

Title of Thesis	A Study On Consumer Behavior On Health Insurance In Ibs College
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### **ABSTRACT**

The purpose of this research is to study and research about the consumer behavior on health insurance in IBS College, Miri.

Health insurance is a program designed to covers medical and surgical expenses that are incurred by the insured (person covered). Health insurance can either reimburse to the insured for expenses incurred from illness or injury or pay to the healthcare provider directly (e.g. hospitals). Health insurance refers to a financial protection system that serves as a risk management strategy or tool, to reduce risk uncertainty and provides a planned financing technique that distributes losses (Juliana et al. 2013).

The research paper is based on the area of awareness and consumer behavior of people towards health insurance. Relationship between certain factors will be analyzed such as awareness towards health insurance and purchase behavior, Gender, age and income level. Research is also based on the result confirmed the importance of the factors such as price, types of health insurance, quality, and brand image to find out preference of respondents towards type of health insurance. This study is also focused on to identify the various barriers in the subscription of health insurance.

For the research, 50 questionnaires were distributed; all were returned and utilized for this research. The sample was limited to a population that was easily accessible. A questionnaire

was developed and used to gather data for this research. The data for the research was analyzing using tables by finding the percentage.

Keyword: Consumer behavior, health insurance, IBS College Miri, price, types of health insurance, quality, brand image.