>EMBEDDING HERITAGE AWARENESS AMONG SCHOOL CHILDREN THROUGH INQUIRY-BASED PROJECTS FOR OUTREACH PROGRAMMES.....</b>                                    | <b>39</b> |
| <b>TO STUDY THE LEVEL OF AWARENESS AND READINESS ON MYTNB AMONG TTDI JAYA RESIDENTS (JAYA APARTMENT) .....</b>   | <b>40</b> |
| <b>PERCEPTION OF PROBLEM BASED LEARNING AMONG ENGINEERING STUDENTS WITH ENGLISH AS A SECOND LANGUAGE AT UNDERGRADUATE LEVEL .....</b>                    | <b>41</b> |
| <b>A PROPOSED RESEARCH ON MILLENNIAL GENERATION PREFERENCE IN DIY UMRAH GUIDE .....</b>  | <b>42</b> |
| <b>ADSORPTION PROCESSES FOR WASTEWATER TREATMENT FROM NICKEL IONS .....</b>  | <b>43</b> |
| <b>LEARNING EFFICIENCY USING ONLINE EDUCATION FOR THE DEVELOPMENT OF THE STUDENT PROJECT IN POLITEKNIK MALAYSIA: A STUDY DURING PANDEMIC COVID .....</b> | <b>44</b> |
| <b>ENERGY-SAVING METHOD OF DRYING PLANT MATERIALS .....</b>  | <b>45</b> |
| <b>PERSPECTIVE OF MULTILINGUAL PHENOMENON AMONG STUDENTS OF INTERNATIONAL ISLAMIC UNIVERSITY OF MALAYSIA .....</b>                                       | <b>46</b> |
| <b>A STUDY OF EMPLOYERS SATISFACTION OF POLYTECHNIC MALAYSIA WORK-BASED LEARNING GRADUATES ON TECHNICAL SKILLS PERSPECTIVE.....</b>                      | <b>47</b> |
| <b>THE INFLUENCES OF CONSUMER ATTITUDES TOWARDS PURCHASE INTENTIONS OF BATIK MALAYSIA .....</b>  | <b>48</b> |
| <b>HEALTHCARE SMART MEDICAL DEVICE TRACKING SYSTEM IN HOSPITAL .....</b>   | <b>49</b> |
| <b>HUMANITARIANISM AND EDUCATION – A POSTHUMANIST PERSPECTIVE.....</b>   | <b>50</b> |
| <b>THE DEVELOPMENT OF AUGMENTED REALITY APPLICATION BY USING VUFORIA AND UNITY FOR ELECTROCARDIOGRAPH MACHINE .....</b>                                  | <b>51</b> |
| <b>APPLICATION OF VIRTUAL ENVIRONMENT FOR TEACHING THE BASICS OF ELECTRICAL ENGINEERING AND ELECTRONICS .....</b>  | <b>52</b> |
| <b>PRINCIPALS’ MANAGERIAL SKILLS IN CREATING EFFECTIVE SCHOOLS: PERCEPTION OF TEACHERS. 53</b>   |           |
| <b>INCORPORATING PRINCIPLES OF INSTRUCTIONAL LEADERSHIP IN LOVE PEDAGOGY FROM TEACHERS’ PERSPECTIVES .....</b>   | <b>54</b> |
| <b>THE DEVELOPMENT OF MECHANISM WATER TANK CUT OFF .....</b>   | <b>55</b> |
| <b>DEVELOPMENT OF PROTOTYPE SELF-ADMISSION GATE USING SMARTPHONE APPLICATION .....</b>   | <b>56</b> |
| <b>BSDU INDIA MODEL: ENHANCING EMPLOYABILITY SKILLS.....</b>   | <b>57</b> |
| <b>DIGITAL PARALYSED WALKER INTERPHASE MONITORING DEVICE .....</b>   | <b>58</b> |
| <b>THE DEMAND FOR NEW IT SERVICES AND LEGAL REGULATION OF DISTANCE LEARNING .....</b>  | <b>59</b> |
| <b>REFORMS IN THE SYSTEM OF PROFESSIONAL COLLEGES.....</b>   | <b>60</b> |
| <b>STUDY OF THE INFLUENCE OF BALL MILLING PROCESS IN TRONOH SILICA SAND.....</b>   | <b>61</b> |
| <b>DEVELOPMENT OF ADJUSTABLE MULTIPURPOSE TABLE.....</b>   | <b>62</b> |
| <b>AN INSTRUCTIONAL STRATEGY FRAMEWORK FOR LEARNER ACHIEVEMENT IN ONLINE LEARNING ENVIRONMENT .....</b>  | <b>63</b> |
| <b>DEVELOPMENT OF ASSISTIVE TECHNOLOGY UPRIGHT POSTURAL DEVICE FOR CHILDREN WITH CEREBRAL PALSY.....</b>   | <b>64</b> |

|  |           |
|--|-----------|
| <b>DEVELOPMENT OF NEW DESIGN WHEELCHAIR FOR STROKE PATIENTS VIA SHINGLEY'S MODEL APPLICATION.....</b>  | <b>65</b> |
| <b>DEVELOPMENT OF PROTOTYPING TARTLET MACHINE FOR SMALL &amp; MEDIUM SCALE INDUSTRY ...</b>  | <b>66</b> |
| <b>CUSTOMER PURCHASE INTENTION TOWARDS HEALTH INSURANCE IN KLANG VALLEY .....</b>  | <b>67</b> |
| <b>EXPERIENTIAL LEARNING ON THE IMPORTANCE OF INNOVATION AND SUSTAINABILITY IN TRADITIONAL ARTS AND CRAFTS, CULTURE AND DESIGN ENVIRONMENT .....</b>   | <b>68</b> |
| <b>DEVELOPMENT OF VEHICLE SPEED LIMIT SYSTEM BY USING A SEAT BELT AS A SAFETY DEVICE.....</b>  | <b>69</b> |
| <b>STUDY OF THE HEATING SYSTEM OF A CITY BUS .....</b>   | <b>70</b> |
| <b>GLOBALIZATION AND FOREIGN LANGUAGE EDUCATION IN MALAYSIA .....</b>  | <b>71</b> |
| <b>MORPHOFUNCTIONAL STATE OF THE VISCERAL WHITE ADIPOSE TISSUE OF RATS WITH OBESITY AND AFTER SILVER NANOPARTICLES ADMINISTRATION .....</b>  | <b>72</b> |
| <b>EFFECTIVENESS OF TEACHING AND LEARNING AIDS USING TECHNOLOGY DURING ONLINE CLASS IN MATHEMATICS COURSE .....</b>  | <b>73</b> |
| <b>DEVELOPMENT PROCESS AND EVALUATION OF TOURISM EDUCATION IN AZERBAIJAN .....</b>   | <b>74</b> |
| <b>DIFFICULTIES FACING GRADUATE STUDENTS IN WRITING THEIR UNIVERSITY THESIS FROM THE POINT OF VIEW OF SUPERVISORS / CASE STUDY : AL-BALQA APPLIED UNIVERSITY.....</b>                                      | <b>75</b> |
| <b>REFORMS IN THE SYSTEM OF PROFESSIONAL COLLEGES (ON THE EXAMPLE OF BUKHARA) .....</b>  | <b>76</b> |
| <b>PERFORMANCE ANALYSIS THICKNESS LAYER CIGS OF TANDEM SOLAR CELLS USING AMPS-1D ...</b>   | <b>78</b> |
| <b>INTELLECTUAL VIRTUES AND EDUCATION .....</b>  | <b>79</b> |
| <b>EFFECTIVENESS OF ONLINE SUPPLIER PERFORMANCE EVALUATION.....</b>  | <b>80</b> |
| <b>TURKISH LITERATURE IN THE YUGOSLAVIAN ERA: LETTERIZATION BETWEEN NECATI ZEKERIYA AND ZEYNEL BEKSAÇ.....</b>   | <b>81</b> |
| <b>APPLICATION OF GREEN TECHNOLOGY AMONG TECHNICAL AND VOCATIONAL STUDENTS .....</b>   | <b>82</b> |
| <b>LIBERALISATION OF MOTOR INSURANCE IN MALAYSIA; A STUDY ON THE FACTORS INFLUENCING CUSTOMERS CHOICE FOR MOTOR INSURANCE COMPANY AMONG THE STAFF OF POLITEKNIK SULTAN SALAHUDDIN ABDUL AZIZ SHAH.....</b> | <b>83</b> |
| <b>CASE STUDY OF THE PERFORMANCE OF DISABLED STUDENTS' SKILLS UNDERGOING INDUSTRIAL TRAINING IN THE AUTOMOTIVE FIELD .....</b>   | <b>84</b> |
| <b>DEFINITION OF EDUCATIONAL POLICY AND IT'S IMPLEMENTATION IN RUSSIA.....</b>   | <b>85</b> |
| <b>PROSPECTIVES FOR THE DEVELOPMENT OF COOPERATION BETWEEN THE UNIVERSITIES OF TURKEY AND UKRAINE .....</b>  | <b>86</b> |
| <b>A NEW NORM FOR VALUES EDUCATION .....</b>   | <b>87</b> |
| <b>THE DIFFERENTIAL ITEM FUNCTION OF ENGLISH LANGUAGE LEVEL TEST ACCORDING TO THE INTERSECTION OF THE TWO VARIABLES: GENDER AND UNIVERSITY STAGE .....</b>   | <b>88</b> |
| <b>TÜRK DİLİ VE EDEBİYATI ÖĞRETİMİNDE OKUL DIŞI ÖĞRENME ORTAMLARI .....</b>  | <b>89</b> |
| <b>VİLAYET SALNÂMELERİNE GÖRE 19. YÜZYILIN İKİNCİ YARISINDA SAMSUN'DA MEDRESELER .....</b>   | <b>91</b> |
| <b>MİMARLIK EĞİTİMİNDE TEKNOLOJİ ALANINDAKİ GELİŞMELERİN TASARIMA ETKİSİNİN İNCELENMESİ .....</b>  | <b>93</b> |
| <b>MİMARİ TASARIM EĞİTİMİNDE ÖĞRETİM YÖNTEMLERİ VE TEKNİKLERİ .....</b>  | <b>95</b> |



|   |     |
|---|-----|
| MUĞLA İLİ KAVAKLIDERE İLÇESİNDE BAKIRCILIK VE KALAYCILIK KÜLTÜRÜ .....  | 97  |
| EĞİTİM FAKÜLTESİ ÖĞRENCİLERİNİN UZAKTAN VE YÜZ YÜZE EĞİTİME İLİŞKİN GÖRÜŞLERİ.....  | 99  |
| MUHÂSABÎ'NİN (ö. 243/857) er-RİÂYE li-HUKÛKİLLAH'INDA KALBİN EĞİTİMİ: AKLIN ALIŞKANLIKLARDAN VE ARZULARDAN KURTULMASI.....                            | 101 |
| DOĞAL ORTAM İNSAN ETKİLEŞİMİNDE SANATORYUM HASTANELERİ: BALLIDAĞ SANATORYUM HASTANESİ ÖRNEĞİ .....  | 103 |
| YÖRÜK KÜLTÜRÜNÜN KOCA USTASI HAYRİ DEV İLE YAŞAYAN COĞRAFYA .....   | 105 |
| EĞİTİMDE DİJİTALLEŞMENİN BASINDA SUNUMUNA İLİŞKİN ELEŞTİREL SÖYLEM ANALİZİ: COVID-19 ÖRNEĞİ.....  | 107 |
| COĞRAFYA ÖĞRETMENLİK ALAN BİLGİSİ SORULARININ YENİLENMİŞ BLOOM TAKSONOMİSİNE GÖRE ANALİZİ .....   | 109 |
| İLKOKUL ÖĞRENCİLERİNİN OKUR BENLİK ALGISI VE OKUMA MOTİVASYONUNUN OKUMA KAYGISI İLE İLİŞKİLERİNİN İNCELENMESİ.....                                    | 111 |
| METAFOR KONUSUNDA YAPILMIŞ ÇALIŞMALARIN LİSANSÜSTÜ TEZLERE DAYALI ANALİZİ: YÖK VERİ TABANLARI ÖRNEKLEMİ .....   | 113 |
| OKUL ÖNCESİ DÖNEMDE UYGULANAN SANAT ETKİNLİKLERİNDE TASARIM SÜRECİNE İLİŞKİN ÖĞRETMEN GÖRÜŞLERİNİN İNCELENMESİ .....                                  | 115 |
| SOSYAL BİLGİLER DERS KİTAPLARINDA BULUNAN EDEBİ ÜRÜNLERİN SOSYAL BİLGİLER DERSİ ÖĞRETİM PROGRAMINDA YERALAN DEĞERLER AÇISINDAN İNCELENMESİ .....      | 117 |
| DOĞA EĞİTİMİ KATILIMCILARININ YAŞAM BECERİLERİNİN VE ÇEVRE OKURYAZARLIĞININ İNCELENMESİ: TÜBİTAK 4004 BURASI BURDUR DOĞADA DUR 2 PROJESİ ÖRNEĞİ ..... | 119 |
| SOSYAL HİZMETLERDE GÖREV YAPAN PERSONELİN SUÇA SÜRÜKLENEN ÇOCUKLARLA İLGİLİ GÖRÜŞLERİNİN İNCELENMESİ .....  | 121 |
| YABANCILARA TÜRKÇE ÖĞRETİMİ KİTAPLARINDA TÜRK FOLKLORU ÜZERİNE BİR DURUM TESPİTİ :B1-C1 ÖRNEĞİ .....  | 123 |
| YÖRÜK KÜLTÜRÜNDE DÜĞÜN: MERSİN MUT ÖRNEĞİ .....   | 125 |
| TÜRKİYE'DEKİ OKUL ÖNCESİ DÖNEM ÇEVRE EĞİTİMİ ÇALIŞMALARININ İNCELENMESİ: 2010-2020 YILLARI ARASINDAKİ LİSANSÜSTÜ ÇALIŞMALARIN İNCELENMESİ .....       | 127 |
| SOSYAL MEDYADA KORONAVİRÜS KONULU PAYLAŞIMLARIN HALK MİZAHİ ve MİZAH KURAMLARI BAĞLAMINDA DEĞERLENDİRİLMESİ .....                                     | 129 |
| COĞRAFYA DERSİ ÖĞRETİM PROGRAMI KAZANIMLARINDA ÇOK KÜLTÜRLÜLÜK KAVRAMININ İNCELENMESİ .....   | 131 |
| EMPATİ BECERİSİNE YÖNELİK ALTI RENK ALTI GÖRÜŞ ETKİNLİĞİNİN KULLANIMI .....   | 133 |
| ORTAÖĞRETİM ÖĞRENCİLERİNİN GÖÇ TERMİNOLOJİSİNDEKİ BAZI KAVRAMLARA YÖNELİK ALGILARININ KELİME İLİŞKİLENDİRME TESTİ ARACILIĞIYLA İNCELENMESİ .....      | 135 |
| GİRİŞİMCİLİK EKOSİSTEMİ UNSURLARI ARASINDA GİRİŞİMCİLİK EĞİTİMİ .....   | 137 |
| SİBER GÜVENLİK SAVUNMA HİYERARŞİSİNDE YENİ BİR EĞİTİM MODELİ .....  | 139 |
| OKUL ÖNCESİ ÖĞRETMENLERİNİN DEĞERLER EĞİTİMİNDE ÇOCUKLAR İÇİN FELSEFE (P4C) YÖNTEMİNİN KULLANIM DURUMUNUN İNCELENMESİ .....                           | 141 |
| ÖĞRETMENLERİN MESLEKLERİ VE ÖĞRENCİ KAVRAMLARI İLE İLGİLİ ALGILARI.....   | 143 |

|   |     |
|---|-----|
| <b>BİLİŞİM TEKNOLOJİLERİ ÖĞRETMENLERİNİN MESLEKİ TÜKENMİŞLİK DÜZEYLERİ İLE SANAL KAYTARMA DAVRANIŞLARI ARASINDAKİ İLİŞKİ DÜZEYİ VE TÜKENMİŞLİK DÜZEYİ İLE SANAL KAYTARMA DAVRANIŞLARININ FARKLI DEĞİŞKENLERE GÖRE İNCELENMESİ</b> ..... | 145 |
| <b>ARDUİNO İLE STEM ETKİNLİKLERİNİN FEN BİLİMLERİ ÖĞRETMEN ADAYLARININ ÇEVREYE YÖNELİK TUTUMLARI ÜZERİNDE ETKİSİ</b> .....  | 147 |
| <b>FEN BİLİMLERİ ÖĞRETMENİ ADAYLARININ MAYOZ BÖLÜNME KONUSUNU YAVAŞ GEÇİŞLİ ANİMASYON TEKNİĞİ İLE MODELLEMELERİ</b> .....   | 149 |
| <b>OKUL ÖNCESİ DÖNEM HİKÂYE KİTAPLARINDA YER ALAN DEĞERLERİN İNCELENMESİ</b> .....  | 151 |
| <b>OKUL ÖNCESİ DÖNEM ÇOCUKLARINA YÖNELİK ÇIKARILAN MERAKLI MİNİK DERGİSİNİN DEĞERLER EĞİTİMİ AÇISINDAN DEĞERLENDİRİLMESİ</b> .....  | 153 |
| <b>OKUL ÖNCESİ EĞİTİM ÇAĞINDA ÇOCUĞU OLAN EBEVEYNLERİN DEĞER EĞİTİMİ HAKKINDAKİ GÖRÜŞLERİNİN İNCELENMESİ</b> .....  | 155 |
| <b>ÖĞRETMENLERİN MESLEKİ GELİŞİM ALGILARI</b> .....   | 157 |
| <b>COVID-19 SALGINININ TURİSTİK HİZMET SAĞLAYAN KONAKLAMA İŞLETMELERİNE ETKİSİ</b> .....  | 159 |
| <b>(FETHİYE ÖRNEĞİ)</b> .....   | 159 |
| <b>UZAKTAN EĞİTİM HAKKINDA OKUL ÖNCESİ ÖĞRETMENLERİNİN GÖRÜŞLERİ</b> .....  | 161 |
| <b>PANDEMİ DÖNEMİNDE UZAKTAN BLOK TABANLI PROGRAMLAMA ÖĞRETİMİ KONUSUNDA BİLİŞİM TEKNOLOJİLERİ ÖĞRETMENLERİNİN GÖRÜŞLERİ</b> .....  | 163 |
| <b>ERKEN ÇOCUKLUK DÖNEMİ ÇOCUĞUNUN VE EBEVEYNİNİN TEKNOLOJİK CİHAZ KULLANIMI, ÇOCUĞUN TEKNOLOJİK CİHAZLARI KULLANMA AMACI: BETİMSSEL ARAŞTIRMA</b> .....  | 165 |
| <b>ERKEN ÇOCUKLUK DÖNEMİNDE GÖRÜLEN PROBLEMLİ DAVRANIŞLAR VE BU KONUDA AİLELERİN DESTEKLENMESİNE YÖNELİK AİLE GÖRÜŞLERİ</b> .....   | 167 |
| <b>OKUL ÖNCESİ EĞİTİMDE SOSYAL UYUM VE BECERİLERE İLİŞKİN TÜRKİYE’DE YAPILAN BİLİMSSEL ÇALIŞMALARIN İNCELENMESİ</b> .....   | 169 |
| <b>OKUL ÖNCESİ ÖĞRETMENLERİNE YÖNELİK ALGILAR</b> .....   | 171 |
| <b>GELENEKSEL TÜRK EL SANATLARINDA EĞİTİM METODU, İCAZET VE MEŞK USULÜ</b> .....  | 173 |
| <b>SOSYAL BİLGİLER ÖĞRETMEN VE ÖĞRETMEN ADAYLARININ SORU SORMA BECERİLERİNİN İNCELENMESİ</b> .....  | 175 |
| <b>İLKOKUL 4. SINIF ÖĞRENCİLERİNİN AKADEMİK AZİMLERİNİN İNCELENMESİ</b> .....   | 177 |
| <b>YABANCI DİL ÖĞRETİMİ VE KÜLTÜRLERARASI İLETİŞİM YAKLAŞIMI: BİR FİLM İNCELEMESİ</b> .....   | 179 |
| <b>SÜREÇ-TÜR TEMELLİ YAKLAŞIMIN YABANCI DİL OLARAK İNGİLİZCE ÖĞRENEBEN TÜRK ÖĞRENCİLERİNİN YAZMA PERFORMANSLARINA OLAN ETKİSİ NEDİR?</b> .....  | 181 |
| <b>PANDEMİ SÜRECİNDE İLKOKUL ÖĞRENCİLERİ İÇİN YAYIMLANAN “ARKADAŞ” TATİL KİTAPLARINDAKİ DEĞERLER</b> .....  | 183 |
| <b>ÜNİVERSİTE ÖĞRENCİLERİNİN OYUN BAĞIMLILIĞI İLE PSİKOLOJİK SAĞLAMLIK DÜZEYLERİ ARASINDAKİ İLİŞKİNİN İNCELENMESİ</b> .....   | 185 |
| <b>PROBLEM ÇÖZME BECERİSİ İLE AKADEMİK BAŞARI ARASINDAKİ İLİŞKİ ALANINDA YAPILMIŞ ÇALIŞMALARIN İÇERİK ANALİZİ</b> .....   | 187 |
| <b>NEW AGE UYGULAMALARINDAN-İNANÇLARINDAN ASTROLOJİNİN FACEBOOK’TA YER ALIŞININ BETİMSSEL ANALİZİ</b> .....   | 188 |

|   |     |
|---|-----|
| <b>ÖĞRENCİLERİN AHLAKİ OLGUNLUK DÜZEYLERİ İLE DKAB DERSİNE YÖNELİK TUTUMLARI ARASINDAKİ İLİŞKİNİN İNCELENMESİ (RİZE İLİ ÖRNEĞİ)</b>     | 190 |
| <b>DİJİTAL YETKİNLİĞİN İNŞASINDA PRATİK BİR MODELLEME ÖRNEĞİ: SAĞLIKLI DİJİTAL YAŞAM REHBERİ</b>  | 192 |
| <b>ALTERNATİF DEĞERLENDİRME ARACI OLARAK ÖĞRENCİ GÜNLÜKLERİNDEN YARARLANMA: SOSYAL BİLGİLER ÖĞRETMEN ADAYLARININ DENEYİMLERİ</b>        | 194 |
| <b>TÜRKİYE’DE 2020 YILI PANDEMİ DÖNEMİNDE “BİLİM MERKEZLERİ” HAKKINDA NELER YAZILDI? BİR TWITTER ANALİZİ</b>                            | 196 |
| <b>COĞRAFYA ÖĞRETMEN ADAYLARININ DEĞERLERE İLİŞKİN ALGILARININ METAFORLAR YOLUYLA İNCELENMESİ</b>                                       | 198 |
| <b>SOSYAL BİLGİLER DERSİNDE HUKUK OKURYAZARLIĞI BECERİSİ NASIL KAZANDIRILIR? ÖĞRETMEN GÖRÜŞLERİNE DAYALI BİR ARAŞTIRMA</b>              | 200 |
| <b>YUNUS EMRE’NİN İNANÇ İLE İLGİLİ GÖRÜŞLERİNİN PSİKOLOJİK AÇIDAN DEĞERLENDİRİLMESİ</b>   | 202 |
| <b>1826’DAN 1923’E DİN EĞİTİMİNE YÖNELİK NEŞREDİLEN ESERLER BİBLİYOGRAFYASI</b>   | 204 |
| <b>1826’DAN 1923’E ASKERİN DİN EĞİTİMİ</b>  | 206 |
| <b>ÜNİVERSİTE ÖĞRENCİLERİNİN PSİKOLOJİK DAYANIKLILIKLARINI ETKİLEYEN FAKTÖRLER</b>  | 208 |
| <b>FEN BİLİMLERİ YÜKSEK LİSANS ÖĞRENCİLERİNİN UZAKTAN STEM EĞİTİMİ VE BU KAPSAMDA GERÇEKLEŞTİRİLEN UYGULAMALAR HAKKINDAKİ GÖRÜŞLERİ</b> | 210 |
| <b>TÜRKİYE’DEKİ KAZAKİSTANLI ÖĞRENCİLERİNİN TÜRK EĞİTİM SİSTEMİNE İLİŞKİN ALGILARI: SAKARYA ÜZERİNDE</b>                                | 212 |
| <b>TEKNOLOJİ BAĞLAMINDA EĞİTİM ALANINDA YAPILAN ÇALIŞMALARIN İNCELENMESİ</b>  | 214 |
| <b>AİLELERİN ÇOCUKLARINI SPOR EĞİTİMİNE YÖNLENDİRME SEBEPLERİ</b>   | 216 |
| <b>PANDEMİ SÜRECİNDE EĞİTİM ALANINDA YAPILAN ÇALIŞMALARIN EĞİLİMLERİ: TÜRKİYE ÖRNEĞİ</b>  | 218 |
| <b>SORUMLULUK DEĞERİNİN ORTAOKUL SOSYAL BİLGİLER DERS KİTAPLARINDA AKTARIMINA DAİR BİR İNCELEME</b>                                     | 220 |
| <b>TRANSMEDYA VE ÇAPRAZ MEDYA HİKÂYE ANLATICILIĞI YÖNTEMLERİNİN SANAT ALANINDA KULLANILMASI</b>   | 222 |
| <b>BİLİM-SÖZDE BİLİM BAĞLAMINDA PEDAGOJİK FORMASYON ÖĞRENCİLERİNİN İRİDOLOJİ, ASTROLOJİ VE BİLİMSEL BİLGİYE YÖNELİK ALGILARI</b>        | 224 |
| <b>YAZI VE TİPOGRAFİNİN KLAVYE ÜZERİNDEKİ DEĞİŞİMİ “SEMBOL VE EMOJİLER”</b>   | 226 |
| <b>ÇOCUKLARDA İSLAMİ KİMLİK İNŞASI BAĞLAMINDA İMAM KUŞEYRÎ’NİN ER-RİSALE’SİNDE GEÇEN KISSALARIN TAHLİLİ</b>                             | 228 |
| <b>DEĞERLERİN KAZANDIRILMA SÜRECİNDE SOSYAL BİLGİLER ÖĞRETMENLERİNİN KARŞILAŞTIKLARI SORUNLAR VE ÇÖZÜM ÖNERİLERİ</b>                    | 230 |
| <b>OKUL ÖNCESİ ÖĞRETMENLERİNİN ETKİNLİKLERDE KULLANDIKLARI RESİMLİ ÇOCUK KİTAPLARININ DEĞERLER EĞİTİMİ AÇISINDAN SINIFLANDIRILMASI</b>  | 232 |
| <b>OKUL ÖNCESİ DÖNEM ÇOCUKLARINA YÖNELİK ÇİZGİ FİMLERİN DEĞERLER EĞİTİMİ AÇISINDAN İNCELENMESİ</b>                                      | 234 |
| <b>FEN BİLİMLERİ ÖĞRETMENLERİNİN UZAKTAN EĞİTİM KAVRAMINA İLİŞKİN METAFOR ALGILARI</b>  | 236 |

|   |     |
|---|-----|
| UZAKTAN EĞİTİMDE YAPILAN LİSANSÜSTÜ ÇALIŞMALARIN DEĞERLENDİRİLMESİ .....  | 238 |
| ÇEVİRİMİÇİ EĞİTİM SÜRECİNDE VELİ - ÖĞRETMEN İŞBİRLİĞİ .....   | 240 |
| TEMİZLİK ALIŞKANLIĞININ İLKOKUL ÖĞRENCİLERİNE DEĞER OLARAK KAZANDIRILMASINA YÖNELİK BİR UYGULAMA.....   | 242 |
| ŞEKER FABRİKALARININ SOSYOEKONOMİK ETKİLERİ: YOZGAT ŞEKER FABRİKASI ÖRNEĞİ .....  | 244 |
| EĞİTİM YÖNETİMİNDE KARAR AŞAMASINDA YAPAY ZEKÂNIN KULLANILABİLİRLİĞİ ÜZERİNE BİR DEĞERLENDİRME.....   | 246 |
| OKUL ÖNCESİ DÖNEM ÇOCUKLARININ ADALET DEĞERİ KAZANIMLARINDA EĞİTİMİN ETKİLİLİĞİ .   | 248 |
| ÖĞRENCİLERİN FEN KONULARI İLE İLGİLİ HAZIRLADIKLARI ANALOJİ TÜRLERİ İLE ÖĞRENME STİLLERİ ARASINDAKİ İLİŞKİNİN İNCELENMESİ.....  | 250 |
| MAARİF NAZIRI EMRULLAH EFENDİ’NİN EĞİTİME İLİŞKİN GÖRÜŞLERİ .....   | 252 |
| COĞRAFYA DERSİ UYGULAMALARINDA YENİ BİR TEKNİK; ORYANTİRİNG .....   | 254 |
| TARİH BİLGİSİNİ UZAKTAN ÖLÇME: ÜNİVERSİTE ÖĞRENCİLERİ VE AKADEMİSYENLER NE DÜŞÜNÜYOR? .....   | 256 |
| OKUL ÖNCESİ ÇOCUĞA SAHİP ANNE BABALARIN OYUN ETKİLEŞİMLERİNİN İNCELENMESİ .....   | 258 |
| TARİH ÖNCESİ ÇAĞLARDA BRONZ KULLANIMININ KÜLTÜREL GELİŞİME ETKİSİ .....   | 260 |
| SÜPERPANOPTİKON VE BÜYÜK VERİ KAVRAMLARININ GÖZETİM ÇALIŞMALARI KAPSAMINDA İNCELENMESİ .....  | 262 |
| PALEOLİTİK ÇAĞDA ATEŞİN KULLANIMININ KÜLTÜREL GELİŞİME ETKİSİ .....   | 264 |
| OKUL ÖNCESİ DÖNEM ÖZDÜZENLEME BECERİLERİNDE KARDEŞ ETKİSİ.....  | 266 |
| İLKOKUL KADEMESİNDEN LİSANS DÜZEYİNE FİZİKİ COĞRAFYA KONULARINDA ARAZİDE ÇALIŞMA .....  | 268 |
| ŞEHNÂMECİ SEYYİD LOKMAN VE ESERİ HÜNERNÂME .....  | 270 |
| ZIRH ÇELİKLERİNDEN ARMOX 500T GAZALTI KAYNAK YÖNTEMİ (MİG) İLE ÖZLÜ TEL VE MASİF TEL KULLANILARAK ALIN BAĞLANTI BÖLGELERİNDEKİ MEKANİK ÖZELLİKLERİN İNCELENMESİ .....                         | 272 |
| TÜRKİYE’NİN DENİZCİLİK EĞİTİMİ POLİKASI VE DENİZCİLİK EĞİTİM KURUMLARININ COĞRAFİ DAĞILIMI .....  | 274 |
| DOĞAL MATERYALLERİN SANAT ÜRÜNÜNE DÖNÜŞTÜRME ALGISI ÜZERİNE.....  | 276 |
| OYUNLAŞTIRILMIŞ ÖĞRETİMİN EĞİTİM FELSEFELERİNİN ÖĞRETİMİNDE ETKİLİLİĞİNİN BELİRLENMESİ VE ÖĞRETMEN ADAYLARININ OYUNLAŞTIRMAYA İLİŞKİN GÖRÜŞLERİ: KARMA DESEN ARAŞTIRMASI .....                | 278 |
| ÖĞRETMENLİK UYGULAMASINI UZAKTAN (ÇEVİRİMİÇİ) DENEYİMLEYEN ÖĞRETMEN ADAYLARININ COVID-19 SÜRECİNDE YAŞADIKLARI ZORLUKLAR VE BU SÜREÇTEKİ ÖĞRETMEN YETERLİLİKLERİNE İLİŞKİN BAKIŞ AÇILARI..... | 280 |
| DEVELOPMENT OF HAND WEARABLE SENSOR FOR BEGINNER SIGN LANGUAGE EDUCATOR.....  | 282 |
| EĞİTİM TEKNOLOJİLERİ VE UYGULAMALARI KONUSUNDA ÖĞRETİM ÜYELERİNİN GÖRÜŞLRI HAKKINDA NİTEL BİR ARAŞTIRMA .....   | 283 |
| İSTANBUL VE GAZİ ÜNİVERSİTELERİNİN HAZIRLADIĞI YABANCILARA TÜRKÇE ÖĞRETİMİ DERS KİTAPLARINDAKİ (A1) KALIP SÖZLER .....  | 285 |

|   |     |
|---|-----|
| <b>YÜKSEKÖĞRETİMDE COĞRAFYA DERS KİTAPLARI ÜZERİNE BİR İHTİYAÇ ANALİZİ</b> .....  | 287 |
| <b>YEŞİL PAZARLAMA VE YEŞİL TEDARİK ZİNCİRİ YÖNETİMİ SİSTEMİ</b> .....  | 289 |
| <b>SOSYAL BİLGİLER DERSİ ÖĞRETİM PROGRAMINDA YER ALAN FARKLILIKLARA SAYGI KONUSUNA İLİŞKİN ETKİNLİK ÖNERİSİ</b> .....   | 291 |
| <b>COĞRAFYA ÖĞRETMEN ADAYLARININ TERS YÜZ ÖĞRENME MODELİNE İLİŞKİN GÖRÜŞLERİNİN İNCELENMESİ</b> .....   | 293 |
| <b>DEĞERLER EĞİTİMİ BAĞLAMINDA YAHYA KEMAL BEYATLI'NIN "SÜLEYMANİYE'DE BAYRAM SABAHİ" İSİMLİ ŞİİRİNDE İŞLENEN "VATAN VE MİLLET SEVGİSİ DEĞERİNİN" İNCELENMESİ</b> ..... | 295 |
| <b>SOSYAL BİLGİLER ÖĞRETMEN ADAYLARININ GÜNÜMÜZ DÜNYA SORUNLARINA YÖNELİK TUTUMLARININ İNCELENMESİ</b> .....  | 297 |
| <b>ÇOCUKLAR İÇİN FELSEFE VE DEĞERLER ÜZERİNE DÜŞÜNMEK</b> .....   | 299 |

## **CUSTOMER PURCHASE INTENTION TOWARDS HEALTH INSURANCE IN KLANG VALLEY**

***Nur Sa'adah Mohd Hisam***

*Politeknik Sultan Salahuddin Abdul Aziz Shah, saadahhisam@psa.edu.my*

***ALISSA SOFIAH AHMAD SHAFIEE***

*Politeknik Sultan Salahuddin Abdul Aziz Shah, alissasxfsh@gmail.com*

***NAJWA NADIA BAHAROM***

*Politeknik Sultan Salahuddin Abdul Aziz Shah, najwanadiakris@gmail.com*

***NOR NILIANA SHAMSUL BAHRI***

*Politeknik Sultan Salahuddin Abdul Aziz Shah, nonieshamsul@gmail.com*

***NUR FARIHAH SHARIFFUL BAHRI***

*Politeknik Sultan Salahuddin Abdul Aziz Shah, nurfariyah193@gmail.com*

***NURUL HIDAYAH BINTI AMRAN***

*Politeknik Sultan Salahuddin Abdul Aziz Shah, nrlhdyh3110@gmail.com*

### **ABSTRACT**

People around the globe nowadays realized the importance of health insurance since uncertainty becomes the order of the day, especially in the midst of current pandemic which raise the awareness and the need for this risk financing strategy to mitigate the potential loss exposure in the future. However, the preference and choice of favorable insurance companies may affect the performance of various insurance companies in the industry while some peoples deemed as no needs for health insurance. To understand this trend, this research was developed to examine the relationships of purchase intention factors such as functional quality, technical quality, reputational quality and price among customers in Klang Valley, Malaysia. This research also aims to assess how these factors may influence the customers' purchase intention towards health insurance. A 380 questionnaire data from respondents in Klang Valley, Malaysia were randomly collected and analyzed accordingly using Pearson Correlation Coefficient and ANOVA to answer the research questions. The analysis revealed a significant and positive relationship between functional quality, technical quality, reputational quality and price with the customers' purchase intention of health insurance. However, interestingly the price factor showed an inverse impact on purchase intentions and denominated by reputational quality factor. This research provides some major implications. First, this study helps the insurance industry to formulate marketing strategies that can attract potential customers to participate in the health insurance coverage, retain customers and thus, increase profitability. Second, the suitability of factors such as functional quality, technical quality, reputational quality and price in the previous theories and literatures on the insurance industry were proven in this research.

**Keywords:** Purchase intention, functional quality, technical quality, reputational quality, price.

## **INTRODUCTION**

Insurance industry lived in circumstances that are characterized by a highly competitive nature among them. Currently, a total of 29 insurance companies were established in Malaysia which listed 15 general insurance companies, 7 life insurance companies and remaining 7 companies practiced both life and general insurance (BNM, 2020). While, the insurance penetration rate in Malaysia is currently only around 41% (NST, 2019). As these insurance companies face the main challenge to increase competition from traders of the global trend to create a larger, more advanced international insurance company and focus on the core competency field, the ability of these insurance companies to survive in the market lies in their ability to respond on the change and interact with its givens. For example, the fierce competition among insurers in the industrial and non-insurance institutions such as banks as well as the dynamic changes in technology derived the insurance companies to modify their products to gain a competitive advantage in the market (Yakob, 2010).

## **PROBLEM STATEMENT**

In the context of health insurance industry, which insures against several illnesses and guaranteed to stay financially secure should ever require treatment, the evolution was dynamic and the industry had to respond radically to the ever-changing global environment as health becomes a major concern on everybody's mind these days with skyrocketing medical expenses. However, the statistics of National Health and Morbidity Survey (NHMS 2019) reported that only 22% of the population are insured with personal health insurance while 35.9% of Malaysian populations were deemed not necessary for health insurance as the reason for not owning personal health insurance (MOH, 2019). Therefore, it is imperative for the health insurance companies to acquire new customers while retain the existing ones. Retaining customers not only made the insurance company profitable, it helps offset new customer recruitment advertising and marketing costs.

Hence, the needs and desires of customers need to be formulated and formed in the light of their economic, cultural and social reality, the relationship became strong between the industry's ability to continue and survived, and its ability to produce services fit in with the changing and developing needs of customers. Thus, the management of the company must operate under the belief that the ability to develop leads to survive, because the provided service aims to meet the clients' needs and desires. In other words, one of the surviving factors was that the provided services should meet the clients' needs. The satisfaction of services quality provided by the organization became a necessary at which its importance increased by increasing the needs, desires and expectations of customers while becoming a high priority among researchers to monitor the quality of services in all respects.

## **PURCHASE INTENTION**

Purchase intention refers to the probability, the degree of willingness and inclination of consumers to buy a product or service within a certain period (Dodd, 2011). It also defines as a conscious plan made by an individual to make an effort to purchase a brand (Spears & Singh, 2004). The concept of purchase intention often rooted in psychological and behavioral studies of Planned Behavior Theory (TPB) developed by Ajzen (1991) which stated

that purchase intention is determined by individual attitude, subjective norm and perceived behavioral control. These three factors are well accepted to predict intention and the ensuing predicts behavior (Ajzen, 1991).

However, there are debates among researchers that argued on the narrow view of the TPB's sufficiency and suggested relevant external factor thus modify the existing theory to increase the predictive ability on intention such as satisfaction (Hasbullah, 2014). Satisfaction is defined as a person's feeling either pleasure or disappointment which resulting from comparing a product's performance (outcome) with his or her expectation (Kotler & Keller, 2006). Previous research by Noormariana et al. (2019) set the customer satisfaction as mediating effect between these three factors and the planned behavior as the satisfied customers are more likely to return to the same place for transactions and more willing to share their positive experiences with others. While, Duodu & Amankwah (2012) outlines the determinants of customer satisfactions which include functional quality, technical quality, reputational/image quality and price.

### **FUNCTIONAL QUALITY**

Functional quality is defines as intangible human interactions that take place during the production and consumption of services in response to how the service was delivered and created (De Keyser & Lariviere, 2014). This study defines functional quality as how the customers get the technical outcome. This is important to the customer views of service that has been received by them. There are several sub factors to be considered under functional quality such as reliability and responsiveness. Reliability can defined as the ability to deliver the service dependably and accurately to the customers while responsiveness defined as the willingness to help the customers and provide prompt service to the customers (Santos, 2003). Previous research by Olaoye (2017) also described that functional quality service had a direct impact on customer satisfaction. The result is in line with Kecek & Akinci (2016) which highlighted that functional quality as a process that identifies customers' needs and requirements correctly.

H1: The higher satisfaction level on functional quality will results in higher the level of customer purchase intention.

### **TECHNICAL QUALITY**

Technical quality refers to the quality of what a customer actually receives as a result of his/her interaction with the service firm (Gronroos, 2000). Al-Qudah (2013) stated that the satisfaction on technical quality is a process of evaluating the service interaction that the clients received which could provide new information for the management about the appropriateness of various services being delivered to customers. In the insurance industry context, as an insurance being an intangible product, the technical quality depends upon its reliability (Bogamuwa, 2019). Previous study by Ali (2016) found that technical quality has a greater relationship with guest satisfaction thus had a positive impact on purchase intention.

H2: The higher satisfaction level on technical quality will results in higher the level of customer purchase intention.



## **REPUTATIONAL QUALITY**

The concept of organizational reputation plays a central role in an increasing number of studies in the management literature (Floreddu & Cabiddu, 2014) which can be attributed by high quality product. Developing and strengthening reputation required a systematic approach in which based on considering legal requirements, market demand and information respective with the business process associates with the insurance service (Oksana & Iryna, 2019). Good reputation of the insurance company is a clear approach to develop relationships over time with customers and attract customers to stay loyal in purchasing the product or service.

H3: The higher satisfaction level on reputational quality will results in higher the level of customer purchase intention.

## **PRICE**

Price of the insurance, which also known as premium plays a significant role in the selection of insurance as risk preferences and socioeconomic status, including income and education being key predictors of insurance. Consequently, the price and insurance coverage ratio were always on the top priority on the customer's agenda while searching for any insurance as the customer often expected more returns against the premium paid from the insurance company (Maresova & Drahokoupil, 2001). Farangis et al. (2015) concluded that unfair price was the most important factor in customer rejection of products, which were followed by quality of services and then convenience; influencing customer intention. This study defines price as the amount paid for the consumption of product or service.

H4: The higher satisfaction level on product/service price will results in higher the level of customer purchase intention.

## **METHODOLOGY**

Estimating 22% from the total population of 8,42,1800 residents in Klang Valley (NHMS, 2019), this study randomly asked 380 from residents in Klang Valley, Malaysia which included Selangor, Putrajaya dan Kuala Lumpur to answer the questionnaires. According to Krejcie & Morgan (1970), the reasonable number of sample for population larger than 1 million is 384 samples but, data that has an 80% response rate of respondents is sufficient to be analyzed (Fincham, 2008). The questionnaire were divided into two main sections; the constructs and demographic of respondents. In detail, section A which adapted from Duodu & Amankwah (2012) consists of constructs functional quality, technical quality, reputational quality, price and customer purchase intention. The 5- points of Likert scale was used for the independent variable constructs which allow the respondents to identify the satisfaction level whether it was (1) much worse than expected, (2) worse than expected, (3) equal to expectation, (4) better than expected and (5) much better than expected while purchase intention level was scaled at (1) strongly disagree, (2) disagree, (3) less agree, (4) agree and (5) strongly agree.

In order to ensure the reliability of the instrument used, a pilot study had been conducted on 30 Klang Valley residents and the results of Cronbach's Alpha showed a range above 0.8; functional quality = 0.935, technical quality = 0.903, reputational quality = 0.877, price = 0.890 and purchase intention = 0.913. Thus, this

result indicated the overall high internal consistency reliability for each construct. The data then was analyzed using analysis of Pearson correlation test 2-tailed significance and multiple regression, ANOVA to answer the research questions. The results on correlation were interpreted according to Hair (2007) as shown in Table 1.

**Table 1.** Rules of Thumb on Correlation Coefficient

| Coefficient Range | Strength of Association         |
|-------------------|---------------------------------|
| ±0.91 to ±1.00    | Very strong                     |
| ±0.71 to ±0.90    | High                            |
| ±0.41 to ±0.70    | Moderate                        |
| ±0.21 to ±0.40    | Small but definite relationship |
| ±0.00 to ±0.20    | Slight, almost negligible       |

Source: Hair (2007)

## RESULTS

The demographic features of this study include gender, age, occupation, monthly income, number of insurance companies which respondents purchase their policies and other general questions on health insurance. The following Table 2 outlines the demographic profiles of this study. The frequency of female is 209 which accounts for 55% of all respondents. Hence, this indicates that the number of female respondents is higher than male respondents. Next, it can be seen that majority of the respondents who participated in the survey are between 41-45 years old which represents 28.4% of the total respondents followed by age class of 36–40 years old (20.8%). Meanwhile, government servant and public sector employees take up 37.6% and 41.6% respectively in respect to respondent's occupation. In addition, the respondents tend to be loyal as the table showed that majority of the respondents preferred only one companies to manage their risk (67.4%).

**Table 2.** Summary of Demographic Profiles

| Demographic | Classification          | Frequency | Percentage (%) |
|-------------|-------------------------|-----------|----------------|
| Gender      | Male                    | 171       | 45.0           |
|             | Female                  | 209       | 55.0           |
| Age         | 21-25                   | 45        | 11.8           |
|             | 26-30                   | 16        | 4.2            |
|             | 31-35                   | 65        | 17.1           |
|             | 36-40                   | 79        | 20.8           |
|             | 41-45                   | 108       | 28.4           |
|             | 46 and above            | 67        | 17.6           |
| Occupation  | Government servant      | 143       | 37.6           |
|             | Private sector employee | 158       | 41.6           |

|  |                   |     |       |
|--|-------------------|-----|-------|
|  | Self-employed     | 68  | 17.9  |
|  | Pensioner         | 11  | 2.9   |
| Monthly Income                                       | Less than RM1,200 | 32  | 8.4   |
|  | RM1,200-RM1,699   | 17  | 4.5   |
|  | RM1,700-RM2,199   | 27  | 7.1   |
|  | RM2,200-RM2,699   | 41  | 10.8  |
|  | RM2,700-RM3,199   | 53  | 13.9  |
|  | Over RM4,000      | 210 | 55.3  |
| Number of Insurance Companies                        | 1 company         | 256 | 67.4  |
|  | 2 companies       | 90  | 23.7  |
|  | 3 companies       | 29  | 7.6   |
|  | 4 companies       | 3   | 0.8   |
|  | More than four    | 2   | 0.5   |
| Own Medical Card                                     | Yes               | 357 | 93.9  |
|  | No                | 23  | 6.1   |
| Heard about Health Insurance                         | Yes               | 375 | 98.7  |
|  | No                | 5   | 1.3   |
| Made Claim Before                                    | Yes               | 281 | 73.9  |
|  | No                | 99  | 26.1  |
| Intention to Purchase More Than One Health Insurance | Yes               | 264 | 69.5  |
|  | No                | 116 | 30.5  |
| Total  |                   | 380 | 100.0 |

As presented in following Table 3, the correlation between satisfaction on functional quality and customers' purchase intention has significance high positive relationship ( $r = 0.787, p < .000$ ). The correlation is at 1% significant level indicates that there is a link between these two variables. Apart from that, the value of  $r = 0.789, p < .000$  also indicates that satisfaction on technical quality is highly related to the customers' purchase intention. Satisfaction on reputational quality ( $r = 0.832, p < .000$ ) and price ( $r = 0.738, p < .000$ ) both have a high positive relationship with purchase intention.

**Table 3.** Mean, Standard Deviation and Correlations

| Factors              | M    | SD   | Functional Quality | Technical Quality | Reputational Quality | Price   | Purchase Intention |
|----------------------|------|------|--------------------|-------------------|----------------------|---------|--------------------|
| Functional Quality   | 4.36 | 0.62 | 1                  |                   |                      |         |                    |
| Technical Quality    | 4.33 | 0.68 | 0.853**            | 1                 |                      |         |                    |
| Reputational Quality | 4.35 | 0.65 | 0.838**            | 0.865**           | 1                    |         |                    |
| Price                | 4.30 | 0.69 | 0.868**            | 0.869**           | 0.853**              | 1       |                    |
| Purchase Intention   | 4.41 | 0.62 | 0.787**            | 0.789**           | 0.832**              | 0.738** | 1                  |

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

A multiple regression analysis is an analysis of association in which the effects of two or more independent variables on a single, interval-scaled dependent variable are investigated simultaneously (Zikmund, 2010). Table 4 showed a dimensions in predicting the independent variables towards the customers' purchase intention with  $R = 0.853$ ,  $R$  square is 0.728 and adjusted  $R$  square are 0.725, which means that 72.8% of the variance in customers' purchase intention can be predicted by the independent variables of satisfaction on functional quality, technical quality, reputational quality and price. While the Durbin Watson test showed a result of 1.924 which between 1.5 and 2.5 and considered acceptable to indicate that there is no autocorrelation between variables.

**Table 4.** Regression analysis

| Model | R                 | R <sup>2</sup> | Adjusted R <sup>2</sup> | Std. Error of the Estimate | R <sup>2</sup> Change | F Change | df1 | df2 | Sig. F Change | Durbin-Watson |
|-------|-------------------|----------------|-------------------------|----------------------------|-----------------------|----------|-----|-----|---------------|---------------|
| 1     | .853 <sup>a</sup> | .728           | .725                    | .32428                     | .728                  | 251.40   | 4   | 375 | .000          | 1.924         |

**Table 5.** Predicting Customers' Purchase Intention

| Model                | Unstandardized Coefficients |            | Standardized Coefficients |  | t      | Sig. | Collinearity Statistics |       |
|----------------------|-----------------------------|------------|---------------------------|--|--------|------|-------------------------|-------|
|                      | B                           | Std. Error | Beta                      |  |        |      | Tolerance               | VIF   |
| (Constant)           | 0.662                       | 0.121      |                           |  | 5.456  | .000 |                         |       |
| Functional Quality   | 0.292                       | 0.061      | 0.293                     |  | 4.819  | .000 | .196                    | 5.104 |
| Technical Quality    | 0.194                       | 0.059      | 0.212                     |  | 3.300  | .001 | .175                    | 5.722 |
| Reputational Quality | 0.517                       | 0.058      | 0.540                     |  | 8.965  | .000 | .200                    | 5.011 |
| Price                | -0.144                      | 0.058      | -0.161                    |  | -2.484 | .013 | .172                    | 5.816 |

Table 5 shows that only three key factors which are satisfaction on functional quality, technical quality and reputational quality are significantly and positively influence customers' purchase intention while independent variable satisfaction on price indicate significance inverse influences towards customers' purchase intention with  $p < .05$ . The result also showed all independent variable have a range of VIF between 5.011 and 5.816 which indicated no multicollinearity between variables as the values of VIF that did not exceed 10. The relationships can be denoted as the following equation from the analysis from the table above:

Purchase intention = 0.662 + 0.292 (Functional Quality) + 0.194 (Technical Quality) + 0.517 (Reputational Quality) - 0.144 (Price)

## **CONCLUSION**

From the results of Pearson Correlation, the results showed that all the factors of the independent variables have a positive significant relationship and also indicated a high relationship between the independent variables and customer purchase intention towards health insurance in Klang Valley, Malaysia. Moreover, the findings also showed how all these factors influence the customers' intention to purchase health insurance. However, this finding is not in line with some previous study, which found that technical quality, and reputational quality does not affect the customers' purchase intention, as the p-value for the path coefficient is insignificant (Duodu & Amankwah, 2012).

The result also showed that price has the lowest significant effect among other independent variables in influencing the customer purchase intentions towards health insurance. This result inconsistent with the findings of NHMS 2019, which 43.3% of the respondents said they could not afford to buy personal health insurance, thus indicates that the premium to be paid is a burden towards their financial situation. The respondents for this study are not very concerned about the price of insurance policy might because of majority respondents are among M40 or T20 groups (salary higher than RM4,000). Those with high salary will not significantly affected by the change of premium in health insurance. To increase the satisfaction toward price or premium to be paid, an insurance company should introduce more products suitable for low-income group. Note that these products only cover the insured up to certain limit and limited terms in order to fulfil the need of this B40 group.

Based on the information gathered from the study, the researchers have established several implications that might useful in assisting insurance companies to increase the customer purchase intention towards health insurance. As a health insurance has the most buyer in the insurance sector due to the high protection, it is getting more and more important and popular since there are many benefits of health insurance introduced to the market. Thus, it is necessary for the insurance companies to make further improvements and used various marketing strategies to increase the customer awareness towards health insurance products and services. Current implementation and promotion of affiliate system surely will leads people to generate side income without becoming an agent or broker. Seeing this side job opportunity will increase the awareness among Malaysian residents.

Besides, insurance company should also pay attention to the company reputation in order to gather and attract more new customers. It is because insurance companies with strong positive reputation will attract better the market as proven in this study findings. The customers are more loyal to buy broader rangers of products and services because the market believes that this insurance company will deliver consistent interaction, sustained earnings, future growth and higher of market value. The insurance company also must improve the ability to meet expectations or else has to reduce insured expectations by promising less because it takes many good deeds to build a good reputation, and only one bad one to lose it.

Many business organizations underestimate the importance of technical quality in improving customer purchase intention while focusing on the quality of products. As for improvement in customer satisfaction on technical quality, insurance company should pay attention to the delivery of products that fit the customers' requirement and needs in order to create a long-term relationship and make a win-win solution. So, both can benefit each other. The insurer can also dynamically use current technology to improve the delivery of services such as provide free online quotation to introduce varieties of products. This way will allow the experienced customers to independently purchase the policy that fit with their demographic and needs; thus further attracting others by guiding or promoting the products in which indirectly becoming an intermediary.

This research offers a number of recommendation for future research. First, this research might be extended to explore in the customers satisfaction' towards healthcare industry performance, especially in the whole Malaysian region and not focusing only certain area. This extension will tend to reduce the variance of health insurance purchase intention level among people in different demographic.

Besides that, future researcher can further their study by incorporate other independent variables that can determine customer purchase intention towards health insurance company. However, researchers need to cautiously choose the right independent variables as only the fitted variable can improve the value of R<sup>2</sup>. Lastly, the researchers are highly recommended to conduct the survey face to face as possible as current pandemic might restricts the research to do so. This implementation will reduce the misunderstanding among the respondents when they interpret the questions in the questionnaire. Furthermore, the researcher can personally evaluate the respondents' honesty in completing the questionnaire form.

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