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Ozamiz City

**WORKING PROFESSIONAL'S INSURANCE ATTITUDE, PERCEIVED
BEHAVIORAL CONTROL AND ENGAGEMENT**

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BY:

**BUCTUAN, JHANE ROSE
PINCA, ANA CRISTINA
RAMISO, KIARA LYN**

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CERTIFICATE OF PANEL APPROVAL

This thesis entitled "WORKING PROFESSIONALS' INSURANCE ATTITUDE, PERCEIVED BEHAVIORAL CONTROL AND ENGAGEMENT," submitted by Buctuan, Jhane Rose, Pinca, Ana Cristina, and Ramiso, Kiara Lyn in partial fulfillment of the requirements for the degree Bachelor of Science in Business Administration, has been examined and is recommended for acceptance and approval for oral examination.


JOSEPH GLENN J. LAPUT, MAEcon
Adviser

Approved by the Thesis Committee on Oral Examination with a grade of Passed.


EFREN J. BARILLO, DM, CPA
Chairman


ARIEL A. ARADO, MBA
Member


RENZITEO ALF P. CARPIO, DM
Member

Accepted and approved in partial fulfillment for the degree Bachelor of Science in Business Administration:

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EFREN J. BARILLO, DM, CPA
Dean, College of Business & Management

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ABSTRACT

Insurance plays a vital role in protecting individuals against various risks, yet many remain disengaged from insurance providers, resulting in significantly low insurance penetration rates. This study explored the significant relationship between working professionals' insurance attitudes, perceived behavioral control, and engagement with life insurance. Using a quantitative, descriptive-correlational approach, the data was collected from 384 professionals through a convenience sampling technique. Life Insurance Attitude, Perceived Behavioral Control, and Customer Insurance Engagement Questionnaires were used for data analysis. Statistical tools, such as mean and standard deviation and correlation analysis, were used to analyze the data and determine the relationship between variables. The results show that working professionals exhibit a high level of attitudes towards insurance, possess strong perceived behavioral control, and demonstrate high engagement levels with life insurance. There is a significant positive correlation between insurance attitude and perceived behavioral control with engagement. The finding revealed that working professionals perceived life insurance as an essential investment as it prepares them in the long run. Thus, attitudes towards life insurance and enhancing perceived behavioral control can significantly increase engagement levels among working professionals. The researchers recommend investigating the role of digital platforms and online resources in shaping working professionals' attitudes and perceived behavioral control towards life insurance to understand the dynamics of insurance engagement better.

Keywords: attitude, engagement, insurance attitudes, perceived behavioral control, working professionals,

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Chapter 1

INTRODUCTION

Rationale of the Study

People face various risks in their daily lives, ranging from health concerns to financial uncertainties. These risks can significantly impact personal well-being, strain finances, and even threaten long-term goals. In response to these risks, individuals turn to insurance to mitigate potential losses and secure financial protection (Lim et al., 2020). However, in recent years, low customer uptake has been a challenge faced by insurance companies. Despite insurance's vital role in protecting individuals and businesses from risks, many remain disengaged from insurance providers, affecting insurance penetration.

Life insurance is one of the essential products an insurance company offers, as it serves as a security by ensuring that the designated beneficiaries will receive a predetermined amount if the insured person dies (Bista & Upadhyay, 2023). Employees working at public universities in Malaysia consider life insurance as a tool to ensure their family's financial stability and fulfill any outstanding financial commitments they may have. It gives Malaysian professionals the peace of mind that their families will be financially supported and their financial responsibilities will be met, even in unforeseen circumstances (Zakaria et al., 2016). Moreover, in Zambia, research findings indicated that 26.3% of the Kalumbila Mining Community has opted for life insurance. This notable level of interest was influenced by the information about life insurance acquired from insurance agents, television/radio broadcasts, and online sources (Musonda & Chowa, 2022).

In the Philippines, however, only a few individuals are engaged in life insurance. As a result, the country has a very low insurance penetration rate, with only 1.6% (Balita, 2024). Research conducted by Pastorfide and Pastorfide (2020) indicated

that while Filipino educators recognize the advantages and importance of insurance, their willingness to engage in insurance plans is uncertain. This reluctance is attributed to their lack of trust in the reliability of insurance companies in the Philippines and their perception of insurance as an expenditure rather than an investment (Pastorfide & Pastorfide, 2020).

In this vein, attitude plays a crucial role in insurance engagement. Attitude is commonly seen as one of the most important drivers of purchase behavior (Duggal, 2019). An individual's attitude involves a comprehensive measure that can predict how one might respond to a given product or service (Ahmed, 2021). Such attitudes can motivate consumer behavior or serve as deterrents (Win, 2019).

Reflecting the dynamic nature of human perception and decision-making, attitudes are based on knowledge, information received, beliefs, and opinions about an object, operating at the cognitive level of attitude formation. Rocha and Botelho (2019) stated that the information customers receive about life insurance products shapes their attitudes toward the services. Those with knowledge and awareness are more likely to view insurance as a valuable means of securing their future financial well-being (Capricho et al., 2021). When well-informed, individuals are more likely to perceive insurance as a valuable asset for securing their future economic stability. As highlighted by Guo et al. (2021), access to reliable and understandable information allows consumers to make informed choices, increasing their willingness to interact with insurance providers.

However, customers usually cannot directly evaluate information about an insurance company and its products, as they have a low level of understanding the features of it. When customers make decisions, they often seek help from market intermediaries, namely agents (Chen, 2021). But, agents frequently fail to provide consumers with clear information regarding how premiums are allocated to insurance

and investment charges, where money is invested, or what returns are produced, leading customers to their disadvantage (Prasetyo et al., 2024).

Additionally, the emotional aspect of purchasing life insurance, such as contemplating one's mortality and the impact of death on loved ones, has also played a significant role in individuals' attitudes towards engagement in life insurance. People's feelings about something is an affective attitude (Guan, 2020). The affective component encompasses not only feelings and moral beliefs but also reflects a particular value system or religious aspect (Bakanauskas et al., 2020). A study has shown that individuals with positive attitudes towards life insurance are more likely to engage with insurance products and services (Parihar & Rahul, 2019). This positive attitude diminishes psychological barriers and hesitation, which increases an individual's willingness to learn about and purchase insurance plans. However, the innate complexity of insurance products may intimidate consumers, often leading to opposing views, which make decisions more based on emotional factors than rational ones (Prasetyo et al., 2024).

Moreover, the conative component of attitude reflects an individual's intention to act in a particular manner towards an event or another individual (Capricho et al., 2021). It pertains to attitudes' primary motivational or behavioral outcomes (Khaing, 2019). In the context of insurance, the motivational factors of life insurance engagement encompass considerations such as financial security for healthcare, rates of premium, company reputation, customer convenience, service quality, tax benefit, and insurance literacy (Limsakoon et al., 2023). Meanwhile, the primary motivation that drives urban residents in the Gampaha District to engage in life insurance is their desire to safeguard their family members (Liyanage, 2019).

The perception of how easy or difficult it is to engage in life insurance also impacts behavior. If consumers believe they have the required resources and the confidence to carry out a behavior, they are more inclined to engage (Mishra et al.,

2024). This concept is known as perceived behavioral control (Ha et al., 2020; Mamun et al., 2021; Hanaysha et al., 2023). The beliefs of consumers in their capabilities with motivation or self-efficacy contribute to regular purchase behaviors (Hayat et al., 2021). In life insurance, customer's perception of their financial capability and ability to understand insurance products shaped their perceived behavioral control, either encouraging or deterring their engagement. In the study of Azizam et al. (2020), self-efficacy was found to be a significant predictor of behavioral intention, particularly concerning insurance ownership. According to their findings, if people have a high degree of self-efficacy, they tend to purchase insurance products, which emphasizes the important role of self-belief in shaping consumer behavior within the insurance industry (Azizam et al., 2020).

Furthermore, societal expectations and perceptions of others also affect how customers approach life insurance. Customers who perceive more significant subjective norms typically have increased intent to own life insurance (Hanaysha et al., 2023). Subjective norms refer to the perceived societal pressure that can encourage or discourage an individual from engaging in a specific behavior (Sumarliah et al., 2021). It is an individual's perception of how important people, such as relatives, close friends, and coworkers, make customers think about whether to undertake a particular behavior (Khaing, 2023). The study of Naomi and Sabbir (2020) found that subjective norms are a significant positive predictor of purchase intention.

Normative beliefs, alongside the motivation to comply with expectations, influence subjective norms (Sus, 2023). In life insurance, normative beliefs are concerned with the approval or disapproval of significant people to engage in insurance. Motivation to comply reflects the evaluation of how important it is to gain approval from those people when making decisions. Consequently, the shared feelings of others play a vital role in consumer behavior intentions, as individuals may be

motivated to adopt the same insurance policy as those around them (Vlaev et al., 2020; Mai et al., 2020).

Ultimately, customer engagement in life insurance involves recognizing and addressing various stages of customer decision-making, such as their experiences, attitudes, and actions, collectively reflecting their evolving involvement with a product or service (Senachai & Julagasigorn, 2024). When customer's experience with the services is good, it can boost their satisfaction level, leading to ongoing interactions with the service provider (Abror et al., 2020; Agyei et al., 2020).

While numerous studies have been conducted on life insurance participation, a notable empirical gap exists in the current research. Specifically, there have not been studies examining how the attitudes of working professionals towards insurance, along with their perceived behavioral control, influence their engagement with life insurance. While considerable research has documented relationships among various factors, there is insufficient exploration of behavioral intentions in the context of insurance engagement. This study investigated the connection between working professionals' attitudes toward insurance and perceived behavioral control regarding their engagement with life insurance products. While previous literature has primarily concentrated on the impact of behavioral intentions (Singh, 2017), the significant relationships among these variables have not been thoroughly examined. By examining these variables and their effects on the engagement of working professionals, this study could provide valuable insights that could assist policymakers and insurance providers in crafting targeted strategies and products that resonate more effectively with the needs and preferences of working professionals, thereby enhancing market reach and customer satisfaction.

Theoretical Framework

This study was anchored on one theory, the Theory of Planned Behavior, by Ajzen (1991).

The theory posits that predicted behavior claims that behavioral intentions are the first step for people to adopt the subsequent behavior if under conditions of behavioral control and attitude. Attitude is based on the information that a person may have obtained, and this may be influenced by new information, which is mostly convincing. How people receive and incorporate this new information in their lives obstructs the construction of, or change in, attitudes (Ajzen & Fishbein, 2000).

Attitude also influences the intention and readiness to act, leading to behavior. Thus, a positive stance toward a product causes a more favorable consideration for its usage (Huang et al., 2004). The readiness to shell out the insurance premium to reduce risk can also be taken as a risk-averse attitude. Hence, we assume that a positive attitude toward insurance equals greater readiness to acquire it, which increases the positive attitude toward insurance (Delgado & Munuera, 2001).

According to Ajzen (1991), subjective norms are a person's interpretation of the social pressures associated with engaging in or refraining from engaging in a behavior. Subjective norms result from both normative perceptions regarding given behaviors and an individual's attitudes toward the recommendations from others regarding whether one should be doing the action toward the behavior (Fishbein & Ajzen, 1975). Subjective norms in life insurance represent the customer's view of the impact of reference groups on the probability of acquiring life pension insurance.

Prior research indicates that subjective norms positively impact people's intentions to purchase insurance (Omar & Owusu-Frimpong, 2007; Omar, 2007; Fletcher & Hastings, 1984). In subjective norms, the person's normative beliefs are merged with the person's motivation to comply with those beliefs. Normative beliefs

focus on the likelihood of approval by loved ones, and motivation to comply is an assessment of the importance of approval from loved ones (Ajzen, 1991).

Along with this theory of planned behavior, the totality of the attained control set of variables that could help or impede the behavior's performance determines perceived behavioral control. Behavioral control is the level of confidence in a person's capacity to carry out a particular behavior based on how simple or complex they believe the behavior to be. Both internal (skills, knowledge) and external (time, opportunity) control variables are possible (Ajzen, 1991).

In the study of Ajzen (2006), each control belief's strength is precisely weighed based on how strongly the control elements and products are generally judged. In modern society, it is essential to look into how economic entities behave in different risky scenarios. As a result, Thaler (2017) investigated the psychological elements that characterize buyer behavior and the challenges encountered when deciding what products and services to acquire. People's existence is a factor that could lead to multiple uncertainties, especially in their lives.

Moreover, this fact is associated with difficulty in estimating the risks and all the implications that come out, and people should use their intelligence to determine the most suitable methods (Hartono, 1985). People could be incited to do so if the aspect of unforeseen incidents in which somebody could be exposed to risk could be shared or reduced by insurance. A family will usually put a part of their income away to hedge the family's life insurance risk, which, in other words, refers to the possibility of death to secure the future life of family members (Nirmala, 2002).

This theory relates to the current research on working professional's engagement in life insurance. The Planned Behavior Theory provides insights into human behavior, focusing on key elements such as attitude and perceived behavioral control. Attitude encompasses an individual's behavior assessment, including beliefs about the outcomes of performing such behavior and the subjective value placed on

those outcomes. Meanwhile, perceived behavioral control refers to an individual's belief in their ability to act a certain behavior, considering subjective norms and self-efficacy factors.

The theory aids in understanding the complex interplay of attitudes and perceived behavioral control that influence an individual's intention and subsequent behavior toward insurance investment. In the specific context of working professionals and life insurance, the theory provides an understanding of the dynamics that encourage or inhibit their engagement.

Positive attitudes, such as recognizing life insurance as vital financial protection for their families, can encourage participation, while negative perceptions or misconceptions can present barriers. Additionally, it helps to explore the impact of subjective norms, such as social expectations, opinions of significant others, and cultural norms, toward life insurance engagement. It also enables the study of the role of perceived behavioral control in working professionals' engagement with life insurance. Furthermore, challenges such as lack of knowledge, complex product offerings, or concerns about affordability can all influence professionals' perceived control (Ajzen, 1991). By using this theory, researchers can gain valuable insight into how working professionals behave when engaging in life insurance.

Conceptual Framework

Life insurance plays a crucial role in assuring that individuals' loved ones will not face any financial challenges if they unexpectedly pass away. It is one way to reduce risk exposure and protect one from suffering too many losses and damages in an unexpected occurrence (Lim et al., 2020). Previous studies have shown that risk-averse consumers are more inclined to seek stability and are more likely to engage in insurance products as a way to prepare for future risks (Lim & Oh, 2023).

As a key driver of engagement, attitude influenced purchase behavior significantly. **Attitude** refers to a thorough evaluation determining working

professionals' positive or negative responses toward engagement in life insurance (Lim et al., 2020). In a study in China, consumers' attitudes toward the life insurance industry have been reported as a factor that influences consumer buying decisions towards life insurance. The *cognitive attributes* of an attitude are the opinion or belief segment of an individual (Capricho et al., 2021). Customers purchase life insurance policies when they perceive that life insurance can improve their lives (Lim et al., 2020). *Affective attributes*, on the other hand, deal with feelings or emotions toward an object or another individual (Capricho et al., 2021). If the product or services are satisfied by the customers, then they will have a favorable attitude (Lim et al., 2020). Further, *behavioral (conative) attributes* are part of the attitude of an individual that expresses the intention to act in a particular way towards an object or event.

Perceived behavioral control is how able an individual feel to perform a specific behavior (Sansom et al., 2022). Empirical studies on life insurance purchasing behavior suggest that perceived behavioral control significantly influences the intention to buy life insurance. The perception of the difficulty or ease of buying life insurance can significantly affect decision-making (Hadid, 2020).

Additionally, the influence of subjective norms and normative beliefs is vital in determining how individuals behave and make decisions. *Subjective norm* is the perception of a person toward what they think the social environment expects them to do (including families, reference groups, or culture), as well as the motivation to fulfill what the social environment expects (Gayatri et al., 2021). The Malaysian study on purchasing life insurance suggested that the opinions and perceptions of significant others can influence an individual's decision to buy life insurance online (Hanaysha et al., 2023). Normative beliefs are the underlying beliefs about the expectations of these significant others regarding the behavior in question (Swapnali et al., 2022).

In relation to perceived behavioral control, *self-efficacy* refers to an individual's belief in their ability to act on the behaviors necessary to accomplish certain goals

(Chong et al., 2021). This concept has been extensively studied across various domains, including financial decision-making and online transactions. Research by Hayat et al. (2023) examined internet self-efficacy and its influence on perceived behavioral control in purchasing insurance products online. Their findings indicate that those with greater self-efficacy in navigating online platforms feel more confident and in control during the process of buying insurance digitally (Hayat et al., 2023). Similarly, Azizam et al. (2020) identified self-efficacy as a predictor of behavioral intention, particularly in insurance ownership, noting that people with higher levels of self-efficacy are more inclined to purchase insurance products. This underscores the critical role of self-belief in shaping consumer behaviors within the insurance sector.

Ultimately, customer engagement is the ongoing interactions between a brand and a consumer through diverse communication platforms (Bishop, 2024). In the context of life **insurance engagement**, it involves the ongoing interactions between an insurance provider and policyholders. When customers' expectations are met during interactions, their satisfaction and engagement level with the company are enhanced (Abror et al., 2020). *Customer satisfaction* is defined as the assessment that consumers make regarding their level of fulfillment with their choices regarding the purchase and utilization of particular products and services (Guido, 2015). People exhibit a high degree of satisfaction when they receive favorable treatment and prompt responses to their inquiries at the office of an insurance company (Agyei et al., 2020). Thus, the better the customer experience is, the higher the customer satisfaction level.

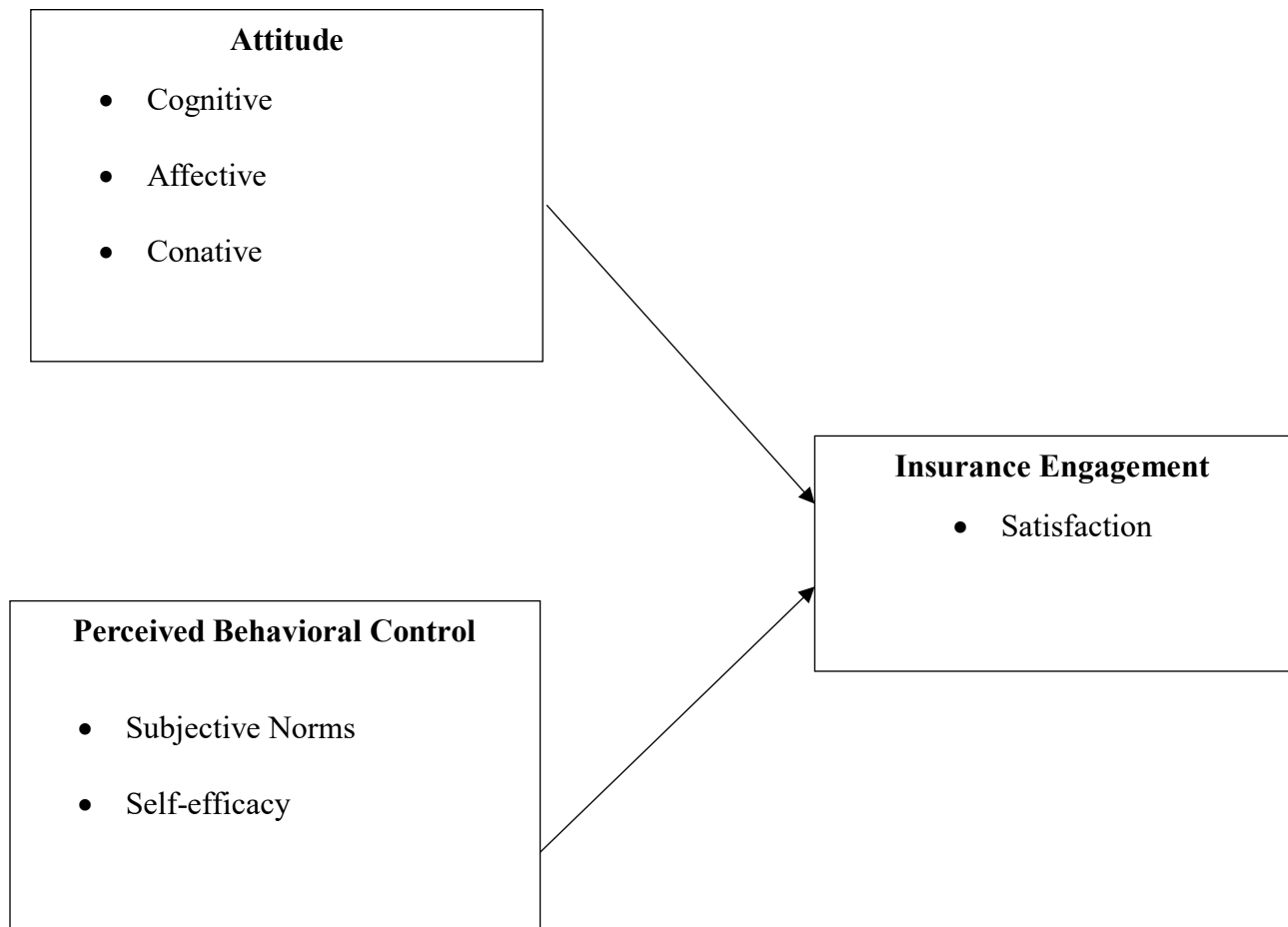


Figure 1. Schematic Diagram of the Study

Statement of the Problem

This study explored the significant relationship between working professionals' insurance attitude, perceived behavioral control, and engagement. Specifically, this study sought to answer the following research questions.

1. What is the level of working professionals' insurance attitude in terms of cognitive, affective, and conative?
2. What is the level of working professionals' insurance perceived behavioral control regarding subjective norms and self-efficacy?
3. What is the level of working professionals' insurance engagement regarding satisfaction?
4. Is there a significant relationship between working professionals' insurance attitude and engagement?
5. Is there a significant relationship between perceived behavioral control and engagement?

Null Hypothesis

Ho1: There is no significant relationship between working professionals' insurance attitude and engagement.

Ho2: There is no significant relationship between perceived behavioral control and engagement.

Chapter 2

RESEARCH METHODOLOGY

Design

The researchers used a quantitative research approach integrating the descriptive correlational research design. The design was integrated to establish a more concrete approach to collecting, interpreting, and analyzing the data. A descriptive approach aims to describe a population, situation, or phenomenon accurately and systematically. This design is quantitative as it attempts to collect information and statistically analyze it. Descriptive research consists of statistical outcomes that investigate phenomena in natural settings and do not manipulate variables. Subsequently, a correlational research design is incorporated to determine the degree to which a relationship between two or more variables. It is limited in nature and is a non-experimental research design where the researchers examine the relationship between two or more variables in a natural setting and does not involve manipulation or control. The descriptive correlational design described the variables and the relationships occurring naturally between and among them. It provided a static picture of situations and established the relationship between the roles of variables. The design was appropriate since it explored the significant relationship between working professionals' insurance attitudes, perceived behavioral control, and engagement.

Setting

The study was conducted in Ozamiz City, Misamis Occidental. Ozamiz City was home to numerous educational institutions, government offices, and businesses, attracting a diverse population of professionals from different sectors. It represented an urban setting with a diverse population of working professionals, making it suitable for examining the engagement of this demographic in life insurance. Moreover, the area

was chosen since there had been little research on the engagement of working professionals towards life insurance in Ozamiz City.

Respondents

The target respondents of this study were 384 working professionals who engaged in life insurance. A convenience sampling method was utilized to conduct this study. The convenience sampling technique, also known as "grab," "accidental," or "opportunity sampling," makes use of the sample participants that are easily accessible or can be found at hand. It is a sampling method that collects data from those who are willing and ready to participate in a study (Wienclaw, 2019). Convenience sampling is a type of non-probability sampling technique wherein data is collected from any pool of respondents who are available and easily accessible to the researcher. By employing this type of sampling, the researcher chose a member of the study population nearby without considering whether the entire population was covered or not. In choosing the respondents, the following criteria were used for qualifying the respondents. (1) They must own a life insurance coverage; (2) they must be currently employed as working professionals which may include government employees, private sector employees, self-employed individuals, and entrepreneurs. (3) they must be within the age range of 24-60 years old; (4) they must have informed consent to participate in the study. However, those who did not meet the inclusion criteria were excluded from participating in the study.

Instruments

The study used the following research instruments:

A. *Working Professionals' Life Insurance Attitude Questionnaire:* This is a 4-point Likert Scale questionnaire which was adapted from Win (2019) with three (3) constructs: Cognitive, Affective and Conative. It has 15 indicators.

In determining the level of working professionals' life insurance investment attitude, the following scale was used:

Responses	Continuum	Interpretation
4 – Strongly Agree	3.25-4.0	Very High (VH)
3 – Agree	2.50-3.24	High (H)
2 – Disagree	1.75 – 2.49	Low (L)
1 – Strongly Disagree	1.0 – 1.74	Very Low (VL)

B. *Perceived Behavioral Control Questionnaire:* This questionnaire is a 4-point Likert Scale questionnaire adapted from Carman et al. (2019). It is a construct-free instrument with 15 indicators.

In determining the level of perceived behavioral control among working professionals for life insurance, the following continuum was used:

Responses	Continuum	Interpretation
4 – Strongly Agree	3.25-4.0	Very High (VH)
3 – Agree	2.50-3.24	High (H)
2 – Disagree	1.75 – 2.49	Low (L)
1 – Strongly Disagree	1.0 – 1.74	Very Low (VL)

C. *Customer Insurance Engagement Questionnaire:* This is a 4 -point Likert Scale questionnaire which was adapted from Singh (2017). This instrument has one (1) construct, which is customer satisfaction, with six (6) indicators.

In determining the working professionals level of engagement for life insurance, the following scale was used:

Responses	Continuum	Interpretation
4 – Strongly Agree	3.25-4.0	Very High (VH)
3 – Agree	2.50-3.24	High (H)
2 – Disagree	1.75 – 2.49	Low (L)
1 – Strongly Disagree	1.0 – 1.74	Very Low (VL)

Data Collection

Before the actual conduct of the study, the researchers sought permission from the dean of the College of Business and Management through a letter of intent, which the thesis adviser conferred. After the approval was sought, the researchers gave informed consent to all the respondents chosen and discussed the specific objective of the study. Each questionnaire was accompanied by a photocopy of the approved letter and informed consent to ensure compliance and transparency. Once they were informed about the objective and purpose of the study, the questionnaires were distributed to the respondents. After the data were gathered from the respondents, the data were tallied, analyzed, and interpreted.

Ethical Considerations

Bhandari's (2023) ethical guidelines were applied to this study. These guidelines play an important role in protecting the dignity, rights, and well-being of the individuals involved as respondents in the study. These also provided a framework for researchers to navigate complex moral dilemmas and ensure the integrity and validity of the research findings. Furthermore, values on what the researchers believe were considered to avoid offensive conduct. The following are the ethical guidelines that were considered.

Voluntary Participation. Respondents were free to choose to participate or not and could withdraw from the study at any point without feeling an obligation to continue.

Informed Consent. Researchers obtained informed consent, which involves providing clear and complete information that respondents need to decide whether to take part or not. Relevant information includes the study's purpose, risks and benefits, duration, and institutional approval.

Anonymity. Researchers ensured that the respondents' identities were protected and could not be linked to their responses or data collected during the study.

Confidentiality. All respondents have the right to privacy. The data gathered remained confidential and were not given to the public without their consent.

Potential for harm. Researchers informed the respondents about the potential risks they might face due to their involvement in the study and assured them that their responses would remain confidential.

Results Communication. The researchers ensured that their work was free from plagiarism or research misconduct and presented their findings accurately.

Data Analysis

The following statistical tools were used in analyzing the data:

Mean and Standard Deviation. This was used to determine the distribution of engagement levels and identify any trends or patterns.

Correlation Analysis. This was used to examine the relationships between different variables related to engagement in life insurance and to understand which factors are most strongly associated with engagement.

Chapter 3

RESULTS AND DISCUSSIONS

Level of Insurance Attitudes among Working Professionals

Table 1 shows the level of insurance attitudes among Working Professionals. The overall results show a high result across all constructs ($M=3.12$; $SD=0.34$). This indicated that they have a fair knowledge of the relevance of insurance in their lives. Working professionals believe that even though insurance is expensive and an additional expenditure that they are going to consider personally, it is imperative at their end to invest for future purposes. Their positive attitude toward insurance makes them decisive in investing wisely, not just for themselves but for future usage.

Regarding its relative constructs, the cognitive component is also rated high ($M=3.24$; $SD=0.44$). This indicates that working professionals have logical and critical analysis in making wise investment decisions regarding the specific insurance they are going to invest in. They become more decisive in investing in life insurance, considering that as workers, they could benefit from the effort they have rendered. They firmly believed that investing in life insurance is a game-changing activity by allocating an expense that could be used in future endeavors whenever possible as part of the retirement plan. Working professionals' solid awareness and understanding of insurance benefits and policies likely enhance their appreciation for insurance as a valuable financial tool.

Meanwhile, the affective component is also rated high ($M=2.92$; $SD=0.47$). This indicated that they have positive emotional perceptions regarding insurance, which greatly influence their intention to engage with insurance products. Their favorable attitude toward insurance posits that professionals see life insurance investment as beneficial and emotionally resonates with its security. This positive emotional perception drives their inclination to explore insurance options further.

However, the conative component has the lowest result among the respective constructs, but it is still rated as high ($M=3.19$; $SD= 0.53$). This indicates that working professionals are strongly aware of the significance of insurance policies in safeguarding themselves and their families from unexpected events. While there is a predominantly positive outlook towards insurance, some individuals remain reluctant to engage, implying that personal circumstances and perceived barriers, such as perceived affordability of premiums or perceived necessity, may play a role in their decision-making.

The moderate standard deviations across all constructs point to a slight variability in the responses of 382 working professionals regarding their insurance attitude. For the Cognitive component, the standard deviation of 0.44 indicates that while most respondents are knowledgeable and recognize the value of life insurance, others may feel less informed or confident in their understanding of insurance products and policies. The affective component, with a standard deviation of 0.47, reflects mixed feelings among working professionals, indicating that while many hold positive feelings toward life insurance, others feel hesitant due to potential personal concerns or perceived barriers like cost or claims issues. Meanwhile, the Conative Component, which has a standard deviation of 0.53, reveals significant variability in how respondents are willing to act on their attitudes regarding life insurance, suggesting that despite having positive attitudes, there are notable differences in commitment levels due to financial constraints, differing personal needs, or perceived value in the service.

The findings of this study align with existing literature on insurance attitudes. As emphasized by Rocha and Botelho (2019), knowledge significantly shapes an individual's attitudes. When individuals possess knowledge about how insurance functions and the benefits it provides, they are more likely to hold positive views toward it (Rocha & Botelho, 2019). Their research indicated that knowledge not only provides factual information but also fosters confidence in the perceived value of

insurance (Rocha & Botelho, 2019). This aligns with our findings, which reveal that working professionals have a strong awareness and favorable feelings about insurance, suggesting that knowledge significantly influences their perceptions and engagement with insurance products. This viewpoint is also reinforced by the work of Capricho, Paradero, and Casinillo (2021), who indicated that possessing knowledge leads to more positive perceptions of insurance, emphasizing that understanding is a crucial factor in shaping attitudes.

Emotional engagement is also a critical factor in motivating individuals to consider life insurance seriously. When people feel a personal connection to the concept of insurance, they are more likely to view it as an essential aspect of financial planning (Parihar & Rahul, 2019). However, some studies have pointed out that high cognitive awareness may coexist with negative emotions toward insurance, often due to negative experiences with claims or perceived policy complexity, which can act as emotional barriers to engagement (Xie et al., 2019). Motivation also plays a crucial role in driving insurance-related behavior; when individuals are motivated by personal needs, financial goals, or emotional factors, they are more likely to act on their understanding and consider insurance a viable option (Khaing, 2019).

Furthermore, Ahmed (2021) asserted that attitudes play a significant role in shaping purchase behavior, highlighting the importance of fostering positive attitudes to encourage insurance engagement. Ahmed's findings emphasized that attitudes toward insurance are multidimensional, showing that favorable cognitive, emotional, and behavioral attitudes lead to greater engagement (Ahmed, 2021). A thorough understanding of these dimensions is essential for creating effective strategies to improve consumer engagement in the insurance industry (Win, 2019). In this vein, cognitive, affective, and conative components are interrelated constructs that significantly contribute to the overall attitude of working professionals towards life

insurance, highlighting the dynamic interplay between knowledge, emotions, and intentions in shaping engagement.

Thus, it can be inferred that working professionals generally demonstrate a high level of insurance attitude, characterized by strong knowledge, favorable emotions, and a readiness to engage. The cognitive, affective, and conative components collectively shape their attitudes toward life insurance, with working professionals not only understanding the benefits but also feeling positive about it and willing to act on those attitudes. This reflects an appreciation for the protection insurance offers against unforeseen life events, particularly protecting loved ones. However, despite their favorable views, some professionals remain cautious due to practical concerns like affordability, perceived complexity, and doubts about the claims process. Addressing these factors may help mitigate hesitancy, empowering them to engage more confidently. Investing time to understand different policies and assessing one's financial goals and needs may improve confidence in selecting suitable insurance plans. Professionals may also benefit from consulting financial advisors who can help clarify policy details, ease confusion, and align insurance products with their individual circumstances and budget.

Table 1. Level of Insurance Attitude (n=382)

Variables	Mean	Std. Deviation	Interpretation
Cognitive Component	3.24	0.44	High
Affective Component	2.92	0.47	High
Conative Component	3.19	0.53	High
Overall	3.12	0.34	High

Note: Insurance Attitude Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Perceived Behavioral Control

Table 2 shows the level of perceived behavioral control among Working Professionals. The overall perceived behavioral control shows a high result across all constructs ($M=3.14$; $SD=0.44$). This indicates that they were confident in their ability to make informed decisions about life insurance. Working professionals believe that they have the necessary knowledge, resources, and support to assess insurance products effectively. Furthermore, their high self-efficacy suggests that they feel capable of navigating insurance choices, indicating a well-developed sense of confidence in managing their insurance needs effectively. assess insurance products. This positive outlook makes them more confident about investing in insurance as part of their future financial plans and security.

Delving into its relative constructs, subjective norms are also rated as high ($M=3.12$; $SD=0.60$). This indicates that working professionals were influenced by social pressure or encouragement from important people in their lives, suggesting that opinions and advice from family, friends, and peers significantly impact how they approach their insurance choices. Encouragement from important individuals not only affects their attitudes but also pushes them toward action, reinforcing the idea that insurance is an essential step in securing financial well-being.

Meanwhile, self-efficacy is also rated as high ($M=3.19$; $SD=0.39$). This indicates that working professionals believed in their capability to make wise decisions when it comes to investment choices such as insurance. They are confident in their ability to assess and choose suitable options based on their own knowledge and available resources to assess financial products. In addition to being a valuable option, they also viewed investing in insurance as a strategic step toward a sound financial future, with the confidence that their efforts in understanding and selecting the best choice will pay off in the long run.

The standard deviation indicates the consistency of responses among the 382 working professionals regarding their perceived behavioral control across the assessed constructs. For subjective norms, the standard deviation of 0.61 suggests a moderate variability in how respondents perceived social influences regarding life insurance, indicating that while many feel strong social pressure, others may not experience the same level of encouragement and are less influenced. The self-efficacy construct, with a standard deviation of 0.40, indicates less variability in responses, suggesting that most respondents consistently feel knowledgeable about insurance-related tasks, with fewer showing different levels of confidence in this aspect.

The findings of this study align with existing research, supporting the idea that subjective norms and self-efficacy play vital roles in influencing individuals' behaviors related to insurance. For instance, Hanaysha et al. (2023) highlighted the significant influence of social pressure on individuals' decisions regarding insurance. Support from family, friends, or peers can create a sense of obligation or motivation to explore various insurance options, making individuals more open to engaging with the idea of purchasing insurance (Hanaysha et al., 2023). In this way, the positive reinforcement and validation from their close social circles can significantly influence their attitudes and choices regarding insurance.

In addition, the findings also align with the study of Azizam et al. (2020), which showed that people with high self-efficacy are more likely to effectively engage with insurance products. When people believe in their capabilities, they are more inclined to seek out and buy insurance that meets their specific needs (Azizam et al., 2020). Similarly, their confidence and the support of their social networks motivate them to search for insurance solutions that fulfill their requirements actively (Hayat et al., 2021).

Thus, it can be inferred that working professionals exhibit a high level of perceived behavioral control driven by strong subjective norms and a high sense of

self-efficacy. Working professionals generally feel encouraged by their social circles, such as friends, family, and peers, to consider life insurance as a necessary component of financial security. Furthermore, their high self-efficacy suggests that they feel capable of navigating insurance choices, indicating a well-developed sense of confidence in managing their insurance needs effectively.

Nevertheless, the results hold a significant insight for working professionals in terms of both personal financial planning and social influence. Since encouragement from friends, family, and peers plays a strong role, professionals can actively seek input from their social circles, as this support may motivate them to prioritize insurance as part of their financial planning. Additionally, the consistent confidence in their ability to manage insurance-related decisions highlights the value of continued financial education. Workshops and resources may deepen their understanding of various policies, enabling them to make well-informed choices.

Table 2. Level of Insurance Perceived Behavioral Control (n=382)

Variables	Mean	Std. Deviation	Interpretation
Subjective Norms	3.10	0.61	High
Self-Efficacy	3.18	0.40	High
Overall	3.14	0.44	High

Note: Insurance Perceived Behavioral Control Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Level of Insurance Engagement

Table 3 shows the level of insurance engagement among Working Professionals. The overall results show a very high result across its one construct (M=3.34; SD= 0.54). This indicates a strong level of Satisfaction among respondents regarding their engagement with life insurance. Working professionals view life insurance favorably

and feel content with the coverage and benefits they receive, indicating that they see it as a valuable financial tool to help manage uncertainties. When working professionals feel that the coverage options, benefits, and terms offered by their insurance provider align with their personal and financial goals, they are more likely to develop a strong sense of trust and confidence in their choices. This sense of trust, in turn, reinforces their ongoing engagement with their insurer, as they feel secure in their decision-making and value the services provided.

The standard deviation reflects a moderate variability in the responses of 382 working professionals regarding their insurance engagement. For Satisfaction, the standard deviation of 0.54 implies that working professionals are very satisfied and content with their insurance choices and services.

The findings are consistent with existing literature. Previous studies have shown that satisfaction is a key driver of engagement in financial products, including insurance. For instance, Agyei et al. (2020) emphasized that trust and satisfaction are fundamental drivers of engagement for consumers in this industry. Their research indicates that when individuals feel confident in their insurance providers, they are more likely to maintain long-term relationships with them. This trust fosters a sense of loyalty, which is particularly crucial for working professionals who rely on these services for their financial security and planning (Agyei et al., 2020).

Additionally, Bishop (2024) reinforced the idea that positive engagement and high satisfaction levels lead to sustained interactions between customers and their insurance providers. He argued that when consumers feel satisfied with their insurance experiences, they are more inclined to engage in ongoing dialogues and interactions with their providers, creating a cycle of continuous improvement and reinforcement (Bishop, 2024). Similarly, Syahputra and Murwatiningsih (2019) asserted that providing high-quality customer experiences is essential for fostering greater

Satisfaction and sustained engagement. When insurance providers focus on delivering responsive service and clear communication, it leads to higher customer satisfaction.

Thus, it can be inferred that working professionals generally demonstrate a very high level of insurance engagement, driven primarily by satisfaction with their insurance choices and services. The quality of service they receive and their individual experiences contribute to a greater sense of satisfaction. As a result, they feel that they made the right decisions and find value in their insurers' services, fostering long-term relationships and continued engagement with life insurance providers. Moreover, given that satisfaction with insurance services is a key factor in maintaining long-term relationships with insurers, prioritizing the selection of providers that align with working professionals' needs and expectations is important. By choosing insurers that meet their specific requirements, professionals are more likely to experience sustained satisfaction and trust, which ultimately strengthens their ongoing commitment to their life insurance providers.

Table 3. Level of Insurance Engagement (n=382)

Variable	Mean	Std. Deviation	Interpretation
Satisfaction	3.34	0.54	Very High
Overall	3.34	0.54	Very High

Note: Insurance Engagement Scale: 3.25-4.0 (Very High); 2.50-3.24 (High); 1.75-2.49 (Low); 1.0-1.74 (Very Low)

Significant Relationship between Insurance Attitude and Insurance Engagement

Table 4 presents the significant relationship between working professionals' insurance attitudes and insurance engagement based on data collected from 382 respondents. The correlation coefficient (r-value) of 0.52 and a p-value of 0.00

demonstrate a strong positive correlation between the two variables. It has been asserted in the result that when working professionals perceive a positive attitude toward insurance, it will strongly affect their engagement in insurance products. Crucially, the p-value of 0.00 serves as a strong indicator of this positive relationship, confirming that the likelihood of this strong correlation occurring by random chance is nonexistent. The highly significant p-value suggests that there is a meaningful connection between insurance attitudes and engagement within this sample of respondents.

The findings indicate that the attitude of working professionals toward insurance is essential for improving insurance engagement. High awareness (cognitive), positive emotions (affective), and strong intentions (conative) together foster an overall positive insurance experience, increasing the likelihood of satisfaction. As a result, improving insurance attitudes can lead to greater satisfaction and sustained engagement with insurance products. Thus, H_01 is rejected.

The significant relationship between working professionals and insurance engagement aligns with existing studies, like Duggal (2019), who suggested that when consumers recognize insurance as a valuable and essential component of their financial well-being, they are more inclined to actively engage with insurance providers. This active engagement can manifest in various ways, such as seeking information about products, exploring different options, or maintaining existing policies. Duggal's research highlighted the idea that a positive attitude toward insurance serves as a motivator for consumers to participate more fully in their insurance-related decisions.

Additionally, Ahmed (2021) and Win (2019) described attitudes as multidimensional, asserting that favorable cognitive, emotional, and conative attitudes lead to enhanced Satisfaction and sustained engagement of working professionals. Their findings reinforce the significance of fostering a positive attitude across all dimensions, knowledge, emotions, and intentions, to drive higher levels of insurance

engagement (Ahmed, 2021; Win, 2019). Positive attitudes, therefore, not only influence initial engagement but also support long-term Satisfaction and continued involvement with insurance providers.

Further reinforcing this idea, Parihar and Rahul (2019) provided evidence that positive attitudes significantly influence purchasing behavior in the insurance industry. Their research showed that consumers with favorable views of insurance are not only more likely to buy policies but are also more likely to remain engaged with those policies over time. This demonstrates that cultivating positive attitudes can lead to sustained interactions with insurance providers, benefiting both the consumer and the industry (Parihar & Rahul, 2019).

Moreover, Guo et al. (2021) confirmed the connection between positive attitudes and improved interactions with insurance companies. Their study indicates that consumers with a positive attitude toward insurance are more likely to communicate openly with their providers, ask questions, and seek advice. This proactive engagement helps build trust and rapport between consumers and insurance companies, resulting in more effective and satisfying experiences (Guo et al., 2021). Positive attitudes are a crucial driver of engagement, aligning with the findings of the current study.

One theory that supports this study is the Theory of Planned Behavior, which posits that positive attitudes, particularly those reinforced by cognitive understanding and positive affect, strongly influence individuals' behavioral intentions and actual engagement in insurance. Positive perceptions of the benefits and emotional security provided by insurance encourage proactive engagement (Huang et al., 2017.) This theoretical foundation affirms the findings, illustrating that improving individuals' attitudes across cognitive, affective, and conative dimensions can significantly enhance their engagement in insurance products.

Thus, it can be inferred that the attitudes of working professionals toward insurance play a crucial role in enhancing their engagement with insurance products. Their high levels of awareness, positive emotions, and strong intentions are key factors that contribute to a more favorable insurance experience. In this vein, enhancing these cognitive, affective, and conative components by offering clear, relevant information, addressing emotional concerns, and encouraging a proactive approach to insurance can not only improve professionals' overall experience but also greater Satisfaction, loyalty, and long-term engagement with insurance products.

Table 4. Significant Relationship between Insurance Attitude and Insurance Engagement (n=382)

Variables	r-value	p-value	Interpretation
Insurance Attitude and Insurance Engagement	0.52	0.00	Strong Positive Correlation/Highly Significant

*Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); * $p > 0.05$ (Not Significant)*

Significant Relationship between Insurance Perceived Behavioral Control and Insurance Engagement

Table 5 presents the significant relationship between perceived behavioral control and insurance engagement among 382 respondents. The correlation coefficient (r-value) of 0.61 and a p-value of 0.00 demonstrate a highly significant relationship between these two variables, indicating that as working professionals' perceived behavioral control over insurance matters increases, so does their level of engagement

with insurance products and services. Crucially, the p-value of 0.00 serves as a strong indicator of this positive relationship, confirming that the likelihood of this strong correlation occurring by random chance is nonexistent. The highly significant p-value suggests that the likelihood of observing such a correlation due to chance is minimal, thus providing strong evidence for the relationship's validity.

The findings indicate a perfect positive correlation between the two variables, which suggests that as perceived behavioral control increases, so does engagement. When working professionals feel more confident in their ability to understand and manage their insurance, and as they perceive that important others believe they should be engaged in insurance, they are more likely to be satisfied, leading to ongoing engagement. Thus, Ho2 is rejected.

The findings of this study align with existing literature that underscores the role of perceived behavioral control in influencing consumer behavior in various sectors, including insurance. Ajzen (1991) elaborates on the Theory of Planned Behavior, emphasizing that when individuals feel capable of making informed decisions, they are more likely to engage with products and services. This foundational theory supports the current study's findings, confirming that a higher sense of control translates into greater engagement.

Moreover, research by Mamun et al. (2021) highlights the importance of self-efficacy and subjective norms in shaping consumer behavior related to insurance. Their study reveals that individuals who have confidence in their decision-making abilities are more likely to take an active approach to managing their insurance needs. When people believe they can understand and navigate insurance options effectively, they are more willing to engage with insurance products and services (Mamun et al., 2021). Positive social support, such as encouragement and advice from trusted friends or family, further enhances this engagement (Khaing, 2023). When individuals feel

backed by their social circles, they are more motivated to explore and maintain their insurance policies (Mai et al., 2020).

Furthermore, Chen et al. (2021) investigated self-efficacy within the financial services sector, including insurance. Their findings suggest that customers who possess high confidence in their ability to process complex information are more likely to engage with financial products (Chen et al., 2021). This supports the current study's conclusions that individuals who perceive themselves as adept at navigating insurance processes are more likely to engage actively with insurance offerings.

Thus, working professionals who feel confident in their ability to make insurance-related decisions and are supported by important individuals in their lives are more likely to actively seek out and utilize insurance resources. This proactive engagement can lead to better financial outcomes and a greater sense of security in their personal and professional lives. By actively seeking knowledge about insurance and taking control of their financial decisions, working professionals can enhance their financial well-being.

Table 5. Significant Relationship between Insurance Perceived Behavioral Control and Insurance Engagement (n=382)

Variables	r-value	p-value	Interpretation
Insurance Perceived Behavioral Control and Insurance Engagement	0.61	0.00	Perfect Positive Correlation/Highly Significant

Note: 1). Perfect Negative Correlation (-0.61 to -1.00), Strong Negative Correlation (-0.31 to -0.60), Moderate Negative Correlation (-0.11 to -0.30), No Correlation (0.00), Weak Positive Correlation (0.01 to 0.10), Moderate Positive Correlation (0.11 to 0.30), Strong Positive Correlation (0.31 to 0.60), and Perfect Positive Correlation (0.61 to 1.00)

*2). ** $p < 0.01$ (Highly Significant); * $p < 0.05$ (Significant); $p > 0.05$ (Not Significant)*

Chapter 4

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECCOMENDATIONS

Summary

Insurance policies play a vital role in financial planning by providing individuals with protection against unforeseen risks, such as illness, accidents, or property damage. This study explored the significant relationship between working professionals' insurance attitude, perceived behavioral control, and engagement. Specifically, this study sought to answer the following research questions: (1) What is the level of working professionals' insurance attitudes in terms of cognitive, affective, and conative? (2) What is the level of working professionals' insurance perceived behavioral control in terms of subjective norms and self-efficacy? (3) What is the level of working professionals' insurance engagement in terms of Satisfaction? (4) Is there a significant relationship between working professionals' insurance attitude and engagement? (5) Is there a significant relationship between perceived behavioral control and engagement?

The study utilized the quantitative approach using a descriptive-correlational research design. The data was collected among working professionals in Ozamiz City. There were 382 working professionals in Ozamiz City as respondents of the study who were chosen through convenience sampling technique. *Life Insurance Attitude, Perceived Behavioral Control, and Customer Insurance Engagement Questionnaires* were used as instruments to gather the data. *Mean, Standard Deviation, and Pearson product Moment Correlation Coefficient* were used as the statistical tools to analyze the data.

Findings

From the generated results of the study, the findings were yielded:

1. Working professionals demonstrated a high level of insurance attitude, characterized by solid awareness of products, positive emotional perceptions, and a strong intention to engage. These results indicate that they recognize the benefits of insurance and are motivated to participate in related activities.
2. Respondents reported a high level of perceived behavioral control, with social influence and self-efficacy playing key roles. This suggests that working professionals feel confident in making informed insurance decisions, supported by their social circles.
3. Insurance engagement among working professionals is very high. This high level of Satisfaction indicates that once professionals engage with insurance products, they are generally satisfied with the services and support provided by insurance companies.
4. A strong positive correlation was found between insurance attitude and insurance engagement, indicating that professionals with a favorable attitude toward insurance are more likely to be engaged in insurance-related activities. This suggests that improving attitudes toward insurance can directly enhance their engagement.
5. A perfect positive correlation was observed between perceived behavioral control and engagement, which indicates that professionals who feel confident in their ability to make insurance decisions are more likely to engage with insurance investment.

Conclusion

The researchers conclude that:

1. Working professionals possess sufficient knowledge and positive perceptions about insurance, which make them invest in insurance policies.
2. Working professionals have the confidence and social support needed to make informed insurance decisions, which is vital for encouraging active engagement with insurance products.
3. Working professionals are satisfied with their insurance providers and see value in the services offered, fostering long-term loyalty to these companies.
4. The working professionals' favorable attitude and understanding towards insurance policies lead them to greater involvement in insurance investment.
5. Working professionals are confident in their ability to make informed decisions, leading them to actively engage with insurance providers. This highlights the importance of empowering working professionals with the knowledge and resources necessary to enhance their participation in the insurance process.

Recommendations

Based on the conclusion drawn from the study, here are some recommendations for further research:

1. Future researchers may investigate the role of digital platforms and online resources in shaping working professionals' attitudes and perceived behavioral control toward life insurance. This can include studying the effectiveness of online marketing, the use of social media, and the impact of digital literacy on insurance engagement.
2. The government may introduce or enhance tax benefits for insurance premiums. These incentives would help increase insurance participation

while also supporting national financial planning efforts aimed at improving economic security.

3. Private insurance companies may prioritize making their products clearer and easier to access. This means providing straightforward, transparent information on life insurance policies, premiums, and claims procedures. Simplifying these aspects will help individuals make more informed and confident decisions.

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APPENDIX A

RESPONDENTS' LEVEL OF INSURANCE ATTITUDE QUESTIONNAIRE

Adapted and Modified from: Win (2019)

Directions: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Be guided by the following scale: 4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree

Indicators	Responses			
A. Cognitive Component	4	3	2	1
1. I am satisfied with the system of life insurance practice.				
2. I have a high awareness about life insurance products.				
3. I am not influenced by my awareness of life insurance products and rules when it comes to my attitude as a buyer.				
4. I believe there is an increase in my awareness of life insurance products.				
5. I believe there is a need for every individual to have life insurance policy.				
B. Affective Component				
1. I have an adequate knowledge of life insurance products.				
2. I have a negative feeling towards obtaining life insurance products.				
3. I used adequate criteria to make life insurance buying decisions.				
4. I believe my traditional thinking of negative attitude is not related to claims rejection.				
5. Improved use of advertising and publicity will change attitude towards life insurance services.				
C. Conative Component				
1. Life insurance products are too expensive to purchase.				
2. Premium for the life insurance products is expensive.				
3. Claims rejection affects my attitude towards life insurance services.				
4. Effective claims service will positively change my attitude towards life insurance.				
5. Low personal income affects my attitude towards buying of life insurance products				

RESPONDENT'S LEVEL OF PERCEIVED BEHAVIORAL CONTROL QUESTIONNAIRE

Adapted and Modified from: (Carman et al., 2019)

Directions: Read each statement carefully and write a check mark (✓) on the columns that contain your answer. Be guided by the following scale: 4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree

Indicators	Responses			
	4	3	2	1
A. Subjective Norms				
1. Most people who are important to me think that I should purchase a life insurance.				
2. My friends who are important to me want me to purchase a life insurance policy.				
3. My colleagues/peers whose opinions I value prefer that I purchase a life insurance policy.				
4. Most people who are important to me have purchased life insurance.				
5. If I purchased life insurance, people I care about will praise me for that.				
B. Self-Efficacy				
1. I feel confident with my knowledge of life insurance products and policies.				
2. I find it easy to research and understand insurance options.				
3. I find accessing information about insurance policies too time-consuming.				
4. I find it generally easy to be able to get in contact with insurance agents to discuss policies.				
5. I am confident that having access to a greater selection of insurance materials would enhance my decision-making process.				
6. I find that the technical resources at my workplace sometimes hinder my understanding of insurance options.				
7. I feel comfortable discussing insurance matters with my family and friends.				
8. I have difficulty in understanding insurance terms to make informed decisions.				

9. I believe receiving regular updates on insurance trends would empower me in my financial planning efforts.				
10. I prefer to receive insurance trend updates monthly.				

RESPONDENT'S LEVEL OF INSURANCE ENGAGEMENT QUESTIONNAIRE

Adapted and modified from: (Singh, 2017)

Directions: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Be guided by the following scale: 4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree

Indicators	Responses			
	4	3	2	1
A. Satisfaction				
1. I am satisfied with my choice to purchase life insurance from my insurer.				
2. I am always happy with the services of the life insurer.				
3. Overall, I am satisfied with the service provided.				
4. I did the right thing when I decided to choose my life insurer.				
5. I feel good about my life insurer.				
6. I feel that my experience with my life insurer has been enjoyable.				

Appendix B

SAMPLE FILLED-OUT QUESTIONNAIRE

B. Attitude Towards Life Insurance

Direction: Read each statement carefully and write a check mark (✓) on the columns that contain your answer. Be guided by the following scale: 4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree

Indicators	Responses			
A. Cognitive Component	4	3	2	1
1. I am satisfied with the system of life insurance practice.		✓		
2. I have a high awareness about life insurance products.			✓	
3. I am not influenced by my awareness of life insurance products and rules when it comes to my attitude as a buyer.		✓		
4. I believe there is an increase in my awareness of life insurance products.		✓		
5. I believe there is a need for every individual to have life insurance policy.		✓		
B. Affective Component				
1. I have an adequate knowledge of life insurance products.			✓	
2. I have a negative feeling towards obtaining life insurance products.			✓	
3. I used adequate criteria to make life insurance buying decisions.		✓		
4. I believe my traditional thinking of negative attitude is not related to claims rejection.			✓	
5. Improved use of advertising and publicity will change attitude towards life insurance services.		✓		
C. Conative Component				
1. Life insurance products are too expensive to purchase.		✓		
2. Premium for the life insurance products is expensive.		✓		
3. Claims rejection affects my attitude towards life insurance services.		✓		
4. Effective claims service will positively change my attitude towards life insurance.		✓		
5. Low personal income affects my attitude towards buying of life insurance products		✓		

C. Perceived Behavioral Control Towards Life Insurance

Direction: Read each statement carefully and write a check mark (✓) on the columns that contain your answer. Be guided by the following scale: 4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree

Indicators	Responses			
	4	3	2	1
A. Subjective Norms				
1. Most people who are important to me think that I should purchase a life insurance.		✓		
2. My friends who are important to me want me to purchase a life insurance policy.		✓		
3. My colleagues/peers whose opinions I value prefer that I purchase a life insurance policy.		✓		
4. Most people who are important to me have purchased life insurance.			✓	
5. If I purchased life insurance, people I care about will praise me for that.		✓		
B. Self-Efficacy				
1. I feel confident with my knowledge of life insurance products and policies.			✓	
2. I find it easy to research and understand insurance options.			✓	
3. I find accessing information about insurance policies too time-consuming.		✓		
4. I find it generally easy to be able to get in contact with insurance agents to discuss policies.		✓		
5. I am confident that having access to a greater selection of insurance materials would enhance my decision-making process.		✓		
6. I find that the technical resources at my workplace sometimes hinder my understanding of insurance options.		✓		
7. I feel comfortable discussing insurance matters with my family and friends.	✓			
8. I have difficulty in understanding insurance terms to make informed decisions.		✓		
9. I believe receiving regular updates on insurance trends would empower me in my financial planning efforts.	✓			
10. I prefer to receive insurance trend updates monthly.	✓			

D. Engagement Towards Life Insurance

Direction: Read each statement carefully and write a check mark (/) on the columns that contain your answer. Be guided by the following scale: 4 = Strongly Agree, 3 = Agree, 2 = Disagree, 1 = Strongly Disagree

Indicators	Responses			
	4	3	2	1
A. Satisfaction				
1. I am satisfied with my choice to purchase life insurance from my insurer.			/	
2. I am always happy with the services of the life insurer.		/		
3. Overall, I am satisfied with the service provided.	/	/		
4. I did the right thing when I decided to choose my life insurer.		/		
5. I feel good about my life insurer.		/		
6. I feel that my experience with my life insurer has been enjoyable.		/		

APPENDIX C

SAMPLING COMPUTAION



Raosoft®

Sample size calculator

What margin of error can you accept? 5% is a common choice	5 %	The margin of error is the amount of error that you can tolerate. If 90% of respondents answer yes, while 10% answer no, you may be able to tolerate a larger amount of error than if the respondents are split 50-50 or 45-55. Lower margin of error requires a larger sample size.
What confidence level do you need? Typical choices are 90%, 95%, or 99%	95 %	The confidence level is the amount of uncertainty you can tolerate. Suppose that you have 20 yes-no questions in your survey. With a confidence level of 95%, you would expect that for one of the questions (1 in 20), the percentage of people who answer yes would be more than the margin of error away from the true answer. The true answer is the percentage you would get if you exhaustively interviewed everyone. Higher confidence level requires a larger sample size.
What is the population size? If you don't know, use 20000	49323	How many people are there to choose your random sample from? The sample size doesn't change much for populations larger than 20,000.
What is the response distribution? Leave this as 50%	50 %	For each question, what do you expect the results will be? If the sample is skewed highly one way or the other, the population probably is, too. If you don't know, use 50%, which gives the largest sample size. See below under More information if this is confusing.
Your recommended sample size is	382	This is the minimum recommended size of your survey. If you create a sample of this many people and get responses from everyone, you're more likely to get a correct answer than you would from a large sample where only a small percentage of the sample responds to your survey.

Online surveys with Vovici have completion rates of 66%!

Alternate scenarios

With a sample size of	100	200	300	With a confidence level of	90	95	99
Your margin of error would be	9.79%	6.92%	5.64%	Your sample size would need to be	270	382	655

Save effort, save time. Conduct your survey online with Vovici.

APPENDIX D



MISAMIS UNIVERSITY
Ozamiz City
College of Business and Management



INFORMED CONSENT FORM (PORMA SA NASABTAN NGA PAGTUGOT)

Researcher/Investigator (Nagtuon):

Name (Ngalan): Jhane Rose Buctuan, Ana Cristina Pinca, Kiara Lyn Ramiso
Course: Bachelor of Science in Business Administration
College: Business and Management
Email / Contact Number: jhanebuctuan@gmail.com/09659466418

Thesis Title: **WORKING PROFESSIONAL’S INSURANCE ATTITUDE,
PERCEIVED BEHAVIORAL CONTROL AND ENGAGEMENT**

PART I. INFORMATION SHEET	
Introduction (Pasiuna)	Good day! I am Jhane Rose Buctuan, the principal researcher of the study entitled “Working Professional’s Insurance Attitude, Perceived Behavioral Control and Engagement.” I am an undergraduate student under the program Bachelor of Science in Business Administration at Misamis University in Ozamiz City. I am to conduct the research with working professionals as respondents. In this vein, I am respectfully seeking your voluntary participation, being qualified to give your informed consent to take part in this study. Before you decide whether to participate or not in this study, please read the succeeding information about the study and feel free to ask questions anytime should there be anything you do not understand or want to clarify. If you agree to answer the interview, you will be asked to affix your name and signature on this form for which you will be given a copy. <i>(Maayong adlaw! Ako si Jhane Rose Buctuan, ang nagpahigayon sa pagtuon kabahin sa “Working Professional’s Insurance Attitude,</i>

	Perceived Behavioral Control and Engagement.” <i>Ako usa ka estudyante sa Bachelor of Science in Business Administration Major in Financial Management sa Misamis University, Ozamis City. Ako nagapili kanimo nga propesyonal nga nagtrabaho isip participante nga maoy mutubag sa gikinahanglang impormasyon niining gihimong pagtuon. Ako matinahurong naghangyo sa inyong bulontaryo nga pag-apil niini nga pagtuon. Gikinahanglan nga ikaw naa sa saktong edad ug naay kakayahan nga mohatag sa pagtugot aron makaapil niini nga pagtuon. Sa dili pa ka mohukom sa pag-tubag sa questonnaires, palihug sa pagbasa sa mga impormasyon sa ubos ug gawasnon ka nga makapangutana kon adunay wala nimo nasabtan o gusto nimong iklaro. Kung motugot ka sa pagahimoon nga interview, papirmahon ka niini nga porma ug tagaan usab ka ug imong kaugalingong kopya.</i>
Purpose (Katuyoan)	The purpose of this study is to determine the relationship between working professionals' insurance attitudes, perceived behavioral control, and engagement in life insurance in Ozamiz City. This research study will provide valuable insights for policymakers and insurance providers in Ozamis City to develop targeted interventions and products that better meet the needs and preferences of working professionals, thereby enhancing market penetration and customer satisfaction. <i>(Ang katuyuan sa niining pagtuon mao ang pagtino sa relasyon tali sa mga panglantaw sa mga nagtrabaho nga propesyonal bahin sa insurance, perceived behavioral control, ug pag-apil sa life insurance sa Dakbayan sa Ozamiz. Kini nga pagtuon maghatag ug bililhong kasayuran alang sa mga policymakers ug mga insurance providers sa Ozamiz aron maka-develop ug mga tukmang interbensyon ug produkto nga mas angay sa mga panginahanglan ug gusto sa mga nagtrabaho nga propesyonal, busa mapa-uswag ang market penetration ug kasinatian sa kustomer.)</i>
Type of Research Intervention	This study will be conducted through the adapted and modefied questionnaires. The gathering of data will be conducted in person. <i>(Kining pagtuon pagabuhaton pinaagi sa questionnaires nga gipauswag ug ginabag-o. Personal ang pagkuha sa datos.</i>

<i>(Matang sa Interbensyon sa Pagtuon)</i>	
Selection of Participants <i>(Pagpili sa mga Partisipant)</i>	This study will select 382 respondents. The selection is based on the following inclusion criteria: (1) One must have life insurance coverage; (2) One must be currently employed as working professionals. This may include government employees, private sector employees, self-employed individuals and entrepreneurs. (3) One must be within the age range of 24-60 years old. <i>(Kini nga pagtuon magpili og 382 ka mga respondent. Ang pagpili adunay gitakda nga mga kriteria sa pag-apil: (1) Kinahanglan adunay seguro sa kinabuhi; (2) Kinahanglan karon nga nagtrabaho isip mga propesyonal sa trabaho. Kini naglakip sa mga empleyado sa gobyerno, empleyado sa pribadong sektor, mga self-employed nga indibidwal, ug mga negosyante. (3) Kinahanglan nga ang tawo nasa edad nga 24-60 anyos.)</i>
Voluntary Participation <i>(Boluntaryo nga Partisipasyon)</i>	Your participation has to be voluntary and will not affect your situation or status in any way, including your relationship with the researcher. You are free to decide if you will take part or not. If you decide to participate, you are free not to answer any questions that you do not prefer to answer. <i>(Boluntaryo ang imong pag-apil ug kini dili makaapekto sa imong sitwasyon o estado apil na imong relasyon sa nagtuon. Gawasnon ka nga modesisyon kung kung moapil ka niini nga pagtoon o dili. Kung modesisyon ka nga moapil, gawasnon ka nga dili motubag sa bisan asa nga pangutana nga dili nimo gusto nga tubagon.)</i>
Procedure <i>(Pamaagi)</i>	The questionnaires will be distributed to and retrieved from the target respondents personally. To ensure your understanding of the statements indicated in the questionnaires, the statements will be translated into the Bisayan language. If you have any questions, they will be fully answered.

	The respondents will be given ample time to complete the questionnaires. The researcher will get your responses for data analysis and interpretation. The information and data provided by you as a respondent will be utilized for this study alone and will be treated with the utmost confidentiality. <i>(Ang mga questionnaires ipahigayon ug ipahatag sa mga target respondents sa personal. Aron masiguro ang imong pagsabot sa mga pahayag sa questionnaires, ang mga pahayag kay hubaron sa Binisaya nga pinulungan. Kung ugaling adunay kay mga pangutana, tubagon kini sa hingpit).</i> <i>(Ang mga respondente pagahatagan og igong panahon sa pagtubag sa questionnaires. Ang nagtuon mokuha sa mga tubag sa mga respondente para sa pag-analisa sa datos ug para sa interpretasyon. Ang mga impormasyon ug datos nga makuha gikan kanimo isip respondente gamiton lamang niining pagtuon ug hatagan og tumang pag-ampingan aron dili mabutyag.)</i>
Duration <i>(Gidugayon)</i>	Answering the questionnaires will last for 10 to 15 minutes. <i>(Ang pagtubag sa questionnaires mo kabat sa 10 ngadto sa 15 minutos).</i>
Risks and Discomforts <i>(Risiko ug Kahasol)</i>	The respondents will be protected from physical, social, or economic risks. In case the items in the questionnaires are too personal and make you feel uncomfortable, you may decline to answer any or all questions and may terminate your involvement at any time you choose. <i>(Ang mga partisipante ginaprotektahan sa pisikal, sosyal o ekonomikanhong risiko. Kung pananglitan adunay mga pangutana nga personal ra kaayo o kung dili ka komportable, mamahimong dili ka motubag o mobalibad sa pagtubag sa bisan asa o sa tanang mga pangutana ug moatras sa pag-apil sa bisan unsang panahon nga imong gusto.)</i>
Benefits <i>(Kaayohan)</i>	This study is beneficial to you because the researcher may be able to provide valuable insights into the importance and benefits of life insurance, which can enhance your financial literacy and preparedness

	for future uncertainties. This knowledge can help you make more informed decisions about your financial planning and risk management strategies. Thus, your responses shall be highly valued being deemed important in the field of hospital and healthcare administration. <i>(Ang pagtuon nga ini makatabang kaninyo kay ang mananaliksik mahimo maghatag og mahinungdanon nga mga kaalam sa importansya ug mga kaayuhan sa life insurance, nga makapalambo sa inyong kaalam sa panalapi ug preparasyon alang sa mga kahibulongan sa kinabuhi. Kini nga kahibalo makatabang kaninyo sa paghimo og mas maalamon nga mga desisyon kabahin sa inyong financial planning ug sa inyong mga estratehiya sa pagdumala sa risgo. Busa, ang inyong mga tubag mahinungdanon kaayo ug gikonsidera nga importante sa larangan sa administrasyon sa ospital ug panglawas.).</i>
Reimbursements <i>(Hulip nga bayad)</i>	There will be no monetary expenses or costs on your part as a respondent, nor any monetary compensation for your participation in this study. However, a small token of appreciation in the form of a light snack may be provided during the gathering of the research data. <i>(Wala kay magasto sa imong pag-apil niini nga pagtuon ug dili usab ka bayaran ug kwarta sa imong pag-apil niini nga pagtuon. Apan adunay ginagmay nga pameryenda nga pwede mahatag sa panahon sa pagkuha sa mga datos).</i>
Confidentiality of Data <i>(Pag-amping sa Datos)</i>	Only the researcher will have access to the information and responses of the respondents. The personal identifying information of the respondents will only be used for research analysis and will be treated with the utmost confidentiality. During the study, all data will be kept in a locked, secure filing cabinet, which will be discarded 6 months after the publication of the results. <i>(Ang nagtuon lamang ang makakita sa mga impormasyon ug tubag sa mga respondente. Ang mga datos nga makuha i-analisa ug hatagan og tumang pag-amping aron dili ibutyag. Sa panahon sa pagtuon, ipahimutang sa usa ka selyadong aparador ang tanang datos nga pagagub-on human sa 6 kabulan gikan sa pag-publisa sa resulta.)</i>

Sharing of Findings <i>(Pagpaambit sa Nakaplagan)</i>	The results of this study will be presented during the thesis final defense of the researcher. Also, the research findings may be shared through publications and conferences with the assurance that the identities of the respondents will remain confidential. A printed copy of the completed study will be provided to the participants. <i>(Ang mga resulta niini nga pagtuon ipresenta sa panahon sa final defense sa thesis sa nagtuon. Ang mga nakaplagan sa pagtuon posible nga ipaambit pinaagi sa mga publications ug conferences nga adunay kapanigurohan nga dili mabutyag ang pagkatawo sa mga partisipante. Pagahatagan og isa ka giimprinta nga kopya sa kumpleto nga pagtuon ang mga partisipante.)</i>
Rights to Refuse or Withdraw <i>(Katungod sa Pagpalibabad o Pag-undang)</i>	You are free to withdraw or terminate participation at any stage of the study, without the need to give any reason. You will not be penalized in case of termination of participation. <i>(Gawasnon ka nga moatras or moundang sa pag-apil sa bisan asa nga punto sa pagtuon nga dili na magkinahanglan pa ug rason. Dili ka ipamulta sa pag-atras o pag-undang.)</i>
Who to Contact <i>(Kinsa ang Kontakon)</i>	Should there be any queries as a respondent, you can contact the researcher through the following details: <i>(Kung adunay mga pangutana, mahimo nga mokontak pinaagi aning mga detalye:)</i> Name of the Researcher (Ngalan sa Nagtuon): Jhane Rose Buctuan Cellphone Number/s: 0965-946-6418 e-mail add: jhanebuctuan@gmail.com STATEMENT BY THE RESEARCHER (PAGPADAYAG SA NAGTUON)

	I will read the Information sheet to the potential respondent. With the best of my ability, I make sure that the respondent will understand the statements of the questionnaires. <i>(Akong pagabasahon ang mga nasulat niining Information Sheet ngadto sa potensyal nga respondent. Kutob sa akong mahimo siguroon nako nga masabtan sa respondent ang mga pahayag sa questionnaires.)</i> I can assure that the participant will be given an opportunity to ask questions about the study, and all the questions raised will be answered fully. I can likewise assure that the participant will not be coerced into giving consent that must be free and voluntary. <i>(Gisiguro ko nga ang partisipante mahatagan og panahon sa pagpangutana kabahin niining pagtuon og ang tanang pangutana nga iyang gihatag matubag sa hingpit. Siguroon ko usab ang maong partisipante dili mapugos sa paghatag sa pagtugot nga kinahanglan nga gawasnon og boluntaryo.)</i> A copy of this Informed Consent Form will be provided to the participant. <i>(Ang kopya sa niining Informed Consent Form ihatag ngadto sa respondent.)</i> Print Name of Researcher (Ngalan sa Nagtuon): <u>JHANE ROSE BUCTUAN</u>
--	--

PART II. CERTIFICATE OF CONSENT

This research entitled “Working Professionals’ Insurance Attitude, Perceived behavioral Control and Engagement” by Jhane Rose Buctuan, Ana Cristina Pinca and Kiara Lyn Ramiso with the aim of gathering information and data pertaining to the to relationship between working professionals' insurance attitudes, perceived behavioral control, and engagement in life insurance. Since the study involves working professionals, I am chosen as one of the respondents.

(Kini nga pagtuon gititulohan, “Working Professionals’ Insurance Attitude, Perceived behavioral Control and Engagement” ni Jhane Rose Buctuan, Ana Cristina Pinca and Kiara Lyn Ramiso, nga adunay tumong sa pagkuha og impormasyon ug datos kabahin sa relasyon sa mga attityud sa insurance, perceived behavioral control, ug pag-apil sa life insurance sa mga working professionals. Tungod kay ang pagtuon naglakip sa mga nagtrabaho nga propesyonal, napili ko nga mahimong usa sa mga respondent.)

I have read the foregoing Informed Consent Form, or it has been read to me. I had the opportunity to ask questions, which were subsequently answered fully. I consent voluntarily to be a participant of this study.

*Akong nabasa ang nauna nga Informed Consent Form, o gibasa kini kanako. Natagaan ako og
n nga makapangutana nga natubag sa hingpit. Ako mosugot nga boluntaryo nga
ong participant sa niining pagtuon.)*

Print Name of Participant (Ngalan sa Partisipante): _____

Signature of Participant (Pirma sa Partisipante): _____

Date: [MM/DD/YYYY] _____

If Illiterate (Kung dili makasulat ug makabasa)

If the respondent is illiterate, a witness who is literate will sign. The respondent will choose him/ her and who is without connection with the researcher or the research group to attest to this undertaking. The respondent will affix his thumbprint.

[Kung ang participant kay dili makabasa o makasulat, mopirma ang usa ka makabasa ug makasulat nga testigo. Ang respondent ang mopili kaniya nga walay koneksyon sa nagtuon

o sa iyang grupo para mopamatuod sa gimbuhaton. Ang respondent mobutang sa iyang tamla (thumb print)].

Name and Signature of the Witness

(Ngalan ug Pirma sa Testigo)

Thumb mark

Appendix E

APPROVED LETTER OF CONSENT

July 11, 2024

Dear Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program major in Financial Management at Misamis University in Ozamiz City. We are pursuing our thesis entitled **"WORKING PROFESSIONALS' INSURANCE ATTITUDES, PERCEIVED BEHAVIORAL CONTROL AND ENGAGEMENT"**. The study was approved by the Thesis Committee last May 9, 2024.

In this vein, we would like to ask for permission for the conduct of the study at Ozamiz City, Misamis Occidental, Philippines. The study aims to understand the relationship between working professionals' attitude, perceived behavioral control, and their engagement toward life insurance. The target respondents will be working professionals, selected through convenience sampling. Questionnaires will be used in gathering the data. Be assured that ethical considerations will be duly observed in the conduct of the study and that the data to be gathered will be used solely for research purpose.

We earnestly hope for your approval of this request.

Truly,


JHANE ROSE BUCTUAN

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:

August 7, 2024

Daisy Claire R. Tan
Human Resource Officer
Our Lady of Triumph
Banadero, Ozamis City

Dear Madam:

Greetings!

We are the students in the Bachelor of Science in Business Administration program major in Financial Management at Misamis University in Ozamis City. We are pursuing our thesis entitled **"WORKING PROFESSIONALS' INSURANCE ATTITUDES, PERVEIVED BEHAVIORAL CONTROL AND ENGAGEMENT"**. The study was approved by the Thesis Committee last May 9, 2024.

In this vein, we would like to ask for permission for the conduct of the study at Ozamis City, Misamis Occidental, Philippines. The study aims to understand the relationship between working professionals' attitude, perceived behavioral control, and their engagement toward life insurance. The target respondents will be working professionals, selected through convenience sampling. Questionnaires will be used in gathering the data. Be assured that ethical considerations will be duly observed in the conduct of the study and that the data to be gathered will be used solely for research purpose.

We earnestly hope for your approval of this request.

Truly,


JHANE ROSE BUCTUAN

Noted:


EFREN J. BARILLO, CPA, DMA
Dean, College of Business and Management

Approved:


DAISY CLAIRE R. TAN
Human Resource Officer

APPENDIX F

(Statistical Computation)

1. What is the level of working professionals' insurance attitude, in terms of cognitive, affective, and conative?

Descriptive Statistics

Variables	Mean	Std. Deviation	Interpretation
Cognitive Component	3.24	0.44	High
Affective Component	2.92	0.47	High
Conative Component	3.19	0.53	High
Overall	3.12	0.34	High

2. What is the level of working professionals' insurance perceived behavioral control in terms of subjective norms and self-efficacy?

Descriptive Statistics

Variables	Mean	Std. Deviation	Interpretation
Subjective Norms	3.10	0.61	High
Self-Efficacy	3.18	0.40	High
Overall	3.14	0.44	High

3. What is the level of working professionals' insurance engagement in terms of satisfaction?

Descriptive Statistics

Variable	Mean	Std. Deviation	Interpretation
Satisfaction	3.34	0.54	Very High
Overall	3.34	0.54	Very High

4. Is there a significant relationship between working professionals' insurance attitude and engagement?

Descriptive Statistics

Variables	r-value	p-value	Interpretation
Insurance Attitude and Insurance Engagement	0.52	0.00	Strong Positive Correlation/Highly Significant

5. Is there a significant relationship between perceived behavioral control and engagement?

Descriptive Statistics

Variables	r-value	p-value	Interpretation
Insurance Perceived Behavioral Control and Insurance Engagement	0.61	0.00	Perfect Positive Correlation/Highly Significant

APPENDIX G

(Documentation)



APPENDIX H

PLAGIARISM TEST RESULT

 **Similarity Report ID: oia:28447:71502325**

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PINCA, ANA CRISTINA.docx

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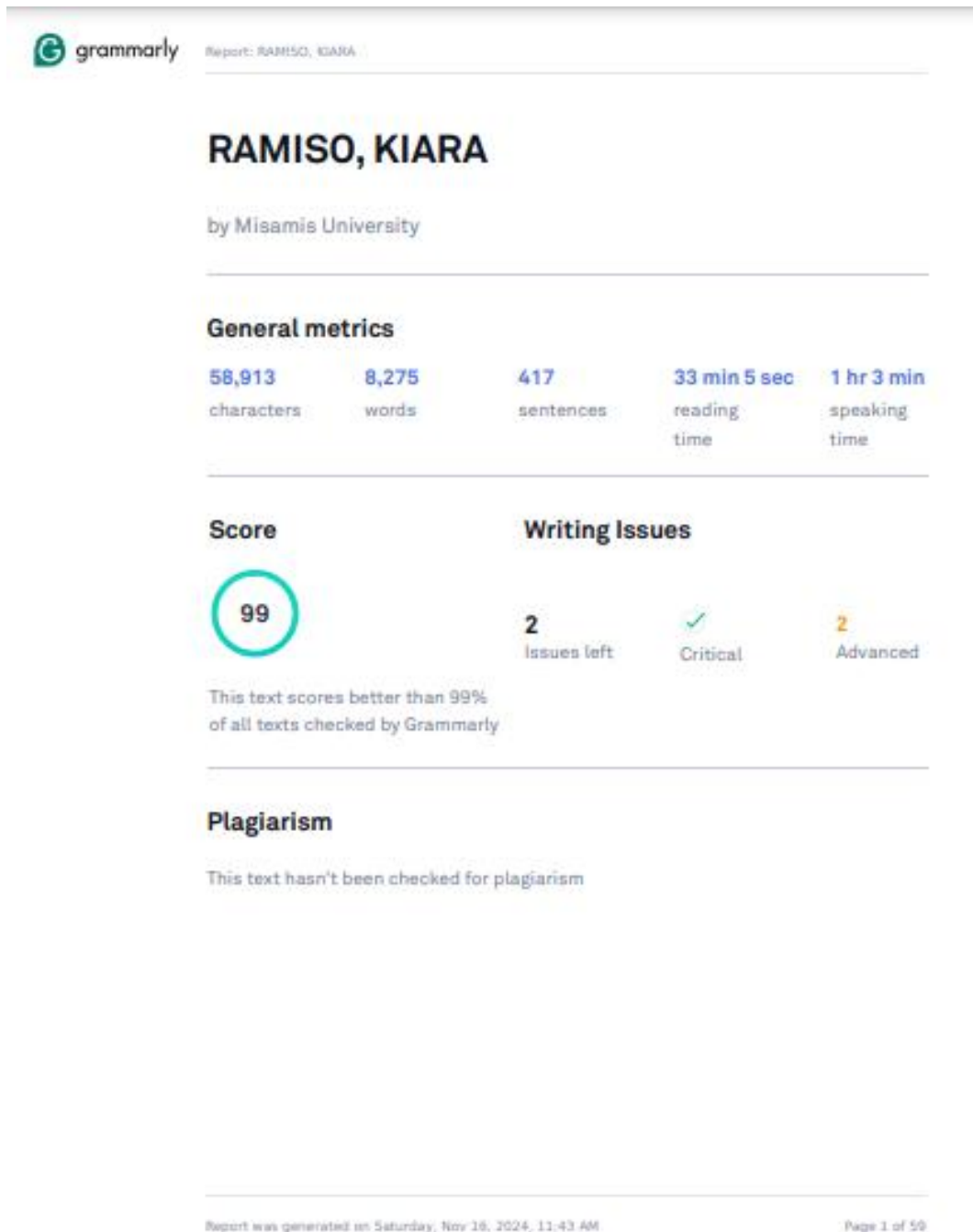
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APPENDIX I

GRAMMARLY TEST RESULT



CURRICULUM VITAE



JHANE ROSE R. BUCTUAN

Tubod, Lanao del Norte, Philippines

Contact No. 0965-946-6418

jhanebuctuan@gmail.com

PERSONAL INFORMATION

Date of Birth : January 11, 2003
Age : 21 years old
Place of Birth : Tubod, Lanao del Norte
Religion : Roman Catholic
Sex : Female
Civil Status : Single
Language/Dialect Spoken : Cebuano, English, and Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University
DEGREE : Bachelor of Science in Business Administration
SCHOOL YEAR : 2021-Present

SENIOR HIGH SCHOOL

SCHOOL : Lanao del Norte National Comprehensive High School
ADDRESS : Sto. Nino, Baroy, Lanao del Norte
SCHOOL YEAR : 2019-2021

JUNIOR HIGH SCHOOL

SCHOOL : Lanao del Norte National Comprehensive High School
ADDRESS : Sto. Nino, Baroy, Lanao del Norte
SCHOOL YEAR : 2015-2019

ELEMENTARY EDUCATION

SCHOOL : Tubod Central Elementary School
ADDRESS : Poblacion, Tubod, Lanao del Norte
SCHOOL YEAR : 2009-2015

TRAININGS AND SEMINAR ATTENDED

None



CURRICULUM VITAE

ANA CRISTINA A. PINCA

Labo, Ozamiz City, Misamis Occidental, Philippines

Contact No. 0968-615-0372

anacristinapinca@gmail.com

PERSONAL INFORMATION

Date of Birth : August 11, 2002
Age : 22 years old
Place of Birth : Ozamiz City, Misamis Occidental
Religion : PICC
Sex : Female
Civil Status : Single
Language/Dialect Spoken : Cebuano, English, and Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL : Misamis University
DEGREE : Bachelor of Science in Business Administration
SCHOOL YEAR : 2021-Present

SENIOR HIGH SCHOOL

SCHOOL : Misamis University
ADDRESS : H.T. Feliciano St, Ozamiz City, 7200 Misamis Occidental
SCHOOL YEAR : 2019-2021

JUNIOR HIGH SCHOOL

SCHOOL : Ozamiz City National High School
ADDRESS : Lam-an Ozamiz City
SCHOOL YEAR : 2015-2019

ELEMENTARY EDUCATION

SCHOOL : Labo Central School
ADDRESS : Labo Ozamiz City
SCHOOL YEAR : 2009-2015

TRAININGS AND SEMINAR ATTENDED

None



CURRICULUM VITAE

KIARA LYNN A. RAMISO

Lam-an, Ozamiz City, Misamis Occidental, Philippines

Contact No. 0956-527-3115

ramisokiaryllyn@gmail.com

PERSONAL INFORMATION

Date of Birth	: October 07, 2002
Age	: 22 years old
Place of Birth	: Ozamiz City, Misamis Occidental, Philippines
Religion	: Roman Catholic
Sex	: Female
Civil Status	: Single
Language/Dialect Spoken	: Cebuano, English, and Filipino

EDUCATIONAL ATTAINMENT

TERTIARY

SCHOOL	: Misamis University
DEGREE	: Bachelor of Science in Business Administration
SCHOOL YEAR	: 2021-Present

SENIOR HIGH SCHOOL

SCHOOL	: La Salle University - Lycée
ADDRESS	: Burgos Street Extension, Ozamiz City, Misamis Occidental
SCHOOL YEAR	: 2019-2021

JUNIOR HIGH SCHOOL

SCHOOL	: La Salle University - Night High School
ADDRESS	: Burgos Street Extension, Ozamiz City, Misamis Occidental
SCHOOL YEAR	: 2015-2019

ELEMENTARY EDUCATION

SCHOOL	: Ozamiz City Central School
ADDRESS	: Vicente Ostia Avenue, Ozamiz City, Misamis Occidental
SCHOOL YEAR	: 2009-2015

TRAININGS AND SEMINAR ATTENDED

None