THAILAND BABY BOOMERS AND THEIR DOGS:
THE DECISION PROCESS TO PURCHASE
IN DOGS INSURANCE

BY

MISS THANYAWAN ASAWAWONGSAWAT

AN INDEPENDENT STUDY SUBMITTED IN PARTIAL
FULFILLMENT OF
THE REQUIREMENTS FOR THE DEGREE OF
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(INTERNATIONAL PROGRAM)
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THAMMASAT UNIVERSITY
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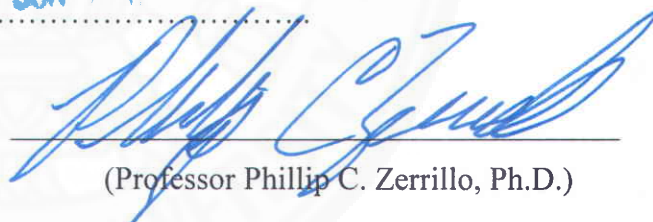
MISS THANYAWAN ASAWAWONGSAWAT

ENTITLED

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was approved as partial fulfillment of the requirements for
the degree of Master of Science Program in Marketing (International Program)
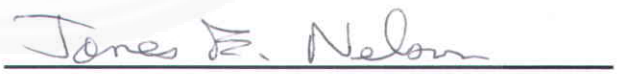
on.............6 JUN 2016.............

Chairman _____

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Member and Advisor _____

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Independent Study Title	Thailand baby boomers and their dogs: the decision process to purchase in dogs insurance
Author	Miss Thanyawan Asawawongsawat
Degree	Master of Science Program in Marketing (International Program)
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Independent Study Advisor	Associate Professor James E. Nelson, Ph.D.
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ABSTRACT

Nowadays, many countries are facing up with shades of grey, aging society, also Thailand. Aging society is the fastest growing demographic and tends to still growth healthy and effective. Social changing makes this segment behaviors tend to having pets to replace a missing child, friend, or spouse. However, current research offers no insight into how unique features in important of elderly human- pets relationship affects to purchase behaviors to buy dogs insurance products.

The study features include the level of relationship between pets and elderly's owners, which focus only dogs, owner's health conscious, insurance perception that affect to decision making process when buy dogs insurance.

This study investigated those features as factors in an offline questionnaires of 200 Thailand elderly pet's owners which mainly focus in elderly people who owned dogs and cats only who have intention to buy any pets healthcare products. Dependent variables were purchase intentions to buy dogs insurance. The study result showed the significant of multivariate and unvaried from respondent's feedback questionnaires. Additional qualitative research from in-depth interviews with six elderly's pets owners and two dogs insurance sales representatives, are supported the questionnaires survey data from 200 off-line respondents, a majority of whom are dog owners who age range 50 to 70 years old and living in Bangkok.

The results from this study should help insurance companies and pet healthcare products industry to improve and support in terms of customer development or any related fields and academic researchers in designing future studies relate to elderly behaviors and psychology between human-dog relationships.

Keywords: Dogs Insurance, Aging dog owners, Human – dogs relationship, Baby boomers

ACKNOWLEDGEMENTS

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CHAPTER 1
INTRODUCTION AND THEORETICAL FRAMEWORK

Introduction and Theoretical Framework

Regarding to The Silver Market Phenomenon: Marketing and Innovation in the aging society in 2008 (Kohlbacher and Herstatt, 2008), Many countries around the world have a shifting in demographics to aging populations which presents a major challenge to many companies and societies, also Thailand. Thailand is only five years away from becoming an aged society, when 20 percent of the country's 68.6 million population will be 60 or older.

The percentage of Thailand's senior citizens is projected to grow to 30 percent of a 68.3 million population by 2031, when we will become a super-aged society, National income per-capita will remain in the lower-medium bracket and the ratio of working age people in the production sector to senior citizens will drop to just 1.7 working age people for every senior by 2040, according to the National Economic and Social Development Board of Thailand. Super-aged society will be more impact for all sectors and become potential buyer in soon. Furthermore, Department of Mental Health from Ministry of Public Health of Thailand also present that when social changing, this aging society is the fastest growing demographic and tend to have pets which can help them to avoid the loneliness and fulfill the rest of their life.

The relationship of elderly's people currently, pets are more than just an animal that is kept in the home as a companion and treated kindly as the definition of pets anymore. It has meant more than that especially for aging people which are the group of people who born during 1946 to 1965, grew up after WWII when a large number of children were born. They usually work for a company for the security reasons, pets are became part of the family, especially dogs. They act like your children whenever you are cooking; they stay with you, when you are watching television; they also join activities with you as family partners. And when their sickness, they also makes you hurts, worry and cry as much as you love your children. This research will study that how relationships between elderly pets' owner and their pets can bring owner concerned about pet's health and relate to the dogs insurance product. Currently, Pet healthcare market in Thailand would reach to THB 161.7

Million by 2016, representing a projected CAGR of 9.6% value growth 2014 to 2019 reported by Euromonitor International (Euromonitor International, 2015)

Aging society in Thailand has grown wealthier and more mobile, the human – animal bond has strengthened and the value of pets increased. Respectively, pet owners are willing to spend their time and money more to keep their pets happy and healthy. This current trend can drives increases of making pet insurance to have more value proposition. This study beneficially support the reader who wishes to understand the relationship between Thai baby boomers and their pet, mainly focus in dogs only, the importance will affect in Dogs Insurance products.

Currently, Aging society has grown wealthier and the family structure has receded due to mobility, the human – animal relationship has strengthened with the value of pets increased. In addition, aging pet owners are willing to spend their valuable time to make their pets healthy and happy. This situation drives the rising of "stop treatment" amount, which bring pet insurance have more compelling value proposition.

Previous study from Pets Conference (McConnell, 2010) shows that the typical pet owners perceive and tradeoff the price based on current insurance policy and value of their payment for insurance. Veterinarians also have experienced unmatched of pet insurance as value perception gap which exists from various results; some pet owners still unbelieving that bad situation will happen with their pets, and some groups still misunderstanding between the cost and sophistication of veterinary. Furthermore, some group still knowing that economical euthanasia is part of a legal option and comparing their pet insurance with human health insurance. This is the reason that insurance company are trying to fit the premium of insurance based on the pet owner's willing to pay and offer.

Theoretical framework for this study is mainly focus in two concepts. First, the Fundamental Interpersonal Relations Orientation (FIRO) between elderly's and pets which identified from Will Schutz (1966) consist of three dimensions; inclusion, control and affection which affection is changed to term of openness but this study still keep in affection to link with pet-related personality styles. Second, the decision-making process which starts from problem awareness or recognition, information

search, evaluation of alternative, purchase and post-purchase, this study will explore what are the factors which relate to decision-making process.

The key variables of this study have two types, Independent and dependent variables. Dependent variables for this study are intention to buy dogs insurance products and independent variables are Elderly pet owner's characteristics such as, Education, Job status, Beliefs, Consumer behaviors such as Purchasing behavior in Pets healthcare products, health conscious, elderly-pets relationship and health conscious.

Source of data would be secondary and primary data that start from qualitative which get consumer's insight information about their relationship between elderly pets owners target group and their pets to measure the level of relationship and importance of pet's health conscious, health and perceived risk attitudes. Then, summarizing and linking to quantitative research by questionnaires with target group. Target respondents are Thai aging pets' consumers who have range of age around 50 to 70 years old, purchased pet healthcare products and health conscious.

Important questions that results of this study would answer are: How importance of elderly human-pets relationship can effect to decision making process to buy dogs and cats insurance products. What is the type of relationship between elderly owners and their pets? What is another key factor which engages Aging People to buy or to have intention to buy dogs and cats insurance products? What are their needs, expectation and barriers to buy Pet dogs insurance?

"Thailand baby boomers and their dogs: the decision process to purchase in dogs insurance." has been chosen to be a part of a contemporary topic in academic marketing which focus in marketing area about society knowledge that mainly study the aging pets' owner behaviors and attitudes in their relationship with their beloved pets and the effect to making decision to buy dogs insurance.

Statement of the Problem

Building from consumer behavior, human-dog relationship and decision making process literatures, this study explored the relationship level in each segment of elderly owners and pets and other factors that related to purchase intention of dogs insurance product.

Current Literature review in Thailand mostly relates and considers the relationship between human-pets relationship as general and contains a small number of studies. However, we study under consideration that pets owners have a various types based on many factors; age, experience, beliefs and behaviors etc. This study will go through specific in elderly people and pet relationship. This study believe that elderly's people are the one of important group which have high interactions with their pets and high potential to buy product for their pets because their health conscious and financial concerned to explore their companions that relate to purchase intention to buy dogs insurance.

Purpose of the Study

The purpose of this study is to determine whether the elderly human – pet relationship level affect to the decision process for buying dogs insurance products. This study beneficially support the reader who wishes to understand the relationship between Thai baby boomers and their pets, mainly focus in dogs only, those importance will affect in dogs insurance products; understand in the segmentation of elderly pets' owner; what is the kind of their relationship and importance level of their companions, health conscious, belief and behaviors about their pets that linkage of decision making to buy pet insurance. Furthermore, this study can be applied for any related pet healthcare companies which interest to set marketing strategy or customer development through target as elder. The research is guided by followings objectives:

1. To determine the types of elderly human-dog relationship which effect to purchase intention
2. To analyze the segmentation of Thai elderly dog owners in term of …
   - Attitude: Health Conscious
   - Behavioral: Pet Relationship, Time spending with their dogs
3. To determine the importance level of elderly human – dog relationship affect to the buying decision process of dogs insurance
4. To define key influencing factors that effect to intention to buy dogs insurance product in elderly people
5. To determine the decision set of in dogs insurance products
6. To find the perception gap between elderly consumers and dogs insurance

Definition of Terms

Figure1: Definition for this study

Word	Definition
Pet (n.)	An animal that is kept in the home as a companion and treated kindly: mainly focus in dogs only.
Dogs insurance (n.):	an arrangement in which you make regular payments to an insurance company in exchange for that company paying most or all of the costs of your pets medical care insurance which in this study means the medical care and life serve for pets; dogs only.
Aging Baby boomer/Elderly People:	Old people consider as a group which currently from year 2015 is age range at 50-70 or group of people who were born in 1946 to 1965.
Fundamental Interpersonal Relations Orientation (FIRO)	There are three kinds of these relations: inclusion, control, affection which meaning as: Inclusion (n.): the act of including someone or something as part of a group, list, etc., or a person or thing that is included Control (n.): the act of controlling something/someone, or the power to do this Affection (n.): a feeling of liking for a person or place

CHAPTER 2
REVIEW OF LITERATURE AND ACADEMIC IMPLICATIONS

Review of Literature

The changing in demographics of Thai population to becoming aging society (Euromonitor International, 2013) many industry are aware to adapt their business to related with this aging people. Pet products market also, which evidence from a study in relationship between human-pets (Cavanaugh, Leonard, and Scammon, 2008) shows that people will treat their pets like human which comes from close relationship and pets also influence in human well-being. Pets become a part of society changing and become more popular for aging people as a member in their family to replace a missing child, friend, or spouse, especially dogs and cats, which both kind of pets bring to the opportunity for any pet-related products (Holbrook, 2008)

Furthermore, not only increase in the amount of pets ownership but current pet healthcare market in Thailand in 2015 (Euromonitor International, 2015) also reach to THB 161.7 Million by 2016, representing a projected CAGR of 9.6% value growth 2014 to 2019. In other countries, the pattern of pet industry is going to focus the healthcare of pets by adding nutraceutical-type ingredients that will become important role to prevent animal diseases (Brown, 2001)

Previous research from Eckstein shows that the family with pets has many significant topics to be resolved. Roles of pets in individual family have various relationship types that impact to pets in home. Those relationship is measured through self-reflective questions for identify human-pets relationship. Linkage between Fundamental interpersonal relations orientation (FIRO) theory from (Schutz, 1958)with three basic issues: inclusion, control and affection and questionnaires can be scored and interpreted in human-pets companions. (Eckstein, 2000)

Currently, Baby boomer society is increasing and tends to growth wealthier. The structure of family is changed and more mobile, also the human – animal relationship has strengthened with the value of pets increased. In addition, aging pet owners are willing to spend their valuable time to make their pets healthy and happy.

This situation drives the rising of "stop treatment" amount, which bring pet insurance have more compelling value proposition.

Previous study from Pets Conference (McConnell, 2010) shows that the typical pet owners perceive and tradeoff the price based on current insurance policy and value of their payment for insurance. Veterinarians also have experienced unmatched of pet insurance as value perception gap which exists from various results; some pet owners still unbelieving that bad situation will happen with their pets, and some groups still misunderstanding between the cost and sophistication of veterinary. Furthermore, some group still knowing that economical euthanasia is part of a legal option and comparing their pet insurance with human health insurance. This is the reason that insurance company are trying to fit the premium of insurance based on the pet owner's willing to pay and offer.

Furthermore, other studies which related about pet healthcare products currently shows the result of study in purchase intention have been suggested that the intention is part of cognitive attitude which lead people intend to purchase that start from thinking then will affect to attitude. (Fishbein and Ajzen, 1975) Current research found that attributes that had a major effect on decision making to buy pet-food products in Thailand are the product quality and palatability of products (Chaiyasoonthorn and Suksa-ngiam, 2013) which people need high-quality of products and their pets are willing to eat it.

By the way, it is not easy to define the quality of product. Actually customers will purchase or acknowledge the product by selecting a good reputation or creditable brand, but customers still didn't ensure the way to distinguish that those brand have quality enough or meet the standard or not. Palatability of product also not easy to define that which taste should be good or will be eaten by pets.

Academic Theory Implications

This research has applied the model of Fundamental Interpersonal Relations Orientation (FIRO) (Schutz, 1958) to describe the type of relationship that relate to the consumer's purchase intention. Furthermore, this study applied the consumer buying decision process model as well as decision set to study consumer behavior and expectation to buy dogs insurance. The models were adopted to the dogs insurance

market for recommend and find effectively use features to build up dogs insurance intention.

Fundamental Interpersonal Relations Orientation- Behavior (FIRO-B)

Figure2: Three-Types of Needs in Interpersonal Relations Orientation (Schutz, 1958)
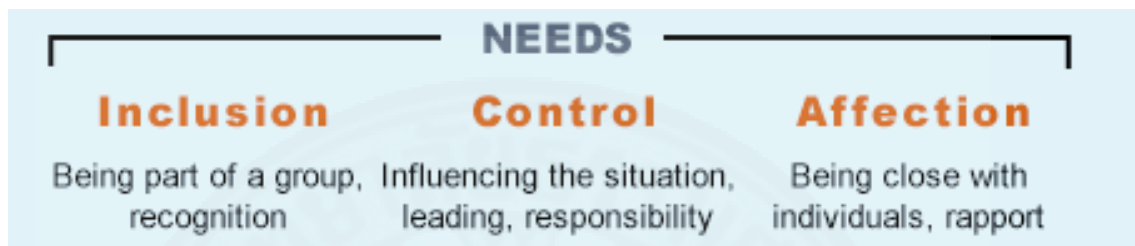
Fundamental interpersonal relationship orientation – behavior (FIRO-B) in Figure 2 shown that this dimensions were developed to help people to understand themselves and their relationship with others which describes interpersonal behavior in terms of three primary dimensions: need for inclusion, control and affection as follows;

- Inclusion: the degree to which one belongs to a group team or community
- Control: the extent to which one prefers to have structure, hierarchy and influence
- Affection: one's preference for warmth, disclosure and intimacy

Needs behavior can appear not just only interpersonal between people but also can appear in interaction between people and their pets. Interaction in need behavior between owners and dogs can relate to purchasing behavior and create marketing strategy to motivate or build up the intention to buy any product for their pets.

Consumer Buying Decision Process

Figure 3: Five-Stage Model of Consumer Buying Process (Kotler and Keller, 2012)
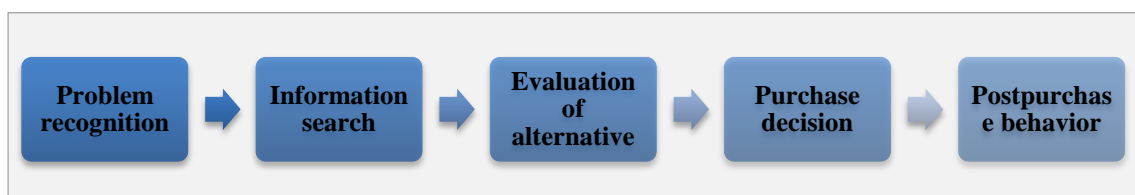
The buying decision process of customer as shown in Figure 3 have the model that consumer typically passes through five-stage model: problem recognition,

information search, evaluation of alternatives, purchase decision and post purchase behavior which is buying process starts long before the real purchase will happen for any products. Consumers may not pass through all five stages some stage may skip or reverse based on product in each individual customer minds. In new product markets including dogs insurance that also new product people will start at the first point as need recognition level to build the consideration and buy the product. It is the marketing's job to design the marketing strategy to spark consumer interest and recognize the problem to build up the consideration set to support while people go through information search and evaluation of alternatives to compete with other competitors and become to be a part in customer's mind that link them to make a final decision to buy products (Figure 4)

Figure 4: Successive sets involved in Consumer Decision Making – IT Market example (Kotler and Keller, 2012)
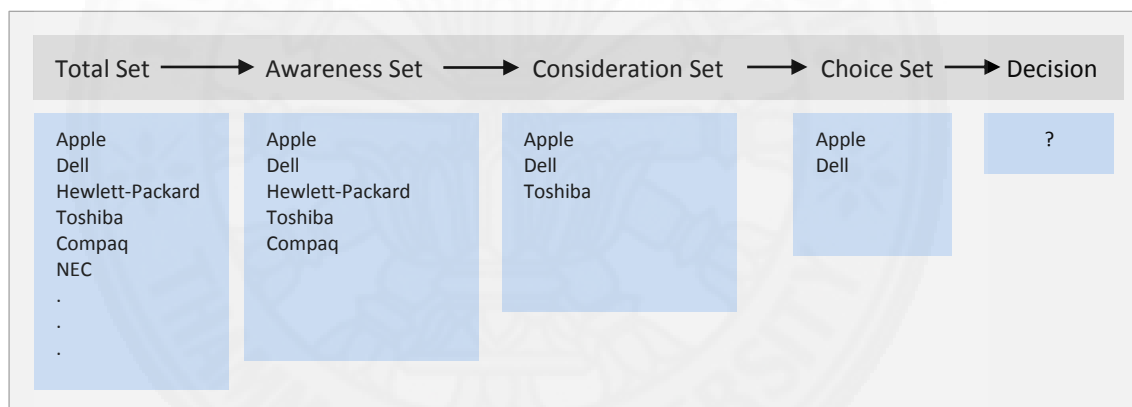
Not just only IT market all market also can use the successive sets including in dogs insurance markets which are new products for pets in Thailand and be a high involvement product, the need recognition process still exist in dogs insurance that people will recognize the importance of dogs insurance while they dogs get sick. It is one of marketing people to find the factors that help to create the need through influence the dog owner's behavior. As, Kotler and Keller (2012) defined, that buying behavior can be influence through; cultural, social and personal factors which personal factors relate to belief and attitudes of dog owner that relate the intention to buy pets insurance product.

Questions and Hypotheses

      This research questions was asked what kind of relationship and how strong of relationship between elderly pets' owner and their pets affect the decision process of buying in dogs insurance in Thailand. This research believes that the kind of relationship is just one part of all of factors that impact to cognitive attitude in decision–making process that link to the intention to buy Dogs insurance. Other factors such as demographic, attitude and behaviors still are a part of this study. For the purpose of this study, the following questions were addressed:

      Questions: Based on self-verification theory, will the Thai elderly owners-pet relationship or any factors relate to the intention to buy dogs and cats insurance.

      Hypothesis: $Y = X_1 - X_2 - X_3 + X_4 + X_5 + X_6 + X_7 + X_8$

Dependent Variables (Y): Intention to buy Dogs insurance

Independent Variable (X):

      $X_1 =$ Type of Pet Relationships $X_2 =$ Number of Pets

      $X_3 =$ Job Status $X_4 =$ Socioeconomic status (SES)

      $X_5 =$ Health conscious $X_6 =$ Insurance Perception

      $X_7 =$ Purchasing Behavior in pets health care product

      $X_8 =$ Education Level

      Assumptions: The assumptions of study assumed that the relationship between elderly owner and their pets will relate to intention to buy dogs and cats insurance; if high relationship, they will more intent to buy those insurance. Furthermore, other factors; SES, Health Conscious, Insurance Perception, Purchasing Behavior and Education Level will relate to intention to buy those insurance in positive ways also. However, some factors will relate in negative ways as more amount of pets and job status will lead less intention to buy insurance.

CHAPTER 3
RESEARCH DESIGN

Research Methodology and Instrumentation

The method of this study started from explored the current relationship between elderly pets' owner and pets through secondary information from related industry overview, literature review, websites and observation from area which reflected the interactions and health conscious of their companions as public and private pets shop and hospitals. Furthermore, after observation, already studied more deeply details through depth interviews with elderly people and insurance sales representative about the relationship and intention to buy dogs insurance and reconfirmed the result with them. Questionnaires would be designed by related with the result from secondary and in-depth interview as shown in the objectives and methodology on each procedure as below:

Figure 5: Research Process
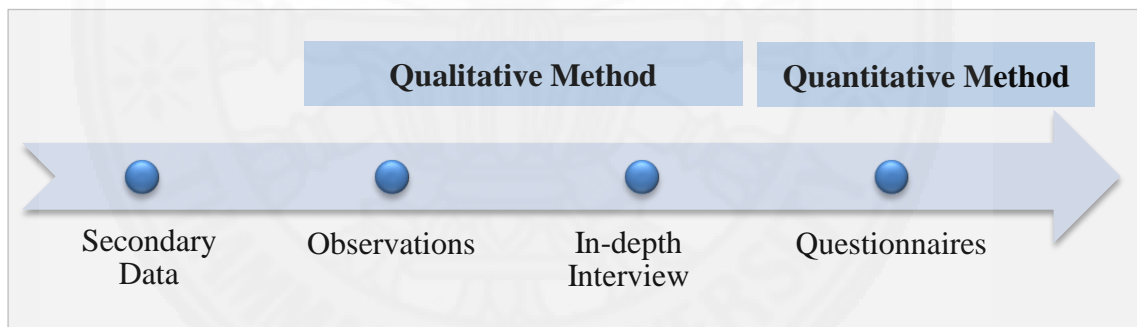
Exploratory Research Method

Secondary Research

Objective: To find supporting information regarding current literature reviews which and industry and market overview and trends of pet health care products.

Methodology: The information from searching through online websites, books and existing research mainly focused the topic which relate to three scopes; pets industry and trends in Thailand, dogs insurance industry in Thailand, human-pets relationship, aging behaviors and theory which relate to relationship or interpersonal concepts. This information searched from major sources on the internet and studied not only in Thailand but also abroad information sources.

Observation Method

Objective: To explore the relationship between elderly behaviors and their pets that mainly focuses in dog only.

Methodology: Observation was conducted within Bangkok Area which observed in the location which relate with human-pets activities and health conscious such as pets community, pets expo, private and public animal hospitals

In-depth Interview

Objective: To gain preliminary understanding of the relationship between elderly pets' owner and their pets, health conscious, consumer behavior, attitude, decision making process, triggers and barriers and also usage aspects in dogs insurance.

Methodology: Elderly pets' owners were screened to join the focus group within criteria of age, health conscious and pet's owner should be dog owners only. The in-depth interview studied from both sides; elderly consumers and insurance companies through company's sales representative, to more understanding the way of thinking between both sides. The questions focused them to share attitude, beliefs and behaviors about pet's health and the relationship between them and their pets.

Descriptive Research Method
Questionnaires

Objective: To describe the characteristics of the population of interest and to use the findings to develop recommendation on the target group.

Methodology: Questionnaires were designed based on result from secondary data, observation, and In-depth interview and focus group results. The questionnaires respondents passed the screen criteria. Based on purpose for questionnaires design, the questionnaires started with self-reflection question which lead people to think their relationship with their pets with 12 five-scale questions (Appendix A) and ranked the satisfaction of their relationship by themselves. Next, the questionnaires asked about their health conscious and insurance in terms of perception, attitude or

beliefs and behaviors which add the questions about the knowledge and awareness of dogs insurance. Then, questionnaires closed with demographics questions.

Sampling

     The target from this study mainly focus in elderly people who was born in 1946 to 1965 which currently from year 2015 will age 50 to 70 years old, all of them must be dogs or/and cats owners only.

     Sample Selection

- Ages
- Insurance perception

     Respondents Qualification

- Male or female between 50 to 70 years old
- Live in Bangkok and up-country urban areas
- Dogs pets owners (unlimited amount of dogs)

Respondent Selection Criteria

     Exploratory Research

     In-depth Interview: six respondents for pets owners mainly focus in dogs were selected based on convenient sampling in various location and two respondents for dogs insurance sales representative which specific from current two dogs insurance in Thailand, sales respondent from one by one insurance company.

     Descriptive Research

     Questionnaires: 200 respondents from questionnaires survey passed screen criteria which must be dog owners which age, unlimited number of their pets, age range 50-70 years old or was born in 1946 to1965 and can separate questionnaires based on health conscious behaviors that were the one of screen criteria that reflected the possibility to buy insurance product. Furthermore, the respondents were decision makers to buy any products for their pets and open to other new pet health products.

Survey Acquisition and Recruiting Plan

In-depth interview: The respondents were interviewed with approximately 30 minutes interviews. All of them passed selection criteria of target respondents and were informed the research objectives before start interview.

Questionnaires: The respondents received questionnaires to offline channels through the locations which relate human-pets activity as pets community, department stores which allowed for pets, public park, pets shop and pets hospitality.

Data Collection and Instrumentation

Exploratory Research

Secondary Data: It was conducted mainly through various online websites, publications and existing research. Major sources on the Internet were current websites, online news, and academic and journal websites. Also, some of the literature reviews obtained from highly creditable sources such as academic research from ELSEVIER and other business research publications within Thailand and abroad.

Observation: Observation was conducted within Bangkok Area which observed in pets shop, private and public animal hospitals as followings:

1. Manoon Petshop (Jatujak Market, Pet community Zone, Bangkok)
2. Thonglor Animal Hospital (Private Animal Hospital)
3. Kaset Animal Hospital (Public Animal Hospital)

In-depth interview: Face to face in-depth interview and phone call were conducted with six elderly's pet owners and two sales dog insurance representative respondents. The interview duration was 30 minutes long by interviewed respondent on one by one basis. Interviewees were asked questions relating to the activities with pets and their relationships (Sample of in-depth interview questionnaires can be found in Appendix 2) Sample distribution for in-depth interview is shown in tables below;

Table 1: Sample Distribution for In-Depth Interview

In-depth Interview	Elderly Pets' owner		Insurance Sales Representative	Total
	Group1: Age 50-60	Group2: Age 60-70		
Number of interviewees	3	3	2	8

Descriptive Research

Questionnaires: All respondents who passed screening questions were identified before started

Qualifications of respondents were screened as following criteria;

1. Dog owners, unlimited amount of their pets
2. Age 50-70 years or was born in 1946-1965
3. Be decision makers to buy any products for their pets.
4. Be open to other new pet healthcare products.

Before launching questionnaire, the questionnaire was pilot-tested with five sample respondents to avoid loaded, complex questions, omission and ambiguity.

Administering the Questionnaire

A total of   surveys were separately collected through 200 offline respondents. The duration to complete the questionnaire of offline was approximately 15-20 minutes.

200 offline respondents were requested to fill their answers in the questionnaires by themselves despite being monitored by the collectors. The duration of survey collection were mixed e.g. late morning, afternoon and evening as well as weekdays and weekends at various points where mainly focus in location which human-pets activities within Bangkok including pets stores, pets community, animal clinics and hospitals which are high –density locations which cover wide ranges of socioeconomic statuses, and large variety of pets owners in order to ensure that the respondents of the survey could represent the population of target group.

Data Analysis Procedures

Exploratory Research Procedure

*In-depth Interview***:** The data collection from in-depth interview (See questions in Appendix F), were analyzed the consumer's insight information and deeply details in owner-pets relationship and the perception, attitudes, behaviors relate to pets and insurance. The result from in-depth interview was the guidelines for focus group questionnaires and supported to scope of respondents. Moreover the depth-

interview result was a part of questionnaires design in market to collect quantitative data.

Descriptive Research Procedure

Questionnaires: After collected data from offline survey, the questionnaires were designed to most of the close-end questions and some are open-end questions in case the respondents want to input other answer out of alternative choice (See questions in Appendix G). Answer of the questionnaires appeared in two terms; multiple choices and rating scale (1-5) in self-reflection topics and behavioral topics. The information was analyzed by using SPSS program to analyze and verify information to answer the research objectives as details below:

Summarized the information and compare the difference of independent variable in each group; Health and Unhealthy conscious in elderly owners and compare the different in terms of general information as demographics, health conscious, pet relationship, and frequency to buy pet health products

Self-reflection scores which measure the relationship between owners and pets were analyzed from frequency distribution and correlation. Furthermore, those independent variables were analyzed their relationship through frequency distribution, correlation, cross-tabulation and linkage the relationship between dependent and independent variable through regression analysis for compare with hypothesis of this study. The types in each segment of baby boomers also were analyzed with cluster analysis through Ward's Method.

The result from SPSS interpreted and presented in pattern of table and figure to support the evidence of the study and answer the research objectives that mainly focus to identify the importance of baby boomer's owners-pets relationship and finding influencing factors that will affect the intention to buy dogs insurance.

Limitations and Delimitations

There were several unavoidable limitations and obstacles that prevented us from gaining the full knowledge. One of the most significant limitation was the given research time frame is too short and we were not able to work on this project thoroughly. Other limitations of research study were categorized into four main groups as follows:

Limitations

Limited sampling and respondent availability: Since our research used specific respondents as elderly pets owners who owns dogs only, it took longer time to seek the right target respondents and they must pass the selection criteria before start.

Questions complexity issues: Due to self-reflection topics in survey questionnaires, people had a high possibility to confuse the word as "likes", "need" and "want" that affect the answer of questionnaires.

Uncomfortable to answer questions and Reliability of Data: Survey questionnaires were distributed through offline channels only ,because our target group as elderly people was uncomfortable to answer to online. However, offline survey made target respondents feel uncomfortable because direct surveys. In addition, offline surveys as paper made people avoid or jump to another questions.

Delimitations

Found the locations which have high-density in target groups such as pets community and pets expo or hospitals that can more access the limited sources. For questionnaires design, not just only in self-reflection topics but also other topics which included difficult words that lead to make respondents confusing, it were underlined and bolded those key words. And for survey channels in offline, the questionnaires were distributed with many people and let them feel comfortable to answer and distributor rechecked that they answered all questions before they left.

Significance of the study

       This study showed the importance of pets to the elderly that lead to the decision process to purchase in dogs insurance which had been chosen to be a part of a contemporary topic in academic marketing. This study mainly focus in marketing area in society knowledge that mainly study the aging pets' owner, attitudes, beliefs and behaviors in their relationship with beloved pets and the effect to making decision to buy dogs insurance. This study beneficially support the reader who wishes to understand the relationship between Thai baby boomers and their pets, mainly focus in dogs only, the study shown the result about the key influencing which will affect in Dogs Insurance products; understand in the segmentation of elderly pets' owner; what is the kind of their relationship and importance level of their companions, health conscious, belief and behaviors about their pets that linkage of decision making to buy Pet's Insurance and know the perception gap and bring consumers meet their satisfaction. This result can be applied for any related in pet healthcare products companies which interest to set marketing strategy or customer development through target as elderly people.

CHAPTER 4
DATA ANALYSIS AND RESULTS

Qualitative Analysis and Key Findings

Sample profile from qualitative research

The Qualitative Research through observations with three locations area which related to pets within Bangkok and in-depth interviews with six respondents: four dog owners age between 50 to 70 years old and two insurance sales representatives.

Qualitative research result

There are three key finding from qualitative research from observation and in-depth interviews as follows:

Pet relationship

Activity with pets

Aging owners spent time with dogs around two to six hours or more with their dogs not just only weekend but also on weekdays. They always have activity together with their four-legged friends as walking, watching television and gardening etc. until they go to bed. They usually take more times than young people who still work and don't have time much to take care or have activity with their pets.

Encouraging from Pets

Aging owners feel that having dogs encourage them to more exercise or get new inspiration to do something new. They feel like they have a new son or daughter who always sticks with them when they home and make fulfill their entire life.

Pet Healthcare Products

Health Conscious Trends

Currently, pet product as pet food or snack will not advertise only the delicious but also add value to support pets health. Aging owner's respondents also concerned too. They taught that health is very important. Some people said that if they can turn back times, they will back to more take care their health. Therefore, if they will buy products for their beloved pets, they will select organic or supplementary products for their pets.

Dogs Insurance Perception

Lack of Awareness

Pet Insurance business in Thailand is not aware much in pet owner's knowledge. Pets owners used to know pet insurance from pets hospitality and insurance sales representative. They consider in pet insurance when their pets get sick if their pets are not sick they will not know or heard about this.

Insurance Perception

Thai people perceive that life insurance for human is expensive and not worth to pay money in long terms. Some people who buy insurance for tax reduction and save money in long terms. While, others still not buy because they are not often sick and mostly premium cost always expensive.

Security Reason

Thai baby boomer is one of a group who usually work for company as security reason. They will interest to buy insurance with two mains security conditions; the security of money and life. For pets owners also, they interest to buy pets insurance because of two things. First, the security of their money in case of their pets get sick, pets insurance can cover and worth when compare with actual cost. Aging owner has limited budget worry about money in their pocket. But they will have intention to buy if their dogs have expensive price or priceless for them.

Quantitative Analysis and Key Findings

Sample profile from quantitative research

From the quantitative research that was done from market questionnaires through offline in various locations within Bangkok, Thailand, prior to start to survey questionnaires, the screening questions and demographic were used. The survey got 270 total respondents which all respondents are aging pets owners age range 50 to 70 years old, only 200 respondents currently have dogs and the profiles are 60% female, 64% age around 50 to 60 years old, 45% spend times with dogs two to six hours per day who currently have dogs and be the decision makers to buy any pet products for their dogs.

Quantitative research result

   For the 200 valid survey's response about on eight dependent variable that relate to dogs insurance's purchase intention, the Factor Analysis was used to group the types of relationship which be a part of one dependent variable first. Then, after got the types of relationship, the ANOVA test was used to explain different between each dependent variable and Regression Analysis was used to explain which dependent variables are significant to independent variable.

Types of relationship between dog's and owners

   Relationship between dog's and owners were asked from 12 relationship self-reflection questions (Appendix A) to find the types of relationship. The types of relationship can be grouped to four types of relationship from factor analysis result in SPSS.

Table 2: Sample Means and Standard Deviation for Types of relationship analysis

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
N Valid	200	200	200	200	200	200	200	200	200	200	200	200
Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean	3.31	4.48	3.09	4.26	3.63	3.50	3.75	4.08	4.38	3.19	4.00	3.40
Std. Deviation	1.067	.665	1.113	.833	.905	1.017	.901	.899	.747	1.304	.821	1.027

   Table 2 shows the mean scores and standard deviation for each question that ask for reflecting the types of relationship between human and dogs. The result of correlation within each question for types of relationship analysis is significant within each question (Appendix B)

Table 3: Factor Analysis in Relationship self-reflection questions

Relationship dog owners questions	closeness	control	be a part	boss
Q1 At special holidays, I like to buy special gifts for my dog				.363
Q2 I teach my dog to "greeted" me or in some way recognized when I came back home.		.868		
Q3 I let my dog decide what (s)he wanted to do.(i.e., what and when to eat, etc.)				.828
Q4 I want to control my dog act warm and friendly to me and others.		.685	.369	
Q5 Dogs appear in many of my family photos.	.712			
Q6 I wanted my dog to desire being close to me.	.509			
Q7 If I were going for a ride or walk, whenever possible, I preferred to take my dog with me.			.579	
Q8 When I would leave the house or place where my dog was housed, it was important for me to say goodbye my dogs			.754	
Q9 I like to have physical contact with my dog (dogging, preening, etc.)		.375	.435	
Q10 My dog slept in bed or close besides me in my home.	.411			
Q11 I liked the feeling that my dog wanted to be a part of my family.	.418			
Q12 I always have my dog's pictures in my pockets / phone.	.806			

Exploratory Factor Analysis procedures used principal axes factoring with Rotation Method through Promax with Kaiser Normalization. The Cumulative Variance from four factor solutions at 53.8%. The residuals are computed between observed and reproduced correlations. There are 8 (12.0%) no redundant residuals with absolute values within 95 percent significant level (Appendix C)

Furthermore, Table 3 show the result from exploratory factor analysis through pattern matrix which shows that the types of relationship can be separate into four groups which the number of relationship in each factor should over than 0.4 to show the strong relationship within each type.. In addition, after got the data from exploratory factor analysis, the data will form in composite variables to group the questions to match with four type of relationship as follows in Figure 6 details:

Figure 6: Composite Variables from Exploratory Factor Analysis

Types of Relationship	Questions Number
Closeness	Questions no. 5, 6, 10, 11, 12
Control	Questions no. 2, 4
Be a part	Questions no. 7, 8, 9
Like a boss	Questions no. 3

Type1: Be a part of Family

Relationship between pets and owners is closeness. Dog owners want their dogs to stick or close with them all time they stay together until they go to bed. It is not just only close up with dogs in physical but owners still want to "feel" about their closeness all the time. Dog owners in this type still have their dog's pictures in their pocket and mobile phone that is the strongly relation for this factor at 0.806. Furthermore, when they take a family picture, the relationship result is high at 0.712 means that this activity is strong, they also want to take a dog within their memory and they feel happy if dogs act as happy or smile to be a part or member in family.

Type2: Control my dog

Dog owners always control or expect in dog's behavior. They are happy if dogs act as they want or do as they want it to do. This relationship is like the owner's behavior will lead the dog's behavior through teaching or ordering with their dogs as the strongly result in figure shows that owners will teach them to act as they want or control them in some ways.

Type3: Be a part

Dog owners would like to do various activities with their dogs. They want a dog to be a part of their life as a friend or partner to join activity together as walking, jogging or cooking. This type of relationship, owner will do without expectation, they just want to act or do something with their dogs such as they will say goodbye their dogs no matter dogs will act or know or not, they just want to do it. They like to preen their dogs no matter dogs care or happy or not. Dog owners just want to be a part of dog's life which different from the type 1 about closeness that they want dogs to be a part of them.

Type4: My dog is the boss

Owners always let their dogs do anything that they want such as dogs can select food that they want to eat or can do anything that they want to do. This relationship is like dog is a god that relationship is strongly result at 0.828 of this factor. For example, If they don't want to eat the food that owners already prepared, they can ignored and finally owners will find the new one that they want to eat. Or, if they want to play something no matter it is good or bad, the owners will let them do without angry or force.

__Thai elderly dog owners Segmentation__

Table 4: Sample Means and Standard Deviation for types of relationship

	Closeness	Control	Be a part	Dogs like a Boss
N Valid	200	200	200	200
Mean	17.7050	8.7350	12.2100	3.0900
Std. Deviation	3.85647	1.33178	2.06086	1.11270

From the Table 4, the result shows the mean score and standard deviations for all four types of relationship; closeness, control, be a part and dogs like a boss, which was calculated to cluster analysis via Ward's Method to seek the segment of human-pets relationship (Appendix D).

Figure 7: Ward's Method Cluster Analysis – 3 cluster solutions (Appendix C)

	Segment 1 "Just have a dog"	Segment 2 "Dog is mine"	Segment 3 "Love me love my dog"
Closeness	Low	Medium	High
Control	Low	High	High
Be a part	Low	Medium	High
Like a boss	Low	Low	High
Health conscious	Low	Medium	High
Times Spending	Less than 2 hours	2-6 hours	More than 6 hours

Segment 1: Just have a dog

This segment have low relationship in all types of relationship if compare with other segments. They perceive dog is just a dog, just pets at home, pets just like animal in house. They don't realize pets as a member of family. Mostly, they spend times with pets maximum around two hours per day and low level in health conscious. They think dog's value is low, don't have value enough to pay money for them.

Segment 2: Dog is mine

Dog owners, who have high level of ownership, always try to control, manage and force dog's behavior to act as they want it to do. Dogs don't have influence with owners. They will select all pet products based on their want or their desire, low level

of freedom for a dog. All activities will be controlled by them and time spending with dogs around two to six hours per day. Dogs is important for them, they always consider about dogs as a part of family member but still think and consider based on owner's mind.

Segment 3: Love me Love my dog

Dogs Lover who have a strong relationship with their dogs as a family member, they will happy when close up with their dogs in physical and psychological terms. However, they also have high level to control but, sometimes dog also their boss based on situations. The owner have a high level of health conscious when they will buy pets products, dogs behavior also have influence with them to buy products that match and also healthy for their dogs. This segment usually spends time with dogs more than six hours, relating to the high level of relationship and the level of importance of dogs in owner's mind.

Influencing factors that effect to intention to buy dogs insurance

Factors that affect the intention to buy dogs insurance was calculated by 200 valid survey's results, the ANOVA and Regression analysis we used to explain based on each dependent variable as assumptions below:

Regression Analysis;

Assumptions; $Y = X_1 - X_2 - X_3 + X_4 + X_5 + X_6 + X_7 + X_8$

Dependent Variables (Y): Intention to buy Dogs insurance

Independent Variable (X):

X_1 = Type of Pet Relationships which can separate in four types

X_{11}: Closeness	X_{12}: Control
X_{13}: Be a part	X_{14}: Like a boss

X_2 = Number of Pets

X_3 = Job Status

X_4 = Socioeconomic status (SES)

X_5 = Health conscious

X_6 = Insurance Perception

X_7 = Purchasing Attitude in pets health care product

X_8 = Education Level

Table 5: Sample Means and Standard Deviation for Factors on Dependent Variables

| Intention to buy | | Types of relationship | | | | Number of dogs | Job Status | SES | Health Conscious | Insurance Perception | Purchase attitude in pet healthcare products | Education |
		Closeness	Control	Be a part	Boss							
1	Mean	17.6091	8.7636	11.9727	2.9636	2.0545	2.3273	2.0727	7.0364	3.6091	8.0091	1.8000
	N	110	110	110	110	110	110	110	110	110	110	110
	Std. Deviation	3.9610	1.2845	2.2966	1.1725	1.0991	1.2048	.9741	1.8520	1.0929	1.4109	.7395
2	Mean	17.8222	8.7000	12.5000	3.2444	2.0111	2.4111	2.3778	7.6111	3.4222	8.4111	1.9111
	N	90	90	90	90	90	90	90	90	90	90	90
	Std. Deviation	3.7434	1.3938	1.6977	1.0201	1.0861	1.3145	.9549	1.3877	1.0598	1.2533	.6116
Total	Mean	17.7050	8.7350	12.2100	3.0900	2.0350	2.3650	2.2100	7.2950	3.5250	8.1900	1.8500
	N	200	200	200	200	200	200	200	200	200	200	200
	Std. Deviation	3.8565	1.3318	2.0609	1.1127	1.0907	1.2528	.9750	1.6799	1.0794	1.3539	.6855

From the Table 5, the result shows the mean score and standard deviations for each independent variable which was calculated to linkage with dependent variable

Table 6: Regression Analysis on Purchase intention (Y)

Factors		*Beta*	*t*	*Sig.*
Constant		.845	2.599	.010
Type of Relationship (X_1)	Closeness (X_{11})	-.018	.180	*.180*
	Control (X_{12})	-.067	.048	.048
	Be a part (X_{13})	.047	.037	.037
	Like a boss (X_{14})	.038	.275	*.275*
Number of dogs (X_2)		-.017	-.528	*.598*
Job Status (X_3)		.032	1.130	*.260*
Income (X_4)		.067	1.759	*.080*
Dog's health conscious attitude (X_5)		.054	2.238	.026
Insurance Perception (X_6)		-.055	-1.651	*.100*
Purchase Attitude in pet healthcare products (X_7)		.046	1.288	*.199*
Education Level (X_8)		.027	.499	*.618*

Table 6 shows the regression analysis result (Appendix E) to seek from the factor which will influence to purchase intention to buy dogs insurance. The results shows that from main eight independent variables have only two main variables that significant with the intention to buy dogs insurance which are types of relationship and health conscious attitudes. The remaining independent variables are not significant, with significant value more than 0.05 that is too high from significant level at 0.05

Assumption: $Y = X_{11} + X_{12} + X_{13} + X_{14} - X_2 - X_3 + X_4 + X_5 + X_6 + X_7 + X_8$

Result: $Y = 0.845 - 0.067 X_{12} + 0.047 X_{13} + 0.054 X_5$

The result from regression analysis shows the three independent variables are significant with purchase intentions; control relationship, be a part relationship and health conscious.

Types of Pets Relationship (X_1)

Types of relationship has a significant to purchase intention to buy dogs insurance but not all four types of relationship just only two types; control and be a part relationship between dogs and owners relationship.

Control my dog Relationship (X_{12})

Control Relationship is related with purchase intention to buy dogs insurance. The result means that if owners have a high control relationship they will tend to have high intention to buy dogs insurance which significant result at 0.048 which under significant level at 0.05. Furthermore, if have any changes in control relationship one units and other independent variables is zero, the purchase intention to buy dogs insurance will change 0.067 in opposite way under significant level at 0.05

Be a part of owner Relationship (X_{13})

Be a part relationship have a significant with purchase intention to buy dogs insurance also it means that if owners have a high level of be a part relationship they tend to have intention to buy pets insurance which significant result at 0.037 which under significant level at 0.05. Furthermore, if have any changes in be a part relationship one units and other independent variables is zero, the purchase intention to buy dogs insurance will change 0.047 in positive way under significant level at 0.05.

*Dog's Health Conscious (X_5)*

Dog's Health conscious in owner's attitude have a significant with purchase intention. The regression analysis showed that if owner's have a strong attitude in health conscious, they will intent to buy dogs insurance which significant result at 0.026 which under significant level at 0.05. Furthermore, if have any changes in be a part relationship one units and other independent variable is zero, the purchase

intention to buy dogs insurance will change 0.054 in positive way under significant level at 0.05.

Customer Buying Decision Set

From total 200 valid's respondents the result shown in Figure 8

Figure 8: Customer Decision set for dogs insurance
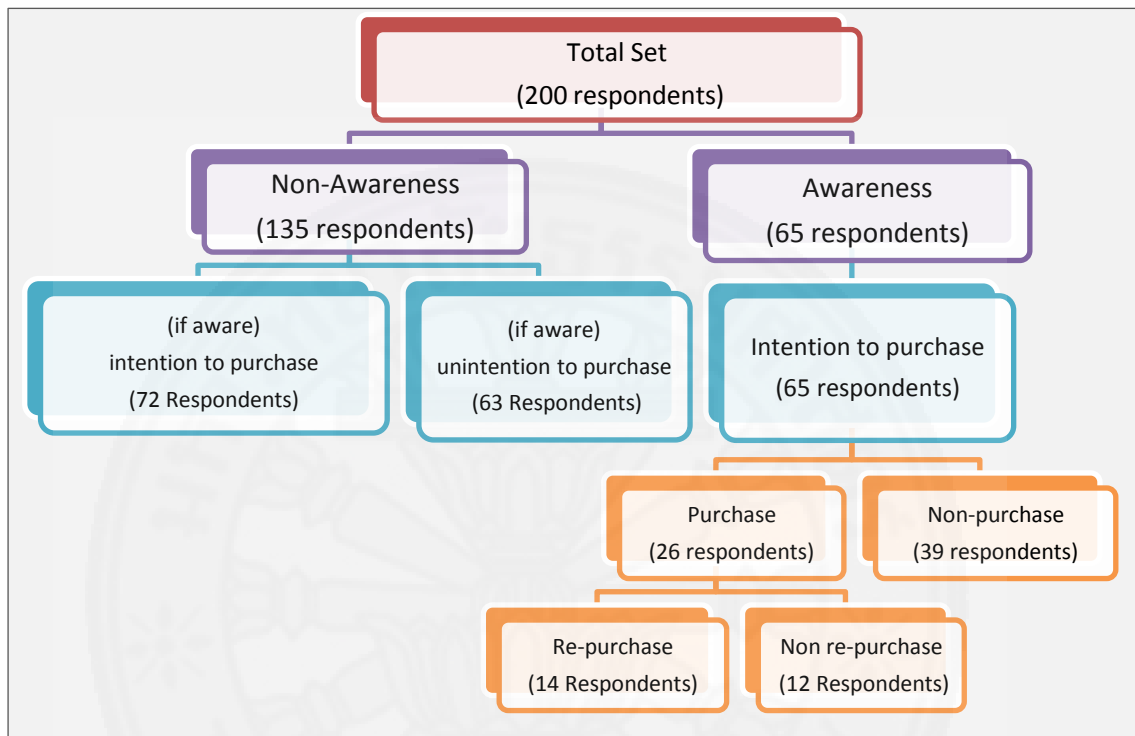
Recognition (200 respondents)

From total 200 respondents have only 65 respondents (37%) used to heard or had awareness about dogs insurance in Thailand. The remaining respondents with around 63% from total valid respondents or 135 people still didn't aware about dogs insurance.

Dogs insurance Unawareness (135 Respondents)

Currently, many dog owners unaware in dogs insurance while they heard that currently have insurance for dogs 72 respondents have intention to hear more details while others still not to know more details the reason. Non-intention group didn't want to hear more details, the reason shown from Table 7 that mainly they thing they can pay by themselves (36.6%) and they felt that insurance is non-necessity for them (34.4%)

Table 7: The reason of non-awareness group who didn't intent to buy pets insurance

Reason	Frequency	%
Dog insurance is unnecessity	32	34.4%
I can pay by my self	34	36.6%
I don't care my dogs health	17	18.3%
I premium price is too high for real cost	9	9.7%
I don't know details of dog insurance enough	1	1.1%
Total	**93**	**66%**

However, others group think that they have intention to hear more details because in Table 8 shown that they have opposite idea with non-intention group that they think cost of treatment is high they cannot pay by themselves and they feel that dogs insurance is necessity for their dogs.

Table 8: The reason of non-awareness group who intent to buy pets insurance

Reason	Frequency	%
Dog insurance is unnecessity	39	34.8%
I can pay by my self	44	39.3%
I don't care my dogs health	5	4.5%
I premium price is too high for real cost	24	21.4%
Total	**112**	**100%**

Dogs insurance Awareness (65 Respondents)

The awareness respondents usually heard or aware in dogs insurance from various sources as Table 9 that shown the mainly sources from animal hospitals and clinics (27.4 %), social network (19.8%) and word of mouth (17.0%) respectively which most of them have a recognition and have intention to purchase dogs insurance.

Table 9: Sources of Awareness

Sources	Frequency	%
Animal Hospitals/clinics	29	27.4%
Animal Magazines	16	15.1%
Newspaper	1	0.9%
Animal website	11	10.4%
Social Network ex. Facebook	21	19.8%
Insurance sales representative	8	7.5%
Other people	18	17.0%
Pet shop	2	1.9%
Total	**106**	**100%**

In addition after their have awareness and intention to purchase insurance, some respondent purchased (26 respondents) but some people didn't purchase (39 respondents).

Purchase and Non-Purchase Dogs insurance

As details in Table 10 shown that people didn't want to buy because they think in two main reasons about they taught that they can pay it by themselves (29.2%) and dogs insurance is not necessity for them (25%).

Table 10: The reason of non-purchase in dogs insurance

Reason	Frequency	%
Dog insurance is unnecessity	12	25.0%
I can pay by my self	14	29.2%
I don't care my dogs health	11	22.9%
I premium price is too high for real cost	11	22.9%
Total	**48**	**100%**

CHAPTER 5
CONCLUSION AND MANAGERIAL IMPLICATIONS

Conclusion

From the research analysis including qualitative and quantitative study, it can be implied for dog insurance market to have more efficient to set marketing strategy and create insurance products with matching Thailand aging owner minds. The result from data analysis shown that Thailand baby boomer behaviors in dogs insurance market have four types of their relationship between aging owners and their dogs relate to needs behavior of FIRO-B theory as below;

Type 1: Closeness Relationship

Type 2: Control Relationship

Type 3: Be a part Relationship

Type 4: Dog is like a boss Relationship

In addition, those four relationship types can be separate to three segments group which each group have a different between level of relationship though High Medium and Low level which those three segments can linkage with FIRO-B Theory as below;

Segment 1: Just have a dog - links with FIRO-B in Inclusion dimensions

Segment 2: Dog is mine – links with FIRO-B in Control dimensions

Segment 3: Love me love my dog -links with FIRO-B in Affection dimensions

However, the influence factors that affect to purchase intention to buy dogs insurance is not all four types of relationships just only two types of relationship that significant to intention to buy dogs insurance which are control and be a part of relationship. Furthermore, dog's health conscious attitude also affect to purchase intention while other factors as job status, socioeconomic status (SES), Dog's insurance perception, pets healthcare product attitude and education level are not significant with the intention to buy.

In addition, this research still show decision set of dogs insurance that currently, Thailand aging owners have recognize in dog's health but they don't awareness in dogs insurance around 50% from unawareness respondents shown from data analysis that they have intention to hear more details about dogs insurance.

Therefore, the awareness of dogs insurance should be build and create to motivate the aging owner's to buy.

Managerial Implications

Due to the data analysis result and conclusion shown that currently aging owners already recognized about dogs health and treatment but, they didn't know or heard about insurance. As the analysis part, dogs insurance still have a lack of awareness in customer's mind. Insurance company can build and motivate by communicate the information through send the information in make people aware in dog's health and blow the information to the owners who have a type of relationship as low control relationship and high level of be a part relationship that will link to the opportunity to purchase dogs insurance.

Furthermore, Insurance company should segment and target the dogs insurance customer in group of Love me love my dog segment because this group concern about dogs health and have a high level of dog's health conscious and communicate to this segment through the place that sell or relate with healthcare as animal hospitals, pet shop or 'dog-centric' community space.

Research Limitations

Time limitations
Due to the limitation of time, the questionnaires were distributed to limitations area which mostly the group of pets owners who live within Bangkok zone. Bangkok people have a metropolitan lifestyle which possible to not concern much about pets insurance as local people. If have more times, this study should be distributed to local area to study the difference between urban and rural pets owners behaviors and attitudes.

Scope of sampling

This study was scoped to focus only aging pet owners who aged between 50 to 70 years old and have dogs only. It still have a potential to study in another age-range and study in other various types of pets such as cats or exotic pets that may have difference result between each groups. Furthermore, mainly focus in aging people linked to questionnaires distributions channel through off-line only, because mainly aging people in Thailand still inconvenience to online media.

Offline questionnaires

The survey questionnaires were distributed through offline channels for convenience to aging people. It still had a problem in terms of questionnaires about font size and ambiguous questions. Therefore, questionnaires team came back to rearrange and re-distributed to off-line respondents. The offline questionnaires still have bias that respondents cannot feel free to answer because of distributors. So, it still challenge to find other distribution channels to match with aging sample within limited times.

Insurance knowledge

This study focused in dogs insurance in Thailand that still is the new insurance products in the market. So, it challenged to find people who used to know or heard about pets insurance.

All in all, with various restrictions, this research may not be well to representative of all Thailand baby boomers who are dog owners. It still can be developed to another ways in future study.

Suggestion for Future Research

Due to aging society and pets healthcare trends are coming and tend to grow continuously, This research was done specifically on Thai Baby boomers who age between 50 to 70 years old and dog owners only. Study other age range and focus to other types of pet, such as cats and exotic pets, will be challenged opportunity to create new pets insurance products to more creative and attractive to the consumers and get higher number of sampling respondents.

Furthermore, the types of relationship between human and dogs still interesting. It is obviously to see that the relationship between pets and their owners are strong and complicated like relationship between human that cannot count with money. Kind of relationship can be linkage in terms of psychology and consumer behaviors in another theory framework that can develop relate with veterinarian or animal doctors that relate to pets insurance market. This is the potential for the expansion of this research into other SKUs of insurance product.

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APPENDICES

APPENDIX A

RELATIONSHIP SELF-REFLECTION QUESTIONS

Appendix A: Relationship questions –Self-reflection questions (5-point scale)

2.7. Please indicate your level of agreement with each question.

	Almost never true of me 1	Seldom true of me 2	Occasion ally true of me 3	Frequently true of me 4	Almost always true of me 5
At special holidays, I like to buy special gifts for my dog	☐	☐	☐	☐	☐
I teach my dog to "greeted" me or in some way recognized when I came back home.	☐	☐	☐	☐	☐
I let my dog decide what (s)he wanted to do. (i.e., what and when to eat, etc.)	☐	☐	☐	☐	☐
I want to control my dog act warm and friendly to me and others.	☐	☐	☐	☐	☐
Dogs appear in many of my family photos.	☐	☐	☐	☐	☐
I wanted my dog to desire being close to me.	☐	☐	☐	☐	☐
If I were going for a ride or walk, whenever possible, I preferred to take my dog with me.	☐	☐	☐	☐	☐
When I would leave the house or place where my dog was housed, it was important for me to say goodbye my dogs	☐	☐	☐	☐	☐
I like to have physical contact with my dog (dogging, preening, etc.)	☐	☐	☐	☐	☐
My dog slept in bed or close besides me in my home	☐	☐	☐	☐	☐
I liked the feeling that my dog wanted to be a part of my family.	☐	☐	☐	☐	☐
I always have my dog's pictures in my pockets / mobile phone.	☐	☐	☐	☐	☐

APPENDIX B

CORRELATION FOR FACTOR ANALYSIS

Appendix B: Correlation between each relationship self-reflection questions for factor analysis

		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
Q1	Pearson Correlation	1	.338**	.366**	.251**	.275**	.359**	.247**	.179*	.232**	.310**	.310**	.325**
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.011	.001	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q2	Pearson Correlation	.338**	1	.159*	.577**	.359**	.327**	.227**	.306**	.390**	.349**	.525**	.229**
	Sig. (2-tailed)	.000		.025	.000	.000	.000	.001	.000	.000	.000	.000	.001
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q3	Pearson Correlation	.366**	.159*	1	.257**	.298**	.328**	.278**	.209**	.200**	.376**	.253**	.250**
	Sig. (2-tailed)	.000	.025		.000	.000	.000	.000	.003	.004	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q4	Pearson Correlation	.251**	.577**	.257**	1	.401**	.406**	.427**	.382**	.611**	.285**	.434**	.299**
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q5	Pearson Correlation	.275**	.359**	.298**	.401**	1	.538**	.390**	.358**	.323**	.404**	.467**	.604**
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q6	Pearson Correlation	.359**	.327**	.328**	.406**	.538**	1	.400**	.357**	.397**	.468**	.415**	.503**
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q7	Pearson Correlation	.247**	.227**	.278**	.427**	.390**	.400**	1	.577**	.366**	.301**	.367**	.422**
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q8	Pearson Correlation	.179*	.306**	.209**	.382**	.358**	.357**	.577**	1	.478**	.395**	.307**	.472**
	Sig. (2-tailed)	.011	.000	.003	.000	.000	.000	.000		.000	.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q9	Pearson Correlation	.232**	.390**	.200**	.611**	.323**	.397**	.366**	.478**	1	.320**	.385**	.399**
	Sig. (2-tailed)	.001	.000	.004	.000	.000	.000	.000	.000		.000	.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q10	Pearson Correlation	.310**	.349**	.376**	.285**	.404**	.468**	.301**	.395**	.320**	1	.474**	.426**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q11	Pearson Correlation	.310**	.525**	.253**	.434**	.467**	.415**	.367**	.307**	.385**	.474**	1	.412**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000		.000
	N	200	200	200	200	200	200	200	200	200	200	200	200
Q12	Pearson Correlation	.325**	.229**	.250**	.299**	.604**	.503**	.422**	.472**	.399**	.426**	.412**	1
	Sig. (2-tailed)	.000	.001	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	200	200	200	200	200	200	200	200	200	200	200	200

APPENDIX C

FACTOR ANALYSIS

Appendix C: Result from Total Variance Explained

	Total Variance Explained						
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	5.061	42.179	42.179	4.596	38.3	38.3	3.78
2	1.158	9.65	51.829	0.71	5.918	44.218	3.261
3	1.08	9.004	60.832	0.669	5.577	49.795	3.136
4	0.853	7.108	67.94	0.413	3.443	53.238	2.46
5	0.695	5.791	73.731				
6	0.652	5.436	79.167				
7	0.61	5.084	84.251				
8	0.504	4.199	88.45				
9	0.473	3.944	92.393				
10	0.355	2.957	95.35				
11	0.307	2.554	97.905				
12	0.251	2.095	100				

Extraction Method: Alpha Factoring.

a. When factors are correlated, sums of squared loadings cannot be added to obtain a total variance.

Result from Factor Correlation Matrix

	Factor Correlation Matrix			
Factor	1	2	3	4
1	1.000	.564	.589	.599
2	.564	1.000	.534	.466
3	.589	.534	1.000	.404
4	.599	.466	.404	1.000

Extraction Method: Alpha Factoring.
Rotation Method: Promax with Kaiser Normalization.

Result from Pattern Matrix for Factor Analysis

Pattern Matrix[a]	Factor Analysis			
	closeness	control	be a part	boss
rels1 At special holidays, I like to buy special gifts for my dog were bought.				.363
rels2 When I came home, it want my dog to "greeted" meor in some way recognized that I am at home		.868		
rels3 I let my dog decide what (s)he wanted to do. (i.e., what and when to eat, etc.)				.828
rels4 I want my dog being warm and friendly toward me.		.685	.369	
rels5 Dogs appear in many of my family photos.	.712			
rels6 I wanted my dog to desire being close to me.	.509			
rels7 If I were going for a ride or walk, whenever possible, I preferred to take my dog with me.			.579	
rels8 When I would leave the house or place where my dog was housed, it was important for me to say goodbye my dogs			.754	
rels9 I like to have physical contact with my dog (dogging, preening, etc.)		.375	.435	
rels10 My dog slept in bed or close besides me in my home.	.411			
rels11 I liked the feeling that my dog wanted to be a part of my family.	.418			
rels12 I always have my dog's pictures in my pockets / mobile phone.	.806			

Extraction Method: Alpha Factoring.

a. Rotation converged in 9 iterations.

Result from Reproduced Correlations

Reproduced Correlations		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
Reproduced Correlation	Q1	.300[a]	.300	.363	.272	.310	.341	.230	.193	.230	.329	.326	.287
	Q2	.300	.660[a]	.186	.587	.357	.364	.238	.236	.429	.341	.504	.255
	Q3	.363	.186	.586[a]	.225	.264	.353	.282	.220	.201	.359	.263	.264
	Q4	.272	.587	.225	.686[a]	.345	.377	.412	.460	.550	.337	.460	.299
	Q5	.310	.357	.264	.345	.539[a]	.503	.381	.392	.355	.441	.467	.568
	Q6	.341	.364	.353	.377	.503	.498[a]	.397	.397	.369	.448	.456	.523
	Q7	.230	.238	.282	.412	.381	.397	.476[a]	.531	.419	.339	.323	.446
	Q8	.193	.236	.220	.460	.392	.397	.531	.615[a]	.474	.326	.322	.476
	Q9	.230	.429	.201	.550	.355	.369	.419	.474	.479[a]	.319	.392	.357
	Q10	.329	.341	.359	.337	.441	.448	.339	.326	.319	.411[a]	.414	.447
	Q11	.326	.504	.263	.460	.467	.456	.323	.322	.392	.414	.497[a]	.435
	Q12	.287	.255	.264	.299	.568	.523	.446	.476	.357	.447	.435	.642[a]
Residual[b]	Q1		.038	.003	-.021	-.034	.018	.017	-.014	.002	-.020	-.016	.038
	Q2	.038		-.028	-.010	.003	-.037	-.011	.070	-.039	.008	.021	-.026
	Q3	.003	-.028		.033	.035	-.025	-.004	-.011	.000	.017	-.009	-.013
	Q4	-.021	-.010	.033		.056	.030	.015	-.078	.061	-.052	-.027	.000
	Q5	-.034	.003	.035	.056		.035	.009	-.034	-.032	-.037	.000	.036
	Q6	.018	-.037	-.025	.030	.035		.004	-.040	.028	.020	-.041	-.020
	Q7	.017	-.011	-.004	.015	.009	.004		.047	-.053	-.039	.044	-.023
	Q8	-.014	.070	-.011	-.078	-.034	-.040	.047		.004	.068	-.016	-.004
	Q9	.002	-.039	.000	.061	-.032	.028	-.053	.004		.001	-.007	.042
	Q10	-.020	.008	.017	-.052	-.037	.020	-.039	.068	.001		.060	-.022
	Q11	-.016	.021	-.009	-.027	.000	-.041	.044	-.016	-.007	.060		-.023
	Q12	.038	-.026	-.013	.000	.036	-.020	-.023	-.004	.042	-.022	-.023	

Extraction Method: Alpha Factoring.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 8 (12.0%) nonredundant residuals with absolute values greater than 0.05.

APPENDIX D

CLUSTER ANALYSIS

Appendix D: Cluster Analysis from Ward Method

closeness dogbehavior leaving boss * Ward Method				
Ward Method		closeness	control	be a part	like a boss
1	Mean	13.9241	7.8481	10.4937	2.6962
	N	79	79	79	79
	Std. Deviation	2.25191	1.24126	1.75319	.91082
2	Mean	18.7333	9.0267	12.9200	2.9067
	N	75	75	75	75
	Std. Deviation	1.50075	1.18519	1.29197	1.12914
3	Mean	22.5217	9.7826	14.0000	4.0652
	N	46	46	46	46
	Std. Deviation	1.64302	.46729	1.19257	.80006
Total	Mean	17.7050	8.7350	12.2100	3.0900
	N	200	200	200	200
	Std. Deviation	3.85647	1.33178	2.06086	1.11270

APPENDIX E

LINEAR REGRESSION ANALYSIS

Appendix E: Linear Regression Analysis – for purchase intention

		Coefficients[a]				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.845	.325		2.599	.010
	X1R1 Closeness	-.018	.013	-.139	-1.345	.180
	X1R2 Control	-.067	.033	-.178	-1.991	.048
	X1R3 Be a part	.047	.022	.193	2.098	.037
	X1R4 Boss	.038	.035	.085	1.096	.275
	X2 Amount of dogs	-.017	.032	-.037	-.528	.598
	X3 Job Status	.032	.029	.081	1.130	.260
	X4 Income	.067	.038	.130	1.759	.080
	X5 Health Conscious 3 6	.054	.024	.181	2.238	.026
	X6 Att1	-.055	.034	-.120	-1.651	.100
	X7 Purchase attitude to buy pet healthcare product	.046	.036	.126	1.288	.199
	X8 Education	.027	.055	.037	.499	.618

a. Dependent Variable: Y All Intention to buy

APPENDIX F

IN-DEPTH INTERVIEWS QUESTIONS

Appendix F: In-depth interview questions

Owner's Health conscious

Does you have life insurance ?

Does you have annual health check for yourself ?

How much money do you spend for your health per year ?

Pets Relationship

What's your pets name? Why? How many pets do you have ?

Why you start to have pets ?

What's your role and responsibility to relate with your pets ?

What's the activity that you do with your pets ?

Does your pet's make you feel satisfaction ? Why ? if rank 1-10 how about score ?

Does you have your pets picture in your purse or mobile ?

Pets Expenses

How much money do you spend for your pets per month? what kinds of expenses ?

Have you ever pay money for your pet's health ? How much per time ?

Pets Health conscious

How many times you bring your pets to see the doctor per year ?

Have you bring your pets to have vaccination on time ?

Pets Health Insurance

Have you ever heard about pet insurance? Where ?

Does you interest to buy insurance for your pets ?

What is the conditions that you concern to buy pets insurance ?

APPENDIX G

MARKET SURVEY QUESTIONNAIRES

Appendix G: Market Survey questionnaires

Dogs Insurance in Thailand   Thanyawan Asawawongsawat, MIM Batch 28,
                                                   MIM Program, Thammasat University

       This questionnaire is a part of a study in Independent Study Course of MIM Program, Thammasat University. This questionnaire is designed to collect information about perception and attitude towards dogs insurance in Thailand. All information gathered will be kept strictly confidential and will be used for research purpose only.

       We would appreciate your taking the time to complete the following questionnaire. The questionnaire should take approximately 15-20 minutes to complete. Responses will not be identified by individual. All responses will be compiled together and will be analyzed as a group.

       If you have any concern or inquiry about this questionnaire, please contact at sernsernasawa@gmail.com for more information. Thank you.

       These questions are designed to provide specific piece of information. Could you please give answers that you think are most likely identify yourself. Some specific words will be asked. Please note the definition of these specific words from some parts of questionnaires.

Part 1 Screening Questions:

1.1. Age
▢ Less than 50 (→X End of the questionnaire)   ▢ 50 – 60
▢ 60 - 70   ▢ More than 70(→X End of the questionnaire)

1.2. Do you have dogs in your house?
▢ Yes   ▢ No (→X End of the questionnaire)

1.3. Are you generally being a "decision maker" of buying product for your dogs?
▢ Yes   ▢ No (→X End of the questionnaire)

Part 2 Owner and their dogs relationship:

2.1. How many dogs do you have?
▢ 1   ▢ 2   ▢ 3   ▢ more than 3

2.2. What is the age of your oldest dog?
▢ less than 1 year   ▢ 1 – 3 years   ▢ 3 – 7 years   ▢ more than 7 years

2.3. What is the approximate value of your most expensive dog ?
▢ less than 1,000 Baht   ▢ 1,000 – 5,000 Baht   ▢ 5,001 – 10,000 Baht   ▢ more than 10,000 Baht

2.4. How many times that you spend with your dogs per day?
▢ less than 2 hours per day   ▢ 2 - 6 hours per day   ▢ more than 6 hours

2.5. What is the level of importance of your dogs in your opinions? (in your view)

Low Importance	1	2	3	4	5	6	7	8	9	10	Highly Importance
	□	□	□	□	□	□	□	□	□	□	

2.6. What is the level of relationship with your dogs? (in your view)

Distant relationship	1	2	3	4	5	6	7	8	9	10	Close relationship
	□	□	□	□	□	□	□	□	□	□	

2.7. Please indicate your level of agreement with each question.

	Almost never true of me 1	Seldom true of me 2	Occasionally true of me 3	Frequently true of me 4	Almost always true of me 5
At special holidays, I like to buy special gifts for my dog	□	□	□	□	□
I teach my dog to "greeted" me or in some way recognized when I came back home.	□	□	□	□	□
I let my dog decide what (s)he wanted to do. (i.e., what and when to eat, etc.)	□	□	□	□	□
I want to control my dog act warm and friendly to me and others.	□	□	□	□	□
Dogs appear in many of my family photos.	□	□	□	□	□
I wanted my dog to desire being close to me.	□	□	□	□	□
If I were going for a ride or walk, whenever possible, I preferred to take my dog with me.	□	□	□	□	□
When I would leave the house or place where my dog was housed, it was important for me to say goodbye my dogs	□	□	□	□	□
I like to have physical contact with my dog (dogging, preening, etc.)	□	□	□	□	□
My dog slept in bed or close besides me in my home	□	□	□	□	□
I liked the feeling that my dog wanted to be a part of my family.	□	□	□	□	□
I always have my dog's pictures in my pockets / mobile phone.	□	□	□	□	□

2.8. What is the level of satisfaction with your dogs? (in your view)

Low satisfaction	1	2	3	4	5	6	7	8	9	10	High satisfaction
	□	□	□	□	□	□	□	□	□	□	

Part 3 Dogs Heath & Dogs Insurance:

Dogs insurance   an agreement in which you pay a company money and they pay your costs if you have an accident, injury, etc.

3.1. How many times that you bring your dogs to see the doctor? (for vaccination, sickness etc.)
□ 1 time per year   □ 2-3 times per year   □ 4-5 times per year   □ more than 5 times per year

3.2. How much you pay for their treatment?
□ less than 500 Baht   □ 500 – 1,000 Baht   □ 1,001 – 1,500 Baht   □ more than 1,500 Baht

3.3. Have you ever know the dogs insurance?
□ Yes   □ No (→ Skip to part 4C)

3.4. How do you know dogs insurance?
▫ Animal Clinics/Hospitals   ▫ Animal/Dogs Magazines   ▫ Newspaper
▫ Website e.g. Google   ▫ Social Network e.g. Facebook   ▫ Insurance Sales Representative
▫ Other People   ▫ Others. Please specify _____

3.5. Have you ever buy the dogs insurance?
▫ Yes   ▫ No (→ Skip to part 4B)

Part 4A Evaluation for user:
From your current usage of dogs insurance, please evaluate the following statements

4A.1. How much importance do you concern about the following factors when you dogs insurance?

	Least Important 1	2	3	4	Very Important 5
Insurance Premium Price	▫	▫	▫	▫	▫
Insurance Coverage	▫	▫	▫	▫	▫
Redemption in insurance	▫	▫	▫	▫	▫
Brand (Insurance Company Reputation)	▫	▫	▫	▫	▫
Convenience (Service/Claim)	▫	▫	▫	▫	▫
Ease of use (Hospital/Clinic Alliances)	▫	▫	▫	▫	▫

4A.2. When you buy dogs insurance, how level of importance for those two topics affect to you?

	Low Importance	1	2	3	4	5	Highly Importance
Worrying about of dog's treatment cost		▫	▫	▫	▫	▫	
Loving my dogs		▫	▫	▫	▫	▫	

4A.3 Satisfaction after buying dogs insurance

	Totally Dissatisfied 1	2	3	4	Totally Satisfied 5
Insurance Premium Price	▫	▫	▫	▫	▫
Insurance Coverage	▫	▫	▫	▫	▫
Redemption in insurance	▫	▫	▫	▫	▫
Brand (Insurance Company Reputation)	▫	▫	▫	▫	▫
Convenience (Service/Claim)	▫	▫	▫	▫	▫
Ease of use (Hospital/Clinic Alliances)	▫	▫	▫	▫	▫

4A.4 Overall Satisfaction after buying dogs insurance

	Totally Dissatisfied 1	2	3	4	Totally Satisfied 5
Overall satisfaction with my dogs insurance	▫	▫	▫	▫	▫

4A.5. Do you still keep continues to buy dogs insurance?
▫ Yes   ▫ No.

Part 4B Perception for non-user in dogs insurance (Don't buy users):

4B.1. What level of importance for those two topics affect to you, if you will buy dogs insurance?

	Low Importance	1	2	3	4	5	Highly Importance
Worrying about of dog's treatment cost		□	□	□	□	□	
Loving my dogs		□	□	□	□	□	

4B.2 How much for affordable price from insurance?

□ less than 1,000 Baht　　□ 1,000 – 5,000 Baht　　□ 5,001 – 10,000 Baht　　□ more than 10,000 Baht

4B.3. When you used to hear about insurance, does you interest to buy it?

□ Yes (→ Skip to Question 4B.6)　　　　　　　　□ No (→ Go to Question 4B.4)

4B.4. Why you <u>don't interest to buy</u> dogs insurance? (Select more than 1)

□ It is not necessity for my dogs, they are healthy, not often sick

□ I can pay by myself, I don't care about dg insurance

□ I don't care in my dog's health

□ Buying dogs insurance, premium price is too high for real cost

□ Others. Please specify _____

4B.5. If think about dogs insurance for your dogs, What are key factors that you don't interest to b (Select more than 1)

□ Insurance Premium Price is too expensive

□ Treatment conditions unmatched with my desires

□ Difficult to service claims

□ Difficult to use dogs insurance

□ I don't know details of dogs insurance enough

□ Others. Please specify _____

4B.6. Why you <u>interest to buy</u> dogs insurance? (Select more than 1)

□ It is necessity for my dogs, they often sick

□ Buying dogs insurance, premium price can cover for real cost

□ I really care in my dog's health

□ Others. Please specify _____

4B.7. If think about dogs insurance for your dogs, What are key factors that you interest to buy? (Select more than 1)

□ Insurance Premium Price is affordable

□ Treatment conditions matched with my desires

□ Easy to service claims

□ Easy to use dogs insurance

□ Others. Please specify _____

Part 4C Perception for non-user in dogs insurance (Don't know users):

4C.1. What level of importance for those two topics affect to you, if you will buy dogs insurance?

Low Importance   1   2   3   4   5   Highly Importance

Worrying about of dog's treatment cost   □   □   □   □   □

Loving my dogs   □   □   □   □   □

4C.2. If you heard about "Dogs insurance", Are you interested to learning more details?
□ Yes   □ No. (Skip to question no. 4B.4)

4C.3. Why you don't interest to buy dogs insurance? (Select more than 1)

□ It is not necessity for my dogs, they are healthy, not often sick
□ I can pay by myself, I don't care about dg insurance
□ I don't care in my dog's health
□ Buying dogs insurance, premium price is too high for real cost
□ Others. Please specify _____

4C.4. Why you will interest to buy dogs insurance? (Select more than 1)

□ It is not necessity for my dogs, they are healthy, not often sick
□ I can pay by myself, I don't care about dg insurance
□ I don't care in my dog's health
□ Buying dogs insurance, premium price is too high for real cost
□ Others. Please specify _____

4C.5. If think about dogs insurance for your dogs, What are key factors that you interest to buy? (Select more than 1)
□ Insurance Premium Price is affordable
□ Treatment conditions matched with my desires
□ Easy to service claims
□ Easy to use dogs insurance
□ Others. Please specify _____

4C.6 How much for affordable price from insurance?
□ less than 1,000 Baht   □ 1,000 – 5,000 Baht   □ 5,001 – 10,000 Baht   □ more than 10,000 B

Part 5: Attitudes

	Almost never true of me 1	Seldom true of me 2	Occasionally true of me 3	Frequently true of me 4	Almost always true of me 5
I am risk - aversion	□	□	□	□	□
I believe in uncertainty of life.	□	□	□	□	□
I worry the sickness of my dogs	□	□	□	□	□
I really worry my dog's health	□	□	□	□	□
I believe that my dogs is a part of my family member	□	□	□	□	□
I concern in cost of health care of my dogs	□	□	□	□	□

Part 6 Profile Information:

6.1. Gender

▢ Female　　　　　　　　　　　　　　　　　▢ Male

6.2. Do you have annual- health check for yourself ?

▢ Yes　　　　　　　　　　　　　　　　　▢ No (Skip to 6.4)

6.3. How much money that you pay for your health per year?

▢ less than 10,000 Baht　▢ 10,000-20,000 Baht　▢ 20,001-30,000 Bah ▢ more than 30,000 Baht

6.4. Currently, Who do you live with?

▢ Family　　　　　　　▢ Others without family　　　　　　　▢ No, I am living alone

6.5. Status ?

▢ Single

▢ Married

▢ Married but living alone (e.g. with family, friends, boyfriend)

▢ Widows

6.6. What is your current work status?

▢ Work outside home full time

▢ Work outside home part time/ freelance

▢ Retired

▢ Business owner

▢ Other. Specify_____

6.7. Please indicate your household income (monthly)?

▢ Below THB 35,000

▢ THB 35,000 – 50,000

▢ THB 50,001 – 85,000

▢ Above THB 85,000

6.8. What is your education level?

▢ Lower than bachelor degree

▢ Bachelor degree

▢ Master degree

▢ Higher than master degree

Thank you for your corporation

BIOGRAPHY

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