

**THE MOTIVATING FACTORS OF PET OWNER
ON PURCHASING PET INSURANCE IN THAILAND**



**A THEMATIC PAPER SUBMITTED IN PARTIAL
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entitled
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THE MOTIVATING FACTORS OF PET OWNER ON PURCHASING PET INSURANCE IN THAILAND

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ABSTRACT

Pet insurance business has the potential to grow in Thailand because of the higher number of pet adoption and the trend of pet-loving lifestyle, but it is not popular in Thailand because lack of communication. Therefore, understanding the motivating factors and characteristics of potential customers could help the company build an effective marketing strategy that leads to effective growth. The quantitative method with online questionnaire was used by focusing on the owners who have dog(s) or cat(s) in their house. Intention to purchase pet insurance was fixed as dependent variable by having four independent variables which are Human-pet relationships, Pet responsibility, Risk perception from pet adoption and Financial risk.

The result shows that the first caretaker or key person who takes care of the pet(s) has the most willingness to purchase pet insurance. The strongest influential factor is Pet travel behavior which is a new factor generated in factor analysis stage, followed by Risk perception and Financial risk respectively. Surprisingly, Human-pet relationships and Pet responsibility are not significantly affected purchase intention.

KEY WORDS: Pet insurance / Intention to purchase / Pet travel behavior / Risk perception / Financial risk

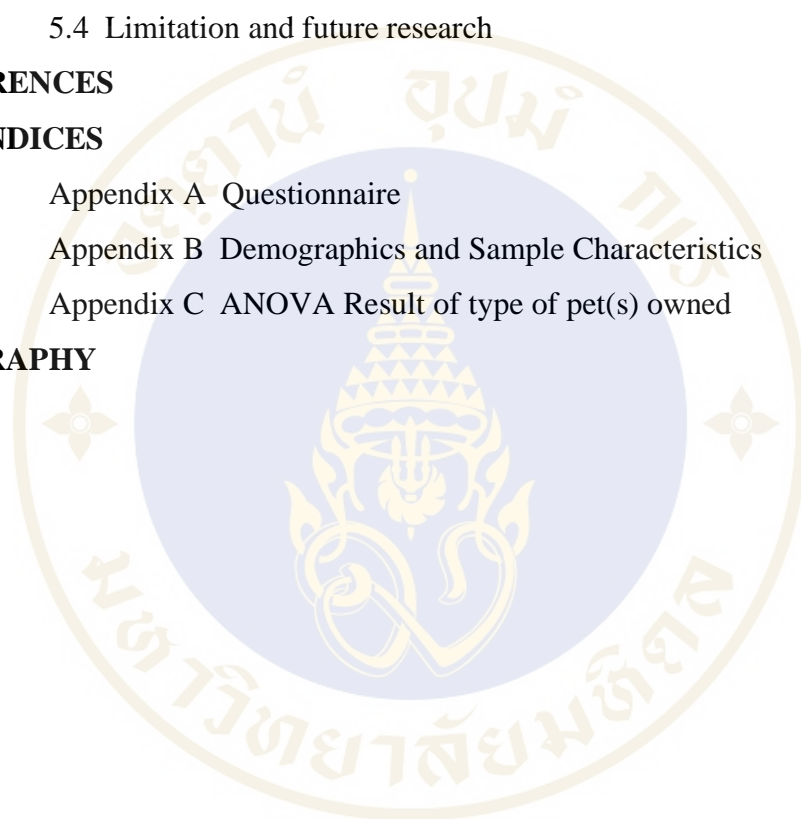
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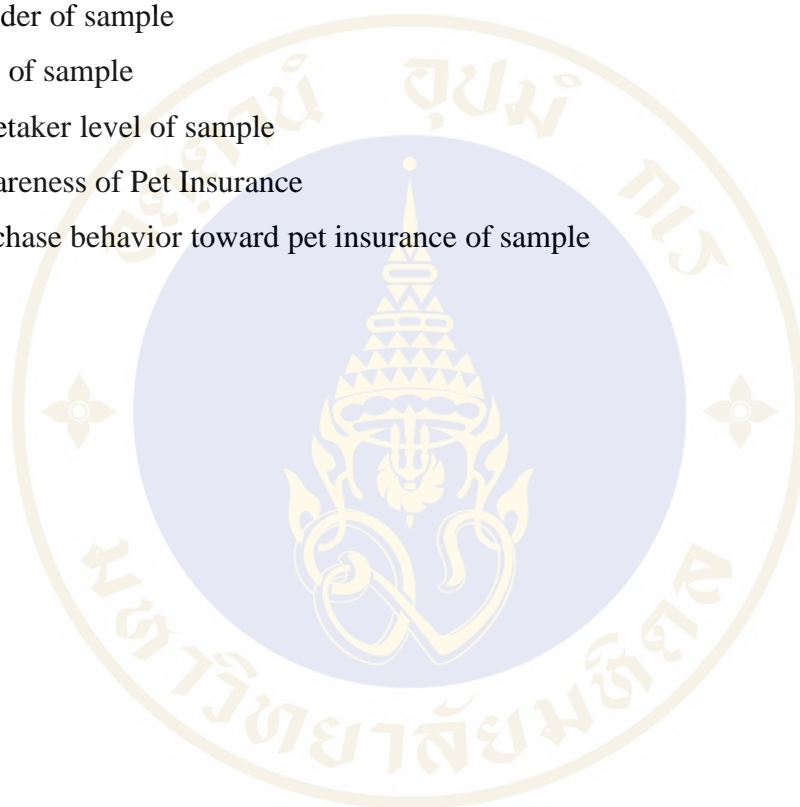


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CHAPTER I

INTRODUCTION

Pet adoption becomes highly popular in Thailand as the number of elderly people, single people or people who do not have children is increasing every year, resulted in people having pets to fulfill their life and satisfy their needs. Also, the number of pet lovers itself is raising continuously which mainly affected by changes in the culture of the new generation. As people in millennials and Generation Z have grown up to adulthood, they have derived the pet-owning and pet-loving lifestyles that obsessing with these lifestyles more than the elders. As can be seen in social media that has a lot of fan pages and communities about pets created lately. This group of people willing to spend money on their pets for good quality products or services. So, the number of pet lovers is increasing with the higher average cost of pet-related products and services (Thailand International Dog Show, 2019 and Forbes.com, 2019). This trend, therefore, supports pet business to grow significantly, reaching 3.22 trillion baht in 2019 from pet food 45%, pet health care 32% and others 23 %, respectively (Limited, 2019).

Pets give a lot of benefits to humans such as they can be a loyal companion and stress reliever which could help improve phycological health and increase the well-being of the owners (Kanat-Maymon, Antebi and Zilcha-Mano, 2016). The loss or the sickness of pets whether caused by an accident or illness could negatively impact the owners (Maharaj and Haney, 2015 and Walsh, 2009). Hence, the responsibilities of pet owners are not only about providing foods and house to their pets but also taking care of their health by providing the medical care when they needed in order to make them be healthy so that they can stay with the owner longer (Bva.co.uk, 2019 and Jarvis, 2018).

Pet insurance could be one helping tool for the pet owners as it can support their responsible role by offsetting medical care expenses or unexpected costs related to pet health which can lead to increase quality life and well-being of their pets

(Investopedia, 2019). The new generation of pet owners, who treat their pets like a family member, is increasing followed by the increase of adoption trend. This group, they will take very good care and have much concern about its health, and willing to pay more on their pets as a result (Ridgway et al., 2008). So, pet insurance is the one interesting pet business that has the potential to grow following the rising trend of pet adoption.

The pet insurance industry in Japan is quite well known and competitive which aligns with the high number of pet adoption. The companies trying to attract pet owners with marketing communication and policy. However, pet insurance is not booming in Thailand because of a lack of marketing communication. Thai people are rarely aware of pet insurance even there are several companies established lately such as Muangthai Insurance, Dhipaya Insurance, and Falcon Insurance (Limited, 2019 and Petinsure.co, 2019). Moreover, there is an assumption about the perception of Thai people toward pet insurance business which is Thai people may not well perceive the benefits of pet insurance as they might think they are well taken care of their pets and overlook the unexpected financial burden that might occur (Limited, 2019).

However, the pet insurance business still has the potential to grow in Thailand because of the higher number of pet adoption and the trend of pet-loving lifestyle. Therefore, understanding the motivating factors of the pet owner could help the company build an effective marketing strategy and communication that matches the needs or insight of pet owners which helps trigger the pet owner to purchase pet insurance easily. Also, it could lead the company to gain higher sales and grow effectively.

Thus, this research will study the motivation and characteristics of pet owners who have the potential to purchase pet insurance. There are several outcomes of this study. Firstly, the pet insurance company or the company that interested in invest in pet insurance business could understand more about the insight or perspective of pet owners, thus, they could develop an effective marketing strategy to achieve company goals. Secondly, pet owners could gain benefits from the pet insurance products that match their needs. Lastly, researchers could utilize the result to conduct

the next research in the pet business context which could generate more useful knowledge for both the academic and business world.

Research Objective

To find the motivation and characteristics of the pet owners who have the potential to purchase pet insurance in order to develop an effective marketing strategy and attractive marketing communication for the pet insurance company in Thailand.

Research Questions

1. What is the characteristic of the potential target group on the pet insurance business?
2. Is the human-pet relationship having a positive correlation with pet responsibility?
3. What are the influential factors in purchasing pet insurance?

Hypothesis

- H1: Human-pet relationship has a positive effect on the intention to purchase pet insurance.
- H2: Human-pet relationship has a positive correlation with Pet responsibility.
- H3: Pet responsibility has a positive effect on the intention to purchase pet insurance.
- H4: Risk Perception from pet adoption has a positive effect on the intention to purchase pet insurance.
- H5: Prevention of Financial Risk from pet adoption has a positive effect on the intention to purchase pet insurance.

CHAPTER II

LITERATURE REVIEW

2.1 Pet Insurance

Human health insurance is the system that works on the basic concept of reducing risks of unexpected expenses of a person when getting sick or needing medical care by charging the fee as premium. It helps people to prevent financial risk by offsetting high healthcare cost which could maintain a healthy future for insurers and their families. Health insurance has variant policies with variant benefits depending on the strategy and condition of each company (Latha, 2016).

Pet insurance is an insurance policy purchased by the pet owners which support them to offset medical care expenses or unexpected cost related to the health of their pets. The policy is quite similar to the human health insurance policy which the owners have to pay a monthly or yearly fee as a premium. Cost of pet insurance is depending on several conditions such as the coverage offered, type of pets, age of pets, the term or length of the policy, the location of the pets, current health condition of pets, pet with microchipped or non-microchipped, also depending on the pet insurance company (Investopedia, 2019 and Muangthai Insurance, 2019).

Pet insurance covers several situations such as death by both accident and sickness, medical expense caused by both accident and sickness, third party liability caused by pets in both loss of life or bodily injury and property damage, funeral ceremony expenses, standard vaccination cost, microchip embedded expense and even advertising cost to find the lost pets. However, the expense coverage is might not offset with 100% of total expenditure, it will depend on the policy in each company (Muangthai Insurance, 2019 and Petinsure.co, 2019).

Dogs and Cats are the most common pets adopted in the US as can be seen from the high number of adoptions in which households owning at least one dog at 68% and owning at least one cat at 48% among households who own pets (APPA,

2018). On the same page as the US, Thai people also prefer to own dogs or cats as can be seen from the large contribution at 74% of Thais national who randomly recruited (n=494) (Toukhsati et al., 2015). As dogs and cats are popular in Thailand, there are several pet insurance companies such as Muangthai Insurance, Dhipaya Insurance, and Falcon Insurance established and provide the policy that coverage on only dogs and cats. So, this study will focus only on the respondents who have a dog or cat.

2.2 Human-Pet Relationships

Co-consumption concept can be applied in pet insurance context same as pet foods or pet services business because the pet owner is the one who purchases the products or services in order to serve pet's need, but pet is the one who faces the actual performance of the products or services whether it is good or bad (Vänskä, 2016). The study of dog-related consumer behavior illustrated that people who have high involvement or strong relationship with their dogs tend to spend more time, energy, effort and money on their dogs which affecting to behavior and lifestyle of the dog owner (Dotson and Hyatt, 2003). Therefore, the Human-Pet relationship is the one important factor in the motivation to purchase of pet owners.

The study of human-pet relationships, examined by using attachment theory which they believe that the owners have a different level of attachment and the differentiation affect pet-related cognitions, emotions, and behavior (Zilcha-Mano, Mikulincer and Shaver, 2011). The scholar on excessive spending on pet products or services also studied on the factor of human-pet relationships in terms of attachment relationship and human substitute or the aspect of seeing their pets as one member of the family (Ridgway et al., 2008). Not only the attachment and human substitute that associate with human-pet relationships, but also the interaction relationship between pets and the owner as people own pets to fulfill their psychological needs from the interaction with them (Kanat-Maymon, Antebi and Zilcha-Mano, 2016).

The research about consumption behavior of pet owner on consumption value, media consumption and retail selection, focus on the relationship in three main

types. The first type is human substitute relationship, the owner considers their pet as human or one member of their family. The second type is attachment relationship or the degree of affection between the pets and its owner. The last type is interaction relationship, the owner prefers to do the activities with their pets such as playing and traveling. The result shows that three pet owner groups have different consumption behavior. Firstly, the pet owners who have high human substitute relationships with their pets will focus on the high quality of products and services. Secondly, the pet owners who have high attachment relationship with their pets will seek for high-quality and innovative products that worth their expenditure. Lastly, the pet owner who has high interaction with their pet will look for social value on their spending (Chen et al., 2012).

As several past studies illustrate that Human-Pet relationship influences pet owner consumption behavior, therefore, this study will adopt human-pet relationships concept from the scholar of Chen et al. (2012) to investigate whether it has an effect on the motivation of purchasing pet insurance or not, therefore, it becomes the first hypothesis as below.

H1: Human-pet relationship has a positive effect on the intention to purchase pet insurance.

The relationship will be studied in three dimensions. The first is Interaction or the adjusted behavior for their partner which will be measured in three situations; playing with pets, traveling with pets and taking pets to meet friends and relatives. The second dimension is Attachment or the degree of affection which will be reflected by considering pets as a great companion, owning pets increases happiness, pets understand the owner and having a close relationship with pets. Lastly, Human substitutes or the picture that owners seeing their dog as children, siblings or friends which will be evaluated by confiding in pets, pets are loyal, pets are never judging and counting as one of the family.

Table 2.1 Dimension of Human-Pet relationship with Measurement items

Independent Variables	Measurement items	References
Interaction	Playing with pets	Chen et al. (2012)
	Traveling with pets	
	Taking pets to meet friends and relatives	
Attachment	Considering pets as a great companion	
	Owning pets increases the happiness	
	Pets understand the owner	
	Having a close relationship with pets	
Human substitute	Confiding in pets	
	Pets are loyal	
	Pets are never judging	
	Counting as one of the family	

2.3 Pet Responsibility

Pet ownership responsibility is not only about serving five animal welfares which are the need for a suitable environment, the need for a suitable diet, the need to be able to exhibit normal behavior patterns, the need to be housed with, or apart from, other animals and the need to be protected from pain, suffering, injury and disease (Bva.co.uk, 2019), but also about sterilization, vaccination, microchipping, pet insurance and other medical care (Jarvis, 2018).

Jenkins et al. (2016) mentioned that pet responsibility is related to human-pet relationships. Different type of human-pet relationships matches with different level of pet responsibility. The study of ethical responsibilities toward dogs investigated pet responsibilities on four levels of relationship; master-slave, employer-worker, parent-child, and friend-friend which defined Pet responsibility as both emotional caring and physical welfare that can fulfill pet's needs. (Hens, 2008).

H2: Human-pet relationship has a positive correlation with Pet responsibility.

The study of Jenkins et al. (2016), which searching for awareness, goals and perceived value of stakeholder on the decision of purchasing pet insurance, indicated that pet owner who purchase pet insurance give an important on long term well-being of pet such as expect that they will be healthy and have a good quality of life which support responsible role of pet owner. Emphasizing this finding, the study on perception of veterinarian and pet owner on medical care services also stated that pet owners focus on consequences which related to health and well-being of their pets while using medical care services (Coe, Adams and Bonnett, 2007). Additionally, Pet owner believes that spending more money on their pets will fulfill their responsible role and become a better owner or parent (Ridgway et al., 2008).

The research about the value of health insurance illustrated that people who buy health insurance are not only looking for financial risk prevention but also give an important to the accessibility of unaffordable health care as they believe that if they don't have insurance, they might not be able to use the high-cost services. On the contrary, if they have insurance, they can easily get the premium service without worry about financial burdens (Nyman, 1999). The need of accessing to the premium health service also supports the finding of previous research which could be interpreted that the pet owners would like to provide premium or good-quality health services to their pets in order to complete the responsibility on their pets.

Thus, pet responsibility might be one motivating factor that influences the pet owners to purchase pet insurance to complete their responsibility task. This study will adopt the concept from the research of Jenkins et al. (2016), by giving the definition of pet responsibility as a duty of the owner to fulfill the physical needs of their pets in order to keep them healthy and have a good quality of life. This becomes the third hypothesis of the study as follows.

H3: Pet responsibility has a positive effect on the intention to purchase pet insurance.

Pet responsibility will be measured by five items base on the finding of Jenkins et al. (2016) and the definition in this research which are keeping pets being healthy, taking pets to veterinary when they get sick, willing to pay good quality pet

foods and quality pet services such as grooming, veterinary care, and pet hotel and willing to give pets a good quality of life.

Table 2.2 Measurement items of Pet Responsibility

Independent Variables	Measurement items	References
Pet Responsibility	Keeping pets being healthy	Jenkins et al. (2016)
	Taking pets to veterinary when they get sick	
	Willing to pay good quality pet foods	
	Willing to pay for pet services	
	Willing to give pets a good quality of life	

2.4 Risk Perception

Adopting pets could give a lot of benefits to the owners, there are many reasons for having pets in the family such as pets provide good companionship, respond enthusiastically to care and attention, pets are not judgmental, they give unconditional love, also offer psychological and social support (Beck & Madresh, 2008). However, there are several drawbacks to living with pets such as afraid that their pet will get sick or die, which also leads to a financial problem (Maharaj and Haney, 2015). The loss of pets whether it be loss from accident, illness or natural death could affect the emotions of pet owners and family in a negative way (Walsh, 2009).

The study on the pet owner preferences toward pet insurance illustrated that risk perception in terms of afraid that their pets will get sick or die has a significant effect on motivation to purchase pet insurance. They also stated that the owner will have high motivation when they think their pet will need medical care in the future (William et al., 2016).

This study will apply the concept of risk perception of William et al. (2016) which will investigate the effect of risk perception from pet adoption toward purchase intention of pet insurance by giving the hypothesis as below.

H4: Risk Perception from pet adoption has a positive effect on the intention to purchase pet insurance.

Risk perception term will be identified by four items base on the finding of William et al. (2016) and Walsh (2009) which are afraid that pets will become ill in the future, afraid that pets will die in the future, expect that pets will need medical care in the future and fear of losing pets.

Table 2.3 Measurement items of Risk Perception

Independent Variables	Measurement items	References
Risk Perception	Afraid that pets will become ill in the future	William et al. (2016).
	Afraid that pets will die in the future	
	Expect that pets will need medical care in the future	
	Fear of losing pets.	Walsh (2009)

2.5 Financial Risk

A major reason why people purchase health insurance is to prevent financial risk which can be seen in the study of the effect of insurance on out-of-pocket health expenditures in Vietnam. This paper studied the different behavior of people who have health insurance and people who do not have insurance toward the perceived risk of health services expenditures. The result shows that patients who have health insurance spend money more on health services than the one who does not have the insurance which means that insurance can reduce the financial concern toward health services expenditures (Sepahri, Sarma and Simpson, 2006).

Pet owners expect to know the upfront cost of the treatments or services before the veterinarians operate it as they prefer to predict the cost in order to manage their finances properly (Coe, Adams and Bonnett, 2007). The research about pet

insurance indicated that financial risk prevention is the main goal of purchasing pet insurance because pet insurance can help the pet owners predict accurate expenses, decrease unexpected expenses and lead to financial risk prevention. (Jenkins et al., 2016)

This research utilizes the finding of Jenkins et al. (2016) by investigating the factor of financial risk prevention whether its effects on the intention to purchase pet insurance or not and giving definition of financial risk prevention as the reduction of a financial burden on pet adoption by focusing on healthcare issues. This finding generates the hypothesis of this study as below.

H5: Prevention of Financial Risk from pet adoption has a positive effect on the intention to purchase pet insurance.

The factor of Financial risk prevention will be reflected in three items base on Jenkins et al. (2016) which are worrying about financial burdens that are caused by pets, concerning financial burden when pets got sick and concerning financial burden when pets had an accident.

Table 2.4 Measurement items of Financial Risk

Independent Variables	Measurement items	References
Financial Risk	Worrying about financial burdens that are caused by pets	Jenkins et al. (2016)
	Concerning about financial burden when pets got sick	
	Concerning financial burdens when pets had an accident.	

2.6 Intention to Purchase Pet Insurance

Purchase intention is formed individually under the assumption of unfinished transaction which is counted as an important factor of the actual purchasing (Chang and Wildt, 1994). Consumers who have the intention to purchase have a possibility to do the actual purchase which means that purchase intention can be an important factor in predicting actual consumer behavior (Fishbein and Ajzen, 1975). The research of Zeithaml (1988) applies possible to purchase, intended to purchase and considered to purchase as the indicators to measure purchase intention. This study also investigates the purchase intention of pet owners toward pet insurance products which adopting the concept of Fishbein and Ajzen (1975) and Zeithaml (1988) by measuring purchase intention from the term of intended to purchase, in order to predict the real purchase behavior. In this study, three levels of intention to purchase will be used to identify the factor of intention to purchase which are willing to purchase in the near future, willing to purchase in the future and willing to purchase in the future but need to explore more information. The last item will be concluded because pet insurance is very new in Thailand so that Thai people have few pieces of knowledge about it and it will be hard to make a decision to purchase immediately (Limited, 2019).

Table 2.5 Measurement items of Intention to purchase

Independent Variables	Measurement items	References
Intention to purchase	The first level: Willing to purchase in the near future	Zeithaml
	The second level: Willing to purchase in the future	(1988)
	The third level: Willing to purchase in the future but need to explore more information	Zeithaml (1988) and Limited (2019)

In the pet insurance context, there are three things that the pet owner should consider before purchasing pet insurance. The first condition is the financial situation of pet owners, whether they can afford unexpected veterinary bills or whether they can manage their financial situation after facing a large amount of the bill or not. The second condition is the bond or relationship between pet owners and their pets whether they willing to go in debt to save their pets or not. The last condition is about the endurance for taking a risk toward the health condition of their pets whether they can admit or tolerance to see their pets in the unhealthy condition or not (McConnell and Drent, 2010).

Moreover, there are researchers who show the importance of pet responsibility on the intention to purchase pet insurance which also indicated that pet responsibility is relating to human-pet relationships as it will be increased along with the stronger bond of the relationship (Hens, 2008, Jarvis, 2018 and Jenkins et al., 2016).

Therefore, this research will investigate the motivating factors that influence the purchase intention of pet owners on purchasing pet insurance in order to predict the actual purchase in the future by measuring four independent variables which are Human-pet relationship, Pet responsibility, Risk perception from pet adoption and Financial risk.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Conceptual Framework

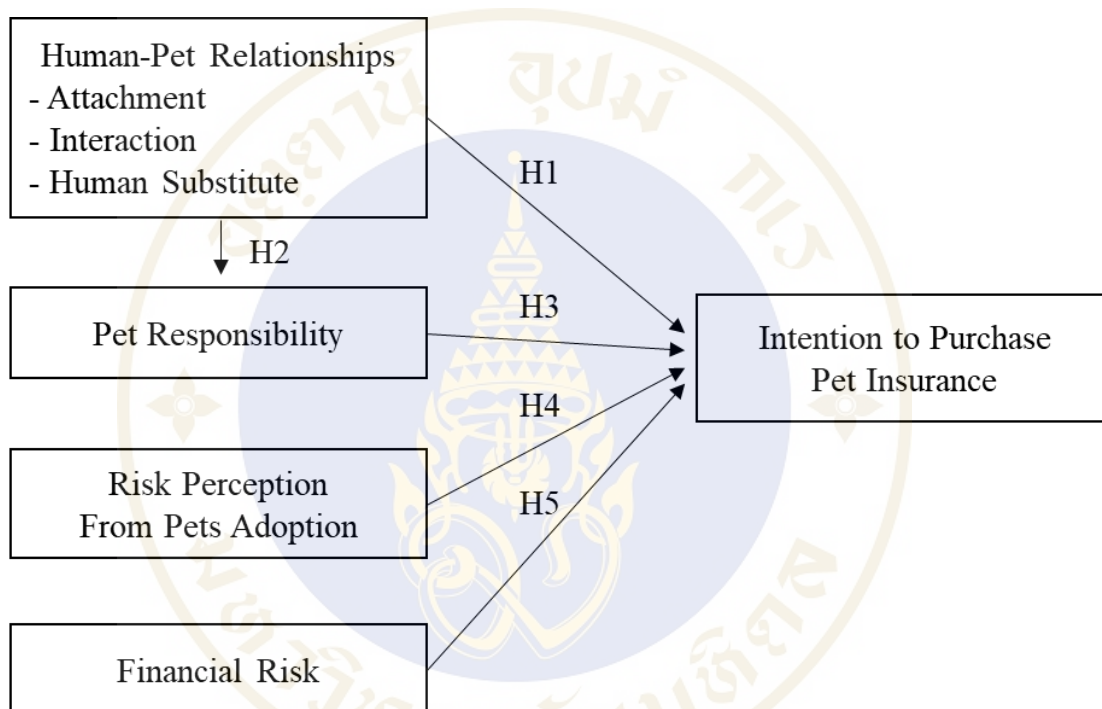


Figure 3.1 Conceptual Framework

The conceptual framework is developed base on knowledge from past research in the context of pet insurance and pet consumption. This research explores the motivation factors of the pet owners on purchasing pet insurance, therefore, the factor of Intention to Purchase Pet Insurance will be fixed as dependent variable by measuring from three levels of intention to purchase which are willing to purchase in the near future, willing to purchase in the future and willing to purchase in the future

but need to explore more information, in order to predict the actual purchase behavior (Fishbein and Ajzen, 1975 and Zeithaml, 1988).

Then, the four independent variables will be investigated on its effect toward purchase intention which are Human-Pet Relationships, Pet Responsibility, Risk Perception from Pets Adoption and Financial Risk Prevention. The effect of Human-Pet Relationships on purchase intention has been studied in the research of Chen et al. (2012). This study adopts his concept by studying the relationship in three dimensions. The first is Interaction or the adjusted behavior for their partner which will be measured in three situations; playing with pets, traveling with pets and taking pets to meet friends and relatives. The second dimension is Attachment or the degree of affection which will be reflected by considering pets as a great companion, owning pets increases happiness, pets understand the owner and having a close relationship with pets. Lastly, Human substitutes or the picture that owners seeing their pets as children, siblings or friends which will be evaluated by confiding in pets, pets are loyal, pets are never judging and counting as one of the family.

The second variable is Pet Responsibility which is indicated in the research of Jenkins et al. (2016) that pet owners who buy pet insurance give an important on the well-being of pets which leads to fulfilling the responsibility of the owners. So, this factor has a high potential to influence pet owners on purchasing pet insurance. Pet responsibility will be measured by five items which are keeping pets being healthy, taking pets to veterinary when they get sick, willing to pay good quality pet foods and quality pet services such as grooming, veterinary care, and pet hotel and willing to give pets a good quality of life. Moreover, there is the finding that different types of Human-Pet relationships have different levels of Pet Responsibility (Jenkins et al., 2016). Thus, the conceptual framework also shows the linkage between Human-Pet Relationships and Pet Responsibility.

The third variable is Risk Perception from Pet Adoption which is applied to the finding from the research of William et al. (2016). As the risk perception in terms of afraid that pets will get sick or die has a significant effect on the motivation to purchase pet insurance. The owners will have high motivation when they think their pets will need medical care in the future. Risk perception term will be identified by

four items which are afraid that pets will become ill in the future, afraid that pets will die in the future, expect that pets will need medical care in the future and fear of losing pets (William et al., 2016 and Walsh., 2009)

The last variable, Financial Risk, this variable utilizes the finding of Jenkins et al. (2016) which illustrated that financial risk prevention is the main goal of purchasing pet insurance because it can help the pet owners predict accurate expenses, decrease unexpected expenses and lead to financial risk prevention. The factor of Financial risk will be reflected in three items that are worrying about financial burdens that are caused by pets, concerning financial burden when pets got sick and concerning financial burden when pets had an accident (Sepehri, Sarma and Simpson., 2006).

Base on the conceptual framework, this research will study the motivation and characteristics of pet owners who have the potential to purchase pet insurance, also proving the relation between Human-Pet Relationships and Pet responsibility. All of the findings will be used to develop an effective marketing strategy and attractive marketing communication for the pet insurance company in Thailand.

3.2 Data Collection

This research uses a quantitative method to solve research questions by collecting the data via an online questionnaire in the google form. The respondents will be required to answer the questions on a 5-Point Likert Scale from strongly disagree (1) to strongly agree (5) which is decreased from 7-scales of Chen et al. (2012) who study consumption value and behavior of pet owner because this research study in the pet insurance context and this business is not much well-known in Thailand so that Thai people might have not enough knowledge to answer the delicate scale (Limited, 2019). Sampling size will be at least 130 persons or five times of the observing variables which are 26 questions in this study, this amount is suitable for studying factor analysis (Spss Expert, 2019). The questionnaire will be mainly distributed to the online communities about dog and cat on Facebook which are 'Love Dog group', 'Cat Slave' and 'Dog and Cat Club', and Facebook fan page about dog

and cat which are 'Gluta Story', 'Dog's clip', 'Cat Cat' and 'They call me Cat'. The sampling criteria are Thai people who have dogs or cats in their house because the owners of dogs and cats are the largest contribution at 74% of Thai pet owners. (This portion is the result of Toukhsati et al. (2015) which randomly recruit for the Culture and Human-Animal Interactions (CHAI) by telephone survey, n = 494). Also, the pet insurance companies in Thailand provide the policy that coverage on dogs and cats only (Petinsure.co, 2019). Thus, focusing only on the owners of dogs and cats would be suitable for studying the motivation factors on purchasing pet insurance in Thailand.

3.3 Data Analysis

SPSS will be an important analysis tool in this study as it can read statistic data and provide a completed result for answering all of the research questions. This study uses several models which are t-test, ANOVA, factor analysis, correlation analysis, and regression analysis, and use the level of confidence at 95% (Chen et al., 2012).

First of all, the research question that questioning about the characteristic of pet owners who have the potential to purchase pet insurance will be answered base on demographics data in term of gender, age, education, occupation and income, and characteristics in term of spending on pets and participant role in pets (Chen et al., 2012). This stage uses the T-test and ANOVA model to identify the difference among groups by setting three levels of intention to purchase as test variables and the items of demographics and characteristics as a grouping variable and set the confidence interval percentage at 95%.

The factor analysis model will be used to classify suitable variables by grouping proper measurement items together and naming it as new variables (or if the set os measurement items are belonging to its current factor, the current factors will be used to the next analysis). This study chooses the univariant descriptive and initial solution as descriptive statistics.

Then, the factors from the factor analysis stage will be tested in correlation analysis by using Bivariate correlation with Pearson as correlation coefficients. The relationship between Human-pet relationship and Pet responsibility will be identified whether it is positive (Positive Pearson correlation value) or negative (Negative Pearson correlation value), also investigate whether it is strong (Pearson correlation $> .5$) or weak correlation (Pearson correlation $< .5$). In this stage, the research question of proving the relation between Human-Pet Relationships and Pet Responsibility will be answered, the same as hypothesis 2 that mentions the positive relationship between Human-Pet relationship and Pet responsibility.

Lastly, the linear regression model will be used to test the influential effect of each factor from factor analysis toward intention to purchase which will be settled as a dependent variable while the rest factors will be settled as Independent variables. The result of regression analysis will solve the research question of investigating influenced motivating factors on purchasing pet insurance. Moreover, the finding can proof the hypothesis 1 and 2-5 as well.

3.4 Reliability Test

The reliability model in SPSS will be used to test the reliability of the new factors from factor analysis stage, in order to ensure that the new factors are formed by the proper items and all items are belong to be formed together. This research uses Cronbach's alpha as a reliability coefficient, select descriptive for Scale if items deleted and correlation as Inter items. Only the factors that have Cronbach's alpha higher than .700 will be acceptable, follow the rule of George and Mallery (2003).

CHAPTER IV

DATA ANALYSIS

4.1 Demographics and Sample Characteristics

The total sample comprised 186 Thai people who own dogs or cats which separated into three groups; dog 51%, cat 28% and both 21% (Chart 4.1). The sample owns at least one dog at 72% and owns at least one cat at 49% which is quite similar to the contribution of pet adoption in the US (APPA, 2018). Most of the respondents are female at 79% (Chart 4.2). The majority are people age around 20-29-year-old (54%) and 30-39-year-old (39%) (Chart 4.3).

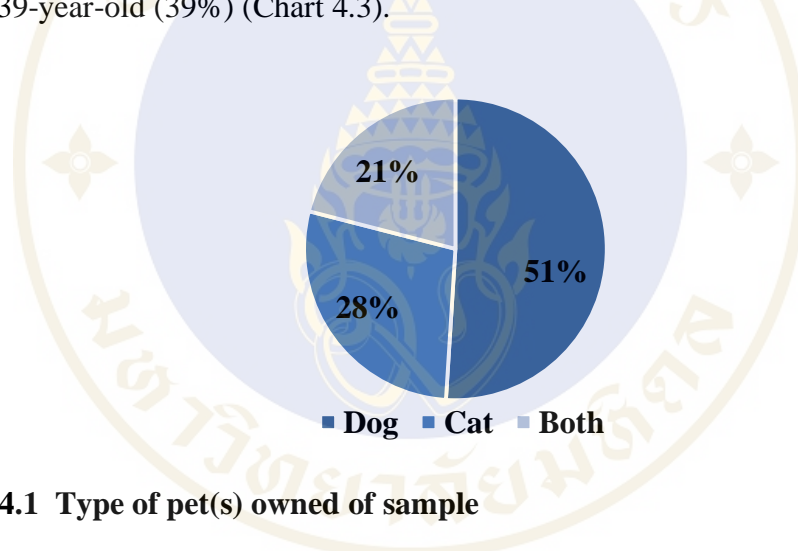


Figure 4.1 Type of pet(s) owned of sample

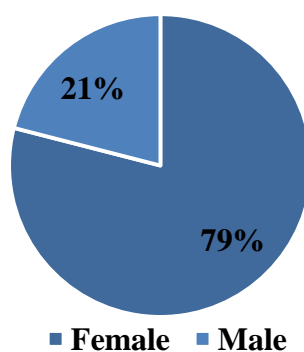


Figure 4.2 Gender of sample

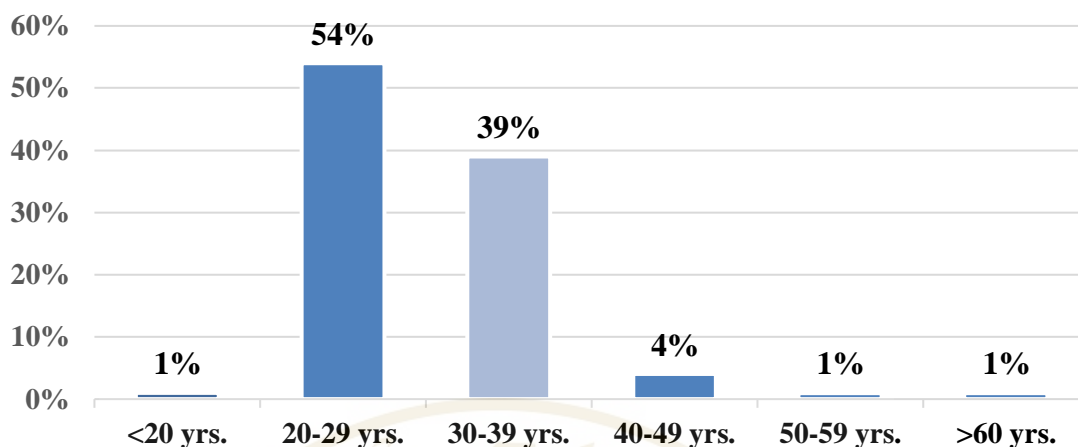


Figure 4.3 Age of sample

Most of the sample is the first caretaker or the key person who takes care of pets at 39% followed by the second caretaker or the person who just help others take care of pets at 31% and the third caretaker or the person who occasionally take care of pets at 30%, respectively (Chart 4.4). In terms of Pet insurance, most of the sample is not aware of Pet insurance in Thailand at 53% (Chart 4.5). Also, the number of owners who purchase pet insurance is quite low only at 2% (Chart 4.6).

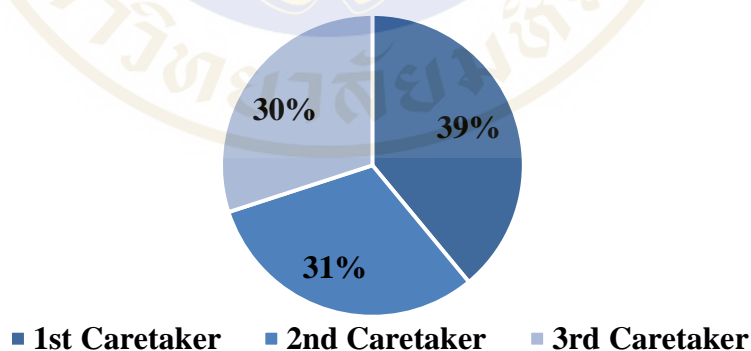


Figure 4.4 Caretaker Level of sample

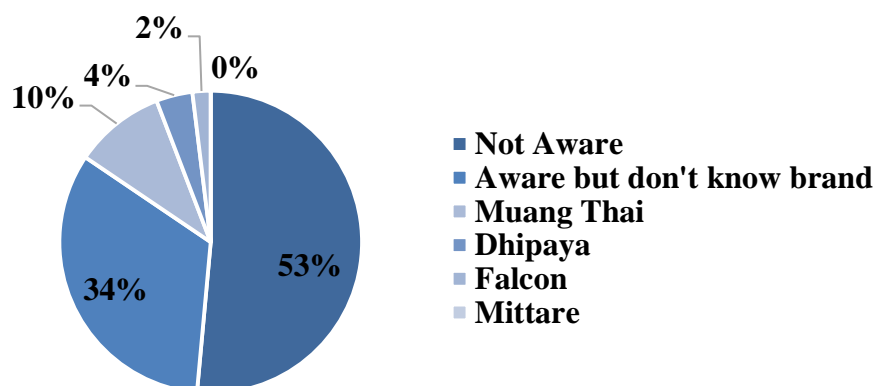


Figure 4.5 Awareness of Pet Insurance

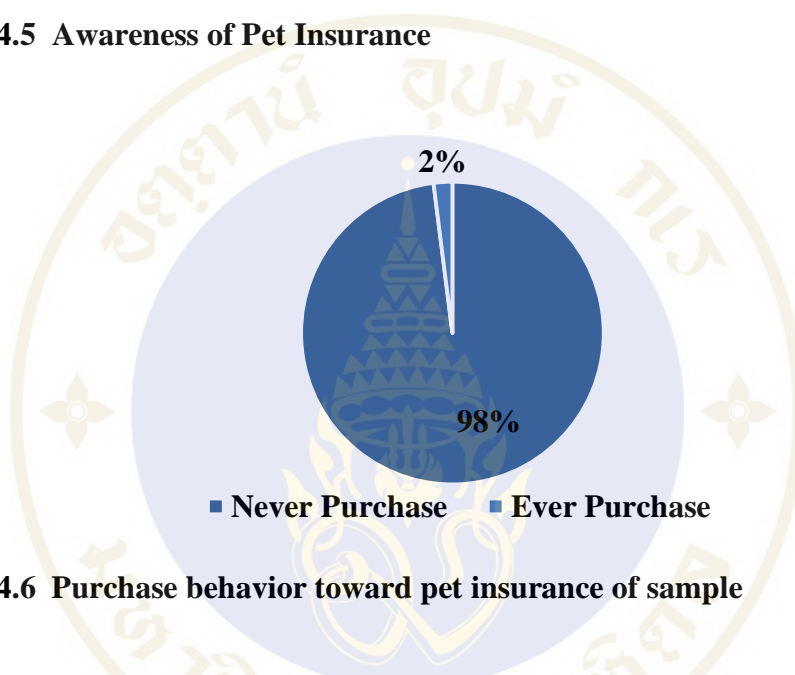


Figure 4.6 Purchase behavior toward pet insurance of sample

T-test and ANOVA are used to find the difference in terms of intention to purchase pet insurance base on demographics and characteristics of the owner. According to the result, there is only one characteristic that significantly different in the intention-behavior which is caretaker (Chart 4.4). In the first level of intention which is intention to purchase in the near future, the first caretaker is significantly different from both the second caretaker (Sig. = .011) and the third caretaker (Sig. = .000) by having a lower mean comparing to both two groups which can be interpreted that the first caretaker group is willing to purchase pet insurance more than the other groups. The similarity to the first level of purchase intention, the second level or the intention to purchase in the future and the third level or the intention to purchase in the future but need more information also shows that the first caretaker group has lower

mean comparing to the third caretaker group (Sig. = .001 and .000). Thus, the first research question can be answered that the important characteristic of potential customers who have a high possibility to purchase pet insurance is the first caretaker group or the key person who takes care of pets.

Table 4.1 ANOVA: the differentiation in purchase intention among type of pet(s) owned

Multiple Comparisons

Bonferroni

Dependent Variable	(I) Caretaker	(J) Caretaker	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Intention to Purchase - In the near future	The first Caretaker	The second Caretaker	-.522*	.177	.011	-.95	-.09
		The third Caretaker	-.793*	.178	.000	-1.22	-.36
	The second Caretaker	The third Caretaker	-.271	.188	.453	-.73	.18
Intention to Purchase - In the future	The first Caretaker	The second Caretaker	-.366	.179	.128	-.80	.07
		The third Caretaker	-.687*	.180	.001	-1.12	-.25
	The second Caretaker	The third Caretaker	-.321	.191	.282	-.78	.14
Intention to Purchase - In the future but need info	The first Caretaker	The second Caretaker	-.348	.201	.257	-.83	.14
		The third Caretaker	-.841*	.202	.000	-1.33	-.35
	The second Caretaker	The third Caretaker	-.494	.214	.067	-1.01	.02

*. The mean difference is significant at the 0.05 level.

4.2 Factor Analysis

The result of factor analysis in Table 4.2 shows the total four factors which are Human-Pet Relationship, Risk perception, Financial risk, and Pet Travel Behavior. The first factor includes Human substitute, Attachment, and Interaction relationship in terms of Playing with pets which will be called as human-pet relationships factor. The second factor, Risk Perception, consists of the three items which are afraid that pets will die, fear of losing pets and think that pets will need medical care in the future. Next, the financial risk includes three items that are concern about financial burdens when pets get sick, worry about financial burdens and concern about financial burdens when pets have an accident. The last factor is generated from two interaction relationships which are Travelling with pets and Taking pets to meet friends and relatives, this new factor is named as Pet travel behavior. However, the factor of Pet responsibility is not significant in this stage, then it was excluded during the factor analysis.

Table 4.2 Factor analysis result

		Rotated Component Matrix ^a			
		Component			
Factor name		1	2	3	4
Human-Pet relationships	Attachment - Having a close relationship with pets	.866			
	Human substitute - Pets are loyal	.861			
	Attachment - Owning pets adds happiness	.818			
	Human substitute - Confide in pets	.808			
	Human substitute - Pets are a member of the family	.807			
	Attachment - Pets understand me	.794			
	Interaction - Play with pets	.711			
	Human substitute - Pets are not judging	.700			
Risk Perception	Risk Perception - Afraid that pets will die		.903		
	Risk Perception - Fear to lose pets		.901		
	Risk Perception - Think that pet will need medical care		.855		

Table 4.2 Factor analysis result (cont.)

		Component			
		1	2	3	4
Financial risk	Financial Risk - Concern financial burdens when sick			.941	
	Financial Risk - Worry about financial burdens			.903	
	Financial Risk - Concern financial burdens when accident			.899	
Pet travel behavior	Interaction - Take pets to friends and relatives				.926
	Interaction - Travel with pets				.877

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

4.3 Reliability Test

The factors from factor analysis were used to test the reliability test model. The reliability result shows in Table 4.3 which can be explained that all of the factors are reliable because its Cronbach's Alpha is over .700. Moreover, the Cronbach's Alpha of every factor is over .800 which means that these factors are on a good scale of reliability (George and Mallery, 2003).

Table 4.3 Reliability statistics result

Factor	Cronbach's Alpha	Cronbach's Alpha Based on Standardize Items	N of items
Human-Pet Relationships	.931	.933	8
Risk Perception	.910	.910	3
Financial Risk	.905	.905	3
Pet Travel Behavior	.884	.885	2

4.4 Correlation analysis

Refer to the factor analysis, the factor of Pet responsibility is not significant so that the measurement items will be grouped as the Pet responsibility factor for testing the relationship between Human-pet relationships and Pet responsibility. According to the result in Table 4.4, the factor of Human-pet relationships has a positively strong correlation with Pet responsibility (Sig. = .000, Pearson Correlation = .742). This finding confirms hypothesis 2 that the Human-Pet relationship has a positive correlation with Pet responsibility which also can be answered the research question number 2 accordingly.

Table 4.4 Correlation result

	Pet Responsibility
Pearson Correlation	.742**
Human-Pet Relationships Sig. (2-tailed)	.000
N	186

4.5 Regression analysis

Refer to the result of regression analysis, the independent variables can explain the dependent variable at 25.2% (Adjusted R Square = .252) with Sig. value at .000. This Adjusted R Square value is the best value on this research because after removing the not significant factor (Human-pet relationship), the Adjusted R Square value declined to .249. (the result shows in Table 4.7 and 4.8). Therefore, the regression model with Adjusted R Square value at .252 will be used to analyze the result (Table 4.5 and 4.6).

According to the result in Table 4.6, there are three factors that influence the intention to purchase pet insurance which are Risk perception, Financial risk, and Pet travel behavior, and there is one factor that not significant in this stage which is the factor of Human-pet relationships. The result can be explained in the following equation.

$$\text{Intention to Purchase} = 0.798 + (0.152 \times \text{Human-Pet Relationships}) + (0.258 \times \text{Risk Perception}) + (0.184 \times \text{Financial Risk}) + (0.266 \times \text{Pet Travel Behavior})$$

The regression equation illustrates the relationship between independent variables (Human-pet relationship, Risk perception, Financial risk, and Pet travel behavior) and dependent variable (Intention to purchase). The amount of increase in Human-pet relationship by 1 unit will be increased in Intention to purchase by 0.152 unit. Next, the increasing by 1 unit of Risk perception will be increased in Intention to purchase by 0.258 unit. The interpretation of Financial risk and Pet travel behavior factor will be in the same concept as those two factors.

The first influential factor, Risk perception from pet adoption has significantly affect purchase intention (sig. = .002 and beta = .221) which mean that the owners who have higher risk perception in term of afraid that pets will die, think that pets will need medical care in the future or fear of losing them will have higher intention to purchase pet insurance. This result also confirms the hypothesis 4.

Next, Financial risk also has a positive influence on the intention to purchase (sig. = .004 and beta = .189) which means that the owners who have a concern about financial risk caused by pets are likely to intend to purchase pet insurance. This outcome could prove the hypothesis 5 accordingly.

Pet travel behavior has the strongest positive influence on the intention to use as its standardized Coefficients Beta is the highest value at .306 (Sig. = .000) which means that the owners who have the behavior of traveling with pets tend to purchase pet insurance. This finding can answer research question number 3 that finding the motivating factor which has the most influence purchase intention.

However, there are two hypotheses that are not aligned with the result which are hypotheses 1 and 3. The result in Table 4.6 shows that Human-Pet relationships do not significantly affect the intention to purchase pet insurance (sig. = .180). Moreover, Pet responsibility factor also not influence the intention to purchase as it is not significant during the factor analysis stage.

Thus, the regression result can answer research question number 3 which is finding the influential factors that affect the intention to purchase pet insurance. The

strongest influential factor is Pet travel behavior, follow by Risk perception factor and Financial risk factor respectively.

Table 4.5 Model summary of regression analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.518 ^a	.268	.252	.89097

a. Predictors: (Constant), Pet Travel Behavior, Financial Risk, Risk Perception, Human-Pet Relationships

Table 4.6 Regression result

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.798	.276		2.893	.004
	Human-Pet Relationships	.152	.113	.105	1.345	.180
	Risk Perception	.258	.084	.221	3.089	.002
	Financial Risk	.184	.062	.189	2.945	.004
	Pet Travel Behavior	.266	.062	.306	4.311	.000

a. Dependent Variable: Intention to Purchase

Table 4.7 Model summary of regression analysis (remove non-significant factor)

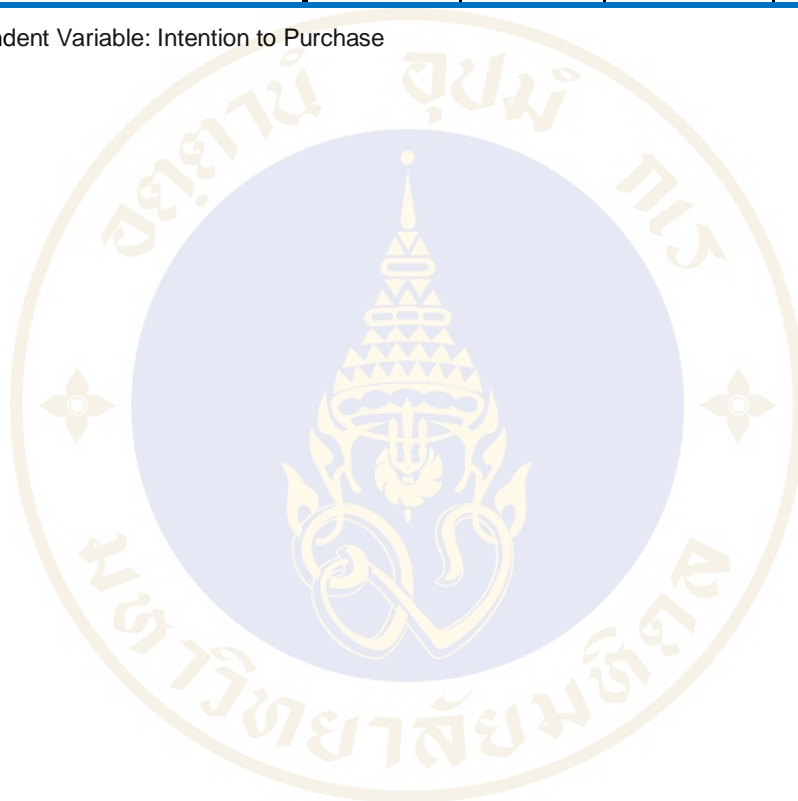
Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.511 ^a	.261	.249	.89295

a. Predictors: (Constant), Pet Travel Behavior, Financial Risk, Risk Perception

Table 4.8 Regression result (remove non-significant factor)

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.860	.273		3.155	.002
	Risk Perception	.306	.076	.261	4.021	.000
	Financial Risk	.176	.062	.181	2.831	.005
	Pet Travel Behavior	.301	.056	.346	5.357	.000

a. Dependent Variable: Intention to Purchase



CHAPTER V

CONCLUSIONS AND RECCOMENDATIONS

5.1 Discussion

Pet adoption becomes more popular in Thailand which leads the pet-related business to grow accordingly. Pet insurance is the one business that has the potential to grow as the pet-loving lifestyle of Thai people becomes more popular nowadays. Thus, studying motivating factors of the customer on purchasing pet insurance could be a lot of benefits to various stakeholders.

Refer to the first research question about the characteristic of the potential customer of pet insurance. The result shows that the potential customer is the first Caretaker group which is related to the finding of Chen et al. (2012) as this group has the consumption behavior that is likely to seek the quality products and services for their pets.

The result from the correlation analysis that Human-pet relationship and Pet responsibility have strongly positive relations. This finding can prove the hypothesis 2, also can answer the second research question that aims to prove the relation between Human-pet relationships and Pet responsibility. The result is supported by the knowledge from Jenkins et al. (2016) which stated that the stronger Human-pet relationship relates to higher pet responsibility.

According to the third research question that is exploring the influential factors on purchasing pet insurance, the conceptual framework is developed to answer this question which focusing on five factors which are Human-pet relationship, Pet responsibility, Risk perception, and Financial risk. Refer to the result from data analysis, the new factor of Pet travel behavior is shown up as the strongest motivating factor which never found in past studies of pet insurance before. However, the assumption is that the owner trend to purchase pet insurance because they concern

about the hospitality and safety of their pets while traveling (Kirillova, Lee and Lehto, 2015).

The second influential factor toward purchase intention is risk perception. This result is supported by the finding of William et al., (2016) that the owner who perceives higher risk from pet adoption will have a higher intention to purchase pet insurance. The reason is pets can provide high psychological support (Beck & Madresh, 2008), thus, the loss of pets will affect the emotions of pet owners and family the most (Walsh, 2009). Therefore, the owners tend to purchase pet insurance to reduce the worry about those risk (William et al., 2016)

Lastly, Financial risk also illustrates the significant effect on purchase intention. This finding aligns with the study of Jenkins et al., (2016) which mentioned that the main reason to purchase pet insurance is to prevent the financial risk caused by pets. Moreover, in the context of human health insurance also stated that this factor has significantly influence purchase intention (Sepehri, Sarma and Simpson, 2006). Thus, the financial risk factor is an important factor that influences the customer to purchase insurance for both pet insurance and human health insurance.

However, there are two factors that do not significantly influence purchase intention which are Human-pet relationships and Pet responsibility. The effect of Human-pet relationships toward Purchase intention contrasts with the study of Chen et al. (2012) and Dotson and Hyatt (2003) which mentioned that the pet owners who have a strong relationship with pets will tend to spend money on the pet consumption such as pet foods and pet services. Nevertheless, the study conducts in different contexts, so that, the factor of Human-pet relationship can motivate the owner to spend money on pet foods and services but not strong enough to motivate the owner to purchase pet insurance. On the same page, the effect of Pet responsibility toward Purchase intention also conflicts with the outcome of Jenkins et al. (2016) which stated that the owners purchase pet insurance to fulfill their responsible role on their pets. However, the study of Jenkins et al. (2016) was conducted in the US, and American people have knowledge about pet insurance more than Thai people (APPA, 2018). Therefore, this fact can be interpreted that Thai people did not aware of the

benefits of pet insurance enough so that they cannot ladder to the benefit of the pet responsible for fulfilling.

5.2 Conclusions

According to the result, hypothesis 2 is proved which means that the Human-pet relationship has a positive correlation with Pet responsibility. Moreover, hypothesis 4 and 5 are confirmed which mean that Risk perception and Financial prevention have effect on Intention to purchase pet insurance. Interestingly, the new factor of Pet travel behavior also influences Intention to purchase pet insurance. However, hypothesis 1 and 3 are not proved which mean that Human-pet relationship and Pet responsibility do not significantly influence the Intention to purchase pet insurance.

In term of the research questions, question number 1 that try to find the characteristics of potential customers is answered by the T-test and ANOVA result. The result shows that pet owners who are the first caretaker person have the most potential to purchase pet insurance. Refer to the research question number 2, the correlation result confirms the positive relationship between Human-pet relationship and Pet responsibility. Lastly, research question number 3, the influential factors that affect the Intention to purchase pet insurance are Risk Perception, Financial risk prevention and new factor of Pet travel behavior.

5.3 Recommendations

Pet insurance in Thailand has low awareness among the pet owner. So, increasing awareness is the first priority to the company to consider to extend the possibility to grow. In the part of communication, refer to the finding that Pet travel behavior, Financial risk and Risk perception are the motivating factors that influence Intention to purchase pet insurance, therefore, the pet insurance company should focus on these three factors for generating the content rather than the Human-pet

relationships and Pet responsibility. For example, creating communication about the benefit of pet insurance in the way of financial risk prevention, also link to the emotional benefit of worry-free about the financial burden. Moreover, in order to gain the customer precisely and quickly, the company should focus on the most potential group of customers which is the first caretaker by launching the communication directly to their touchpoints in order to utilize the budget effectively.

5.4 Limitation and Future research

The first limitation of this study is that this study lack of understanding the reason why the owners purchase or not purchase pet insurance. So, further study should explore more about the reason for purchasing and the barrier of purchasing by conducting qualitative research in order to deeply understand the attitude of the owners toward pet insurance in Thailand which can lead to developing better marketing and business strategy.

The second limitation, this research does not have enough knowledge about Pet travel behavior so that it is not clearly understanding why this behavior effect Intention to purchase pet insurance. This unclear point should be investigated in future research by studying more on the past research on the context of Pet travel behavior and the qualitative research method is needed to clarify more on the reason. The knowledge for the future study can lead to more opportunities for the pet insurance company to grow.

The last limitation is that this study did not explore the media or channel of potential customers. This lacking information might not fully support the company on strategy development. As most potential customers are the first caretaker customers so that finding the channel or media that can penetrate them directly could help to increase the possibility for the company to sell its products.

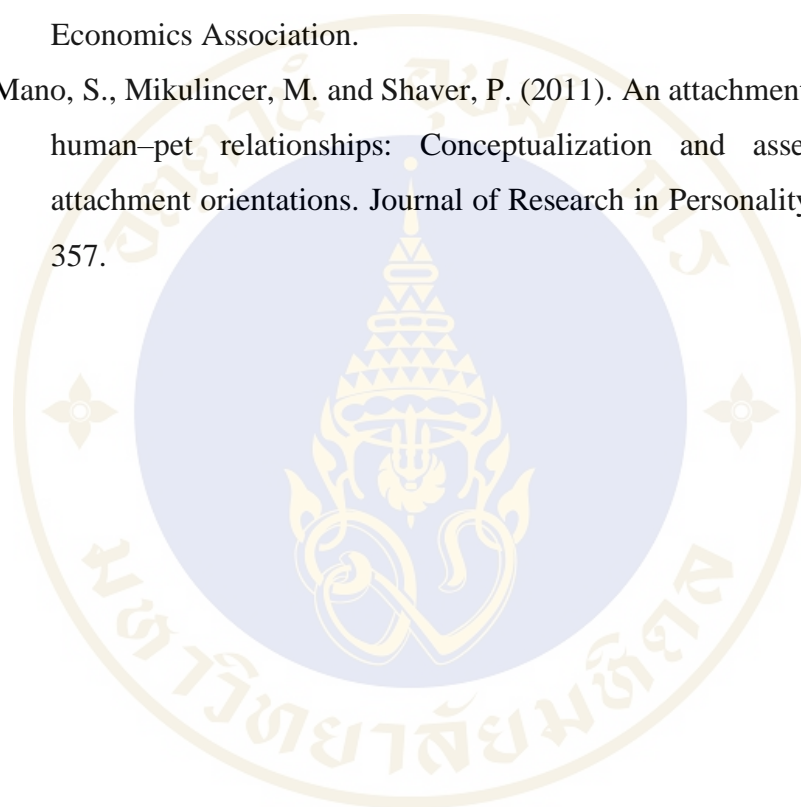
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APPENDIX A: Questionnaire

Dear respondents,

I am a master degree student of CMMU, faculty of marketing and management. As part of the curriculum, I am required to do the research project on The Motivating Factors of Pet Owner on Purchasing Pet Insurance in Thailand topic. All responses given by you will be strictly kept confidential and use for academic purposes only. The questionnaire takes only 5-10 minutes.

Section1 Screening Part

1. Do you have dog(s) or cat(s) in your house?
 - Dogs
 - Cats
 - Both Dogs and Cats
 - No
2. Do you take care of your pet(s)?
 - I am the key person who takes care of my pet(s).
 - I just help others take care of my pet(s).
 - I occasionally take care of my pet(s).
 - I am not the one who takes care of my pet(s).
3. How much your monthly expense on one pet?
 - Below 1,000 THB
 - 1,001 – 3,000 THB
 - 3,001 – 5,000 THB
 - 5,001 – 7,000 THB
 - 7,001 – 9,000 THB
 - Above 9,000 THB
4. Do you know pet insurance in Thailand?
 - Muang Thai Insurance
 - Dhipaya Insurance
 - Falcon Insurance
 - Mittare Insurance
 - I know that there's pet insurance in Thailand but don't know any brand.
 - I don't know there's pet insurance in Thailand.
5. Do you ever purchase pet insurance in Thailand?
 - I purchased and currently hold the pet insurance.
 - I ever purchased pet insurance, but already stop holding it.
 - I never purchase pet insurance before.

Section2 Pet-related question

Please choose the scale that match with your thought the most.

(1 = Strongly disagree, 2 = Disagree, 3 = Moderate, 4 = Agree and 5 = Strongly agree)

Interaction Relationship	1	2	3	4	5
1. I play with my pet(s) quite often.					
2. I often travel with my pet(s).					
3. I often take my pet(s) along when I visit my friends or relatives.					
Attachment Relationship					
1. I consider my pet(s) to be a great companion.					
2. Owning pet(s) adds to my happiness.					
3. My pet(s) understands me.					
4. My pet(s) and I have a very close relationship.					
Human Substitute Relationship					
1. Quite often I confide in my pet(s).					
2. I love my pet(s) because my pet(s) is more loyal to me than most of the people in my life.					
3. I love my pet(s) because my pet(s) is never judging me.					
4. I consider my pet(s) to be one member of the family.					
Pet Responsibility					
1. I have to keep my pet(s) being healthy.					
2. I need to take my pet(s) to veterinary when my pet(s) get sick.					
3. I am willing to pay good quality pet foods.					
4. I am willing to pay for quality pet services such as grooming, veterinary care, and pet hotel.					
5. I will do everything to make my pet(s) have a good quality of life.					
Risk Perception					
1. I am afraid that my pet(s) will become ill in the future.					
2. I am afraid that my pet(s) will die in the future.					
3. I think that my pet(s) will need medical care in the future.					
4. I fear to lose my pet(s) in the future.					
Financial Risk Prevention					
1. I concern about the financial burden when my pet(s) got sick.					

Financial Risk Prevention (cont.)	1	2	3	4	5
2. Having pet(s) makes me worried about financial burdens that are caused by them.					
3. I concern about the financial burden when my pet(s) had an accident such as my pet(s) bite someone, car accident and the other pet(s) bite my pet(s).					
Intention to purchase Pet Insurance					
1. I will purchase pet insurance in the near future.					
2. I think I will purchase pet insurance in the future.					
3. I am interested in purchasing pet insurance but I need to search for more information.					

Section3 Demographic

1. Age

- under 20 years old 20-29 years old
 30-39 years old 40-49 years old
 50-59 years old 60 years old or above

2. Gender

- Male Female

3. Education

- High school degree Bachelor degree
 Master degree Doctoral degree Other: _____

4. Occupation

- Student Homemaker
 Public sector Private sector
 Freelancer Retired Other: _____

5. Monthly Income

- Below 20,000 THB 20,001 – 30,000 THB
 30,001 – 40,000 THB 40,001 – 50,000 THB
 50,001 – 60,000 THB 60,001 – 70,000 THB
 70,001 – 80,000 THB 80,001 – 90,000 THB
 90,001 – 100,000 THB Above 100,000 THB

APPENDIX B: Demographics and Sample Characteristics

Demographic Characteristic		N (Qty.)	N (%)
Gender	Male	39	21%
	Female	147	79%
Age	Under 20 years old	1	1%
	20-29 years old	100	54%
	30-39 years old	73	39%
	40-49 years old	8	4%
	50-59 years old	3	1%
	60 years old or above	1	1%
Education	High school degree	2	1%
	Bachelor degree	118	63%
	Master degree	65	35%
	Doctoral degree	1	1%
Occupation	Student	22	12%
	Homemaker	9	5%
	Public sector	15	8%
	Private sector	104	56%
	Freelancer	19	10%
	Retired	1	1%
	Business owner	16	8%
Income	Below 20,000 THB	29	16%
	20,001–30,000 THB	47	25%
	30,001–40,000 THB	33	18%
	40,001–50,000 THB	25	14%
	50,001–60,000 THB	13	7%
	60,001–70,000 THB	8	4%
	70,001–80,000 THB	6	3%
	80,001–90,000 THB	6	3%
	90,001–100,000 THB	4	2%
	Above 100,000 THB	15	8%
Type of pets	Dog	94	51%
	Cat	53	28%
	Dog and Cat	39	21%

Demographic Characteristic		N (Qty.)	N (%)
Caretaker	The first Caretaker	73	39%
	The second Caretaker	57	31%
	The third Caretaker	56	30%
	Not a Caretaker	0	0%
Monthly expense on one pet	Below 1,000 THB	21	11%
	1,001–3,000 THB	89	48%
	3,001–5,000 THB	45	24%
	5,001–7,000 THB	21	11%
	7,001–9,000 THB	3	2%
	Above 9,000 THB	7	4%
Awareness of Pet Insurance	Muang Thai Insurance	19	10%
	Dhipaya Insurance	8	4%
	Falcon Insurance	4	2%
	Mittare Insurance	0	0%
	Aware but don't know the brand	63	34%
	Not aware	98	53%
Purchase behavior	Ever purchase	4	2%
	Never purchase	182	98%

APPENDIX C: ANOVA Result of type of pet(s) owned

Descriptives

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Min.	Max.
						Lower Bound	Upper Bound		
						Intention to Purchase - In the near future	Dog		
	Cat	53	3.02	1.083	.149	2.72	3.32	1	5
	Dog and Cat	39	2.92	1.133	.181	2.56	3.29	1	5
	Total	186	3.07	1.050	.077	2.92	3.22	1	5
Intention to Purchase - In the future	Dog	94	3.02	1.057	.109	2.80	3.24	1	5
	Cat	53	2.85	1.045	.144	2.56	3.14	1	5
	Dog and Cat	39	2.85	1.040	.166	2.51	3.18	1	5
	Total	186	2.94	1.048	.077	2.78	3.09	1	5
Intention to Purchase - In the future but need info	Dog	94	2.81	1.157	.119	2.57	3.05	1	5
	Cat	53	2.49	1.187	.163	2.16	2.82	1	5
	Dog and Cat	39	2.54	1.232	.197	2.14	2.94	1	5
	Total	186	2.66	1.185	.087	2.49	2.83	1	5

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Intention to Purchase - In the near future	Between Groups	1.735	2	.867	.784	.458
	Within Groups	202.357	183	1.106		
	Total	204.091	185			
Intention to Purchase - In the future	Between Groups	1.399	2	.699	.634	.531
	Within Groups	201.827	183	1.103		
	Total	203.226	185			
Intention to Purchase - In the future but need info	Between Groups	4.171	2	2.085	1.494	.227
	Within Groups	255.491	183	1.396		
	Total	259.661	185			

Post Hoc Tests

Multiple Comparisons

Bonferroni

Dependent Variable	(I) Type of Pet	(J) Type of Pet	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Intention to Purchase - In the near future	Dog	Cat	.141	.181	1.000	-.30	.58
		Dog and Cat	.236	.200	.718	-.25	.72
	Cat	Dog	-.141	.181	1.000	-.58	.30
		Dog and Cat	.096	.222	1.000	-.44	.63
	Dog and Cat	Dog	-.236	.200	.718	-.72	.25
		Cat	-.096	.222	1.000	-.63	.44
Intention to Purchase - In the future	Dog	Cat	.172	.180	1.000	-.26	.61
		Dog and Cat	.175	.200	1.000	-.31	.66
	Cat	Dog	-.172	.180	1.000	-.61	.26
		Dog and Cat	.003	.222	1.000	-.53	.54
	Dog and Cat	Dog	-.175	.200	1.000	-.66	.31
		Cat	-.003	.222	1.000	-.54	.53
Intention to Purchase - In the future but need info	Dog	Cat	.318	.203	.357	-.17	.81
		Dog and Cat	.270	.225	.695	-.27	.81
	Cat	Dog	-.318	.203	.357	-.81	.17
		Dog and Cat	-.048	.249	1.000	-.65	.55
	Dog and Cat	Dog	-.270	.225	.695	-.81	.27
		Cat	.048	.249	1.000	-.55	.65