

**FACTORS INFLUENCING CONSUMER'S PURCHASE INTENTION  
OF MILK PRODUCT IN A SUBSCRIPTION BUSINESS MODEL  
IN BANGKOK**



**A THEMATIC PAPER SUBMITTED IN PARTIAL  
FULFILLMENT OF THE REQUIREMENTS FOR  
THE DEGREE OF MASTER OF MANAGEMENT  
COLLEGE OF MANAGEMENT  
MAHIDOL UNIVERSITY  
2020**

**COPYRIGHT OF MAHIDOL UNIVERSITY**

Thematic paper  
entitled  
**FACTORS INFLUENCING CONSUMER'S PURCHASE INTENTION  
OF MILK PRODUCT IN A SUBSCRIPTION BUSINESS MODEL  
IN BANGKOK**

was submitted to the College of Management, Mahidol University  
for the degree of Master of Management

on  
November 24, 2020



.....  
Mr. Kamon-Ard Sookmano  
Candidate

.....  
Asst. Prof. Chanin Yoopetch,  
Ph.D.  
Advisor

.....  
Boonying Kongarchapatara,  
Ph.D.  
Chairperson

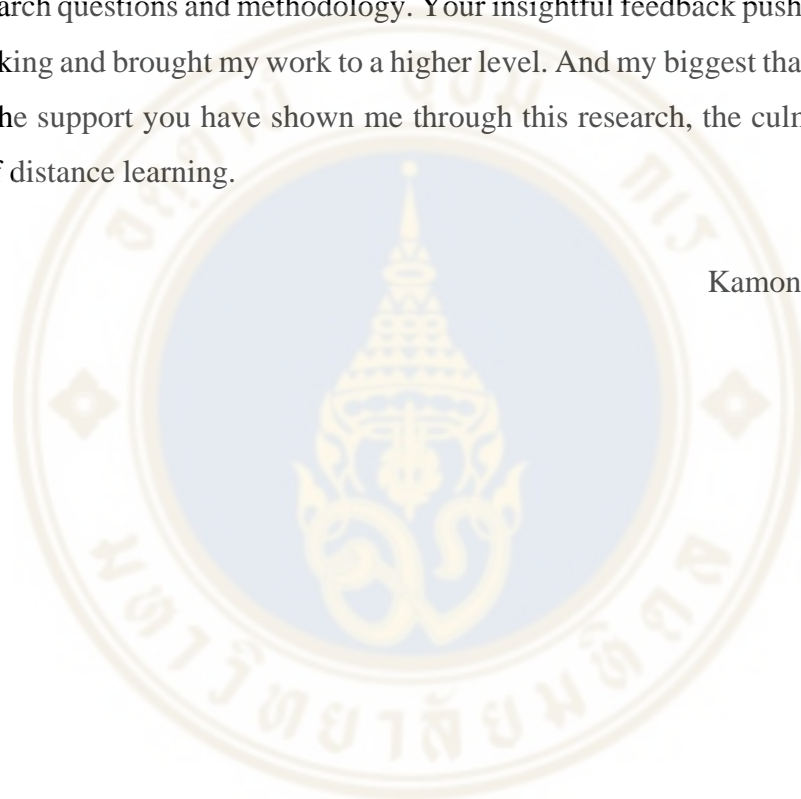
.....  
Asst. Prof. Duangporn Arbhasil,  
Ph.D.  
Dean  
College of Management  
Mahidol University

.....  
Teerapong Pinjisakikool,  
Ph.D.  
Committee member

## ACKNOWLEDGEMENTS

Throughout the writing of this dissertation, I have received a great deal of support and assistance. I would like to express my deep and sincere gratitude to my research advisor, Dr. Chanin Yoopetch whose expertise was invaluable in formulating the research questions and methodology. Your insightful feedback pushed me to sharpen my thinking and brought my work to a higher level. And my biggest thanks to my family for all the support you have shown me through this research, the culmination of three years of distance learning.

Kamon-Ard Sookmano



## **FACTORS INFLUENCING CONSUMER'S PURCHASE INTENTION OF MILK PRODUCT IN A SUBSCRIPTION BUSINESS MODEL IN BANGKOK**

KAMON-ARD SOOKMANO 6249046

M.M. (MARKETING AND MANAGEMENT)

THEMATIC PAPER ADVISORY COMMITTEE: ASST. PROF. CHANIN YOOPETCH, Ph.D., BOONYING KONGARCHAPATARA, Ph.D., TEERAPONG PINJISAKIKOOL, Ph.D.

### **ABSTRACT**

The research aimed 1) To identify the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok. And 2) To understand the differences among each factor on demography. It is the quantitative method is used in this study. The assumption was made on the factor influencing consumers' purchase intention of milk products in a subscription business model in Bangkok via online platform. The sample size of this study is 400, including both males and females who currently live in the Greater Bangkok. The study used the T-test to find the difference in the population finding the mean between two groups which are male and female. To find the variance, this research used ANOVA to indicate the relationship of each variable, Regression is used to measure how strong or how weak the relationship between one dependent variable and independent variables. The results using statistical computer program. The research found that: the attitude and subjective norms that which show a positive influence on the repurchase intention. The more customer has a positive attitude and positive subjective norm with milk products in a subscription business model they have bought. The higher positive, the higher possibility of their intention.

**KEY WORDS: PURCHASE INTENTION / BRAND LOYALTY / SUBJECTIVE NORM / ATTITUDE / SUBSCRIPTION BUSINESS MODEL**

76 pages

## CONTENTS

	<b>Page</b>
<b>ACKNOWLEDGEMENTS</b>	<b>ii</b>
<b>ABSTRACT</b>	<b>iii</b>
<b>LIST OF TABLES</b>	<b>vii</b>
<b>LIST OF FIGURES</b>	<b>ix</b>
<b>CHAPTER I INTRODUCTION</b>	<b>1</b>
1.1 Macro Background	1
1.2 Micro Background	3
1.3 Research Objectives	4
1.4 Subscription Business Model	4
1.5 Expected Research Benefits	5
1.5.1 Brand and manufacturer	5
1.5.2 Business sector: Retailer	5
1.5.3 Consumer	5
<b>CHAPTER II LITERATURE REVIEW</b>	<b>6</b>
2.1 Brand Loyalty	6
2.2 Perceived Value	7
2.3 Perceived Risk	8
2.4 Attitude	9
2.5 Subjective Norm	9
2.6 Purchase Intention	11
2.7 Conceptual Framework	12
<b>CHAPTER III MATERIALS AND METHODS</b>	<b>13</b>
3.1 Population	13
3.2 Method	13
3.3 Sample Size	14
3.4 Questionnaire Design	14
3.5 Data Collection	15
3.6 Data Analysis	16

## CONTENTS (cont.)

	<b>Page</b>
<b>CHAPTER IV RESULT</b>	<b>18</b>
4.1 Frequency	18
4.2 Reliability Analysis	22
4.3 Descriptive Statistic	22
4.4 T-test Analysis	27
4.5 ANOVA Analysis	29
4.5.1 Frequency of Consumption	29
4.5.2 Most Consumption Brand	36
4.5.3 Age	38
4.5.4 Marital Status	39
4.5.5 Occupation	41
4.5.6 Monthly Income	46
4.6 Regression Analysis	48
<b>CHAPTER V DISCUSSION</b>	<b>51</b>
5.1 Gender	51
5.2 Age	52
5.3 Marital Status	52
5.4 Occupation	53
5.5 Monthly Income	54
5.6 Factors Affecting Purchase Intention	55
<b>CHAPTER VI CONCLUSION</b>	<b>56</b>
6.1 Conclusion	56
6.2 Recommendations for milk product in subscription business model	56
6.2.1 Brand and manufacturer	56
6.2.2 Business sector: Retailer	57
6.3 Limitation and Opinion for Future Research	58
<b>REFERENCES</b>	<b>59</b>

**CONTENTS (cont.)**

	<b>Page</b>
<b>APPENDICES</b>	<b>64</b>
Appendix A: Certificates of Approval (COA)	65
Appendix B: Questionnaire English Version	66
Appendix C: Questionnaire Thai Version	71
<b>BIOGRAPHY</b>	<b>76</b>



## LIST OF TABLES

<b>Table</b>	<b>Page</b>
1.1 Milk Production Summary for Major Exporters (Million Tons)	2
3.1 Interval Scale and Meaning	16
3.2 Rule of Thumb on Cronbach Alpha	17
4.1 Distribution of Respondents by Gender	18
4.2 Distribution of Respondents by Age	18
4.3 Distribution of Respondents by Marital Status	19
4.4 Distribution of Respondents by Education	19
4.5 Distribution of Respondents by Occupation	20
4.6 Distribution of Respondents by Monthly Income	20
4.7 Distribution of Respondents by Frequency of Consumption	21
4.8 Distribution of Respondents by Most Consumption Brand	21
4.9 Reliability	22
4.10 Descriptive Statistics for Brand Loyalty	23
4.11 Descriptive Statistics for Perceived Value	23
4.12 Descriptive Statistics for Perceived Risk	24
4.13 Descriptive Statistics for Attitude	25
4.14 Descriptive Statistics for Subjective Norm	25
4.15 Descriptive Statistics for Purchase Intention	26
4.16 Overall Descriptive Statistics	27
4.17 T-Test - Brand Loyalty Factor	28
4.18 ANOVA model - Frequency of Consumption on Brand Loyalty	29
4.19 ANOVA model - Frequency of Consumption on Perceived Value	30
4.20 ANOVA model - Frequency of Consumption on Perceived Risk	31
4.21 ANOVA model - Frequency of Consumption on Attitude	32
4.22 ANOVA model - Frequency of Consumption on Subjective Norm	33
4.23 ANOVA model - Frequency of Consumption on Purchase Intention	34
4.24 ANOVA model - Most Consumption Brand on Brand Loyalty	36



## LIST OF TABLES (cont.)

<b>Table</b>	<b>Page</b>
4.25 ANOVA model - Most Consumption Brand on Perceived Value	37
4.26 ANOVA model - Age on Subjective Norm	38
4.27 ANOVA model - Marital Status on Brand Loyalty	39
4.28 ANOVA model - Marital Status on Subjective Norm	40
4.29 ANOVA model - Occupation on Brand Loyalty	41
4.30 ANOVA model - Occupation on Perceived Value	42
4.31 ANOVA model - Occupation on Perceived Risk	42
4.32 ANOVA model - Occupation on Attitude	43
4.33 ANOVA model - Occupation on Subjective Norm	44
4.34 ANOVA model - Monthly Income on Perceived Risk	46
4.35 ANOVA model - Monthly Income on Attitude	47
4.36 Regression Analysis of Attitude	48
4.37 Regression Analysis of Purchase Intention	49

## LIST OF FIGURES

Figure	Page
1.1 Conceptual Framework	12



# CHAPTER I

## INTRODUCTION

### 1.1 Macro Background

World cow milk production in 2019 was approximately 524 million tons, increased from the previous year by only a percent. The growth rate in 2019 is lower by half from both 2018 and 2017 which are around 2 percent. 19 percent of milk in 2019 are from the United States, the world's largest milk producer, followed by India, Germany, China and Russia. As a top producer, only 21 percent of U.S. milk production was consumed domestically, unlike India, who has high domestic consumption at 86 percent of all milk production (USDA FAS, 2020). From the past decade, U.S. consumption of dairy products has increased at a faster rate than the growth of population. But each individual product has performed differently. Sadly, the U.S. milk consumption per capita has declined due to the competition from other beverages, unlike cheese demand, that is one of the most important growth of all dairy products as it has become a very essential part of the American diet. Also butter and yogurt consumption have been increasing too (USDA ERS, 2020). Germany, the third in rank, was the number one milk producer in European Union countries followed by France, Netherland, Poland and Italy (Eurostat, 2020). In milk export, among global top-five, EU-28 produced the most milk of million tons in 2019, following by United States, New Zealand, Argentina and Australia.

**Table 1.1 Milk Production Summary for Major Exporters (Million Tons)**

	2019	2020 Forecast	2021 Forecast	2020-2021 Change
<b>Argentina</b>	10.6	11.4	11.6	<b>2%</b>
<b>Australia</b>	8.8	9.1	9.4	<b>3%</b>
<b>EU-28</b>	155.2	157.5	158.1	<b>0%</b>
<b>New Zealand</b>	21.9	22.0	22.2	<b>1%</b>
<b>United States</b>	99.1	101.0	102.7	<b>2%</b>
<b>Major Exporter Total</b>	295.6	301.0	304.0	<b>1%</b>

Source: United States Department of Agriculture, Foreign Agricultural Service, Dec 2020, Dairy: World Markets and Trade

In the European Union countries, milk production is running at 1.8 percent growth rate year-over-year, but it is slowing down in the last quarter of 2020 and expected to continue into 2021. But despite the COVID-19 pandemic, EU milk prices have been stable all year of 2020. In spite of a challenging year, U.S. dairy exports are booming with 12 percent from year-over-year. This growth was accounted from the shipment of skimmed milk powder (SMP) that increased by 17 percent from 2019 shipment to countries in Asia, especially the Philippines and Indonesia, even though a fade in the U.S. major market of Mexico. In New Zealand, there is only a tiny growth of about half a percent of milk production from 2019 to 2020 due to the drought conditions in the North Island. But thanks to the amount of rains in the Q3 to 4 that boosted the situation. In Argentina, milk production has been driven up by almost 7 percent in 2020 by the strong prices which are expected to continue in 2021. However, farmers are still facing the threat from a monthly inflation rate of 3-4 percent that resulted in higher cost and export tax.

In 2019, Australia experienced the drought period similar to New Zealand. But it is recovered eventually by the drought-breaking rain, resulting in a plenteous pasture and crop. The milk output has been raised by 3 percent and it was expected to continue into 2021. In contrast, domestic consumption of milk was expected to remain constant as higher retail sales were making up for decreased consumption in the food sector from COVID-19 pandemic. Moreover, the additional milk is expected to be produced into cheese (USDA FAS, 2021). Global sales in 2015 from all milk-exporting countries totaled US\$7.2 billion, of which Asia sold \$496.2 million. Overall, the value of milk exports has been down by an average of 18.1 percent for all exporting countries since

2011 when milk shipments were valued at \$8.8 billion. Year over year, the value of milk exports dropped 25.3 percent from 2014 to 2015. With over \$24.2 million worth of production in 2015, China was the second-largest milk exporter in Asia. A Rabobank report states the biggest consumers of milk in Asia are Singapore and China, with consumption per capita equal to 62 and 38 litres, respectively. South Korea exported around \$17.9 million of milk. Hong Kong, Indonesia and Japan sold \$15.8 million, \$10.5 million and \$8.5 million worth of milk respectively.

In a competitive market, different firms may employ different strategies. For example, they may emphasize low cost of production, product quality, product imitation, product differentiation and the development of new products (Porter, 1980; Ramanathan, 1994; Sharif, 1994; Malecki, 1997). In the research of Davis et al. (2011) on economic and demographic factors that influence the United States dairy demand says dairy products can be divided into 8 categories, ice-cream, yogurt, milk, cheese, sour cream, creamer, butter, and margarine. Margarine, which is very similar to butter and often sold side-by-side in retail stores, was also included in the dairy demand system as a strong substitute for butter. Besides, there were other dairy products such as whipped cream and dry milk were also considered, but due to their small share of the total dairy expenditure, they were eliminated from the analysis. Davis also provided the assumption of how he could focus the research on dairy product, that, these products are separable from all other consumer goods

## **1.2 Micro Background**

Thailand is the largest producer and exporter of dairy products in Asean. Thailand's status as the Asia's largest milk exporter is confirmed by the United States Department of Agriculture (USDA) and the CIA's World Factbook. The country has a raw milk production capacity of 2,800 tonnes a day, or just over one million tonnes per year, as of 2015. Sales for 2015 were valued at \$33.1 million

During the lockdown in March 2020 as a response to the spread of COVID-19, demand for food service had decreased (let alone takeaway or delivery) as people stayed at home for several months. But food service was not the most contributing in sales when compared to retail. People stocked up on some products including shelf stable

milk which resulted in increasing demand, because the type of milk doesn't need to be kept in cold like fresh milk, which shows slower in growth but still recorded positive in sales in Q2 compared to 2019. But when taking a deeper look, in the urban consumer segment, who perceived that fresh milk is healthier and contains more nutritious, fresh milk was still more favored. Many big players in drinking milk products, like Foremost, Meiji and Thai-Danish, reduced their production during the lockdown period due to difficulties in the distribution and low purchasing power of local consumers. On another hand, a policy were announced by The Deputy Agriculture and Cooperatives Minister: Dairy Farming Promotion Organization of Thailand (DPO), the state-run company and a producer of Thai-Danish milk, was ordered to help buying raw milk from farmers, then sell shelf stable milk to state organizations at 25% reduced price and furthermore to distribute a relief bags to consumers who were grounded during the lockdown. Though, the demand for drinking milk products was expected to improve from 2021 and later on. As the lockdown seemed to be untied and consumers started to return to the services Subscription model in Thailand

### **1.3 Research Objectives**

1. To identify the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok.
2. To understand the differences among each factor on demography.

### **1.4 Subscription Business Model**

1. What are the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok?
2. What are the differences among each factor on demography?



## **1.5 Expected Research Benefits**

The researchers hope that the study can benefit either directly or indirectly, towards;

### **1.5.1 Brand and manufacturer**

The result of this study can contribute to a deeper understanding of the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok. Develop guideline of product and service response to the consumer's needs.

### **1.5.2 Business sector: Retailer**

As a source of information and reference in the development of the market and re-open pathways for a subscription business model in the milk industry.

### **1.5.3 Consumer**

Receives innovative products and services that respond to their needs and helps solve their problem to maintain or improve their current lifestyle.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.1 Brand Loyalty**

Brand loyalty is customer purchasing consistency that happens over time, even if there are other brands with more benefits or desirable products or services (Oliver, 1999, p.40). Dick and Basu (1994) explained that positive attitude and protective behavior of a customer towards a brand form a relationship. Brand loyalty is the strength of this relationship. And different products can also affect different correlations (Carman, 1970).

According to Aaker (1991), brand loyalty is the attachment that a customer has to a brand. Yoo and Donthun (2001) also referred to brand loyalty as the tendency to be loyal to a brand and this can be shown by the intention of the consumer to buy the brand as a foremost choice. Oliver (1999) also defined brand loyalty as “deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetition of same-brand or same brand set purchasing, despite situational influence and marketing efforts having the potential to cause switching behaviors” there are five levels of brand loyalty:

First level: Disloyal consumers who perceive no difference between brands. They were called “exchangers” or “price buyers”.

Second level: Satisfied consumers who usually buy from one brand out of habit, but easily switch if the typical brand is unavailable. They were called habit buyers.

Third level: Satisfied consumers, similar to the second level, but they are more aware of the switching cost between brands. They may turn to another brand if the cost is met.

Fourth level: Consumers who love the brand and have an emotional bond with the brand. Their preferences can be from an implication such as experience, high-quality perception or symbol.



Fifth level: Consumers who are committed to the brand. They are proud of their association with the brand and use this as the way to express who they are. Also, this group is most likely to recommend the brand to other consumers.

Brand loyalty has been the object of intense interest in both the business and the academic worlds (Oliver 1999; Reichheld 2001). At the same time, academic research has discovered important differences in cognitive processes and behavior between male and female consumers (Fisher and Dubé 2005; Meyers-Levy and Maheswaran 1991). These differences are reflected in the widespread use of gender as a segmentation variable in marketing practice. Despite the importance of customer loyalty on the one hand and gender differences on the other hand, little is known about the existence and nature of gender differences in customer loyalty. This is surprising because if male and female loyalties differ, men and women might require a different selling approach, have different levels of customer value, and respond differently to loyalty programs and other actions aimed at enhancing customer loyalty.

Customer brand loyalty describes that a buyer's dedication to repurchase or otherwise continue using the item and can be confirmed by recurring buying of products or services, or other positive actions such as testimonials. It is also described as the degree to which a consumer continually buys the same item within an item class. This concept is otherwise known as repeated buying habit (repurchase actions) of specific product for different reasons. Brand loyalty is may be mediating and dominating factor for the brand preferences. Unless brand loyalty no marketer can do the business in the present business era.

## **2.2 Perceived Value**

Zeithaml (1988) described perceived value as a utility appraisalment of products and services that consumers have, based on what is given and received. Similarly, Holbrook (1994) and McDougall & Levesque (2000) defined perceived value as the difference between customers' cost and the benefit they perceive. Or it could be a trade-off between what was sacrificed and what benefits and quality a customer perceive (Monroe, 1990), which was supported by Ravald & Grönroos (1996) that perceived value is the ratio between perceived benefits and perceived sacrifice. A number of studies

found perceived value and perceived quality have a logical and positive relationship (Kwon et al., 2007; Murray & Howat, 2002; Oh, 2000; Teas & Agarwal, 2000). Perceived value can also be explained as consumers quality perceptions for a specific price in exchange for benefits when compared to other brands (Bolton and Lemon, 1999; Johnson et al., 2006). Also, consumers analyse and compare two aspects of brand or product attribute: the tangible and the intangible. In terms of tangible aspects, they compare the quality and value for money. As for intangible: prestige and social value (Özsomer and Altaras 2008).

### **2.3 Perceived Risk**

Perceived risks have been studied and proved to be effective on behavioral intentions (Huang et al., 2014; Yoon and Chung, 2018; Yarimoglu et al., 2019). Cunningham (1967) divided risk into two aspects: uncertainty and consequences. Furthermore, the definition was provided by Nepomuceno et al (2012) and Zhao et al. (2008) who both agreed that uncertainty is a function which can not be predicted, controlled or manipulated. But consequences are usually limited to a negative result that may arise from an action (D'Alessandro et al., 2012; Liu & Forsythe, 2010; Xu et al, 2010). In addition, Zhang et al. (2018) stated in their study that the negative consequences of one's decisions are perceived risks. D'Alessandro et al. (2012), Liu & Forsythe (2010) and Xu et al (2010) said, belief of consumers in potential negative consequences from making online transactions is online perceived risk, which consist of financial, performance, social, psychological, physical and time risk. They also provided an explanation elaborating the effect of financial risk to consumer behavior in which deception happens easily in online transactions, resulting in financial damage to online consumers. This risk discourages consumers from making online purchases. Consumers must search for information to lower the risk to their manageable level (Bettman, 1973) and online consumers are much more dependent on researched information than offline consumers when purchasing (Thongpapanl & Ashraf (2011). And when comparing between risks and benefits, the study from Yoon and Chun (2018) said food consumers perceive more risks than benefits.

## 2.4 Attitude

Attitude is correlated with behavior. It is an internal factor that drives execution of positive or negative behaviour (Ajzen & Fishbein, 1980). Past experience of products or services construct consumer attitudes based on behaviour-relevant information and leads to future behaviour (Glasman & Albarracín, 2006; Khalid et al, 2021). The commentary of Ajzen (2015) explains attitude towards behaviour as a degree of assessment on favour or disfavour of the behaviour. In dairy products, the study of Nolan-Clark et al. (2011) showed that when customers have the ability to understand dairy food labels, in other words, they are educated and informed of the products, their attitude toward the products are more likely to change, compared to other consumers. More specifically, Kumar and Smith (2018) found that attitude influences consumers' purchase intentions positively. Attitude is an individual's internal evaluation of an object such as a branded product, and has been an important concept in marketing research since 1960s. Hoyer and MacInnis (1997) define attitude as "relatively global and enduring evaluation of an object, issue, person, or action". There are two major reasons for this long-term interest. First, similar to Hoyer and MacInnis's definition, attitudes are often considered relatively stable and are enduring predisposition for consumer to behave in particular way (Fishbein & Ajzen, 1975). Thus, consequently, they should be useful predictors of consumers' behavior towards a product or service (Oskamp, 1999). Second, several theoretical models on the attitude construct can be found in social psychology literature especially through studies by Fishbein and Ajzen (1975) that have stimulated attitudinal research in marketing. At times one's attitude toward an object can affect his/her attitude toward another object with which it is associated (Hoyer et al., 1997).

## 2.5 Subjective Norm

Ajzen (1985; 1991) provided the definition of subjective norm as an influence to implement or not to implement the behaviors from a group of references, like family, friends and/or colleagues. Also, the level of the influence is related to whether the source is close to the decision-makers. If it comes from an acquaintance or less, the influence becomes weaker (Miniard and Cohen, 1981). In addition, Ajzen and Fishbein (1980) agreed that if the decision-makers senses the thoughts of others who are close to them,

then they are likely to behave so. Moreover, there are a number of researches proving that subjective norms also drives purchase intention of consumers (Mohd Suki & Abang Salleh, 2016; Sheikh et al., 2014; Wel et al., 2018). Subjective norm is a function of beliefs about the expectations of important referent others, and his/her motivation of complying with these referents. The model received a lot of support in empirical studies of consumer behavior and social psychology related literature (Sheppard, Hartwick, & Warshaw, 1988). It, however, has limitations in predicting behavioral intentions and behavior when consumers do not have volitional control over their behavior (Ajzen, 1991; Taylor & Todd, 1995). The theory of planned behavior was proposed to remedy these limitations (Ajzen, 1985, 1991). It includes another source that will have influence on behavioral intentions and behavior, perceived behavioral control, in the model. The theory of planned behavior proposes that perceived behavioral control of the focal person in a decision making situation may affect his/her behavioral intentions. Perceived behavioral control is more important in influencing a person's behavioral intention particularly when the behavior is not wholly under volitional control. For example, when purchasing an innovative product, consumers may need not only more resources (time, information, etc.), but also more self-confidence in making a proper decision. Therefore, perceived behavioral control becomes a salient factor in predicting a person's behavioral intention under this purchasing situation. The concept of perceived behavioral control is most compatible with Bandura's (1977, 1982) concept of perceived self-efficacy which is concerned with judgement of how well one can execute required actions to deal with specific situations. People's behaviors are strongly influenced by their confidence in their ability to perform them. The theory of planned behavior places the construct of self-efficacy within a more general framework of the relations among attitude, subjective norm, and behavioral intention. The theory of planned behavior has received broad support in empirical studies of consumption and social psychology related literature (Ajzen & Driver, 1992; Ajzen & Madden, 1986; Taylor & Todd, 1995). Subjective norm refers to the extent to which relevant persons or individuals support or do not support the performance of a particular behaviors. In research, Subjective norm is commonly measured by asking participants to what extent they think their closest ones – family members, friends, or colleagues – would support them in engaging in entrepreneurial

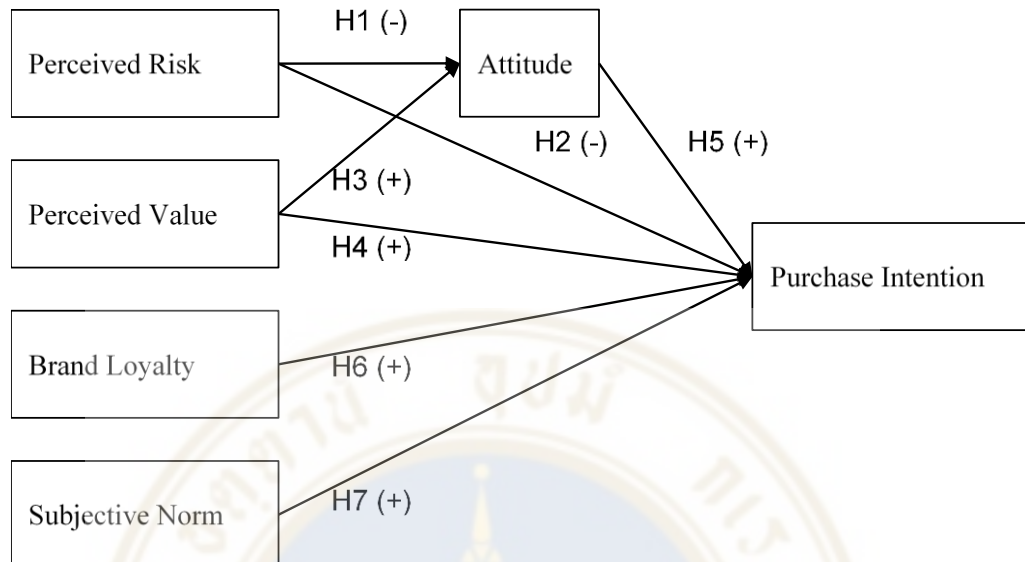
activities (Ajzen, 2001). Since these perceptions of individuals are subjective in their very nature, this factor is entitled as a subjective norm (Fishbein & Ajzen, 1975).

## **2.6 Purchase Intention**

Customer purchase intention is the possibility to purchase the product or service, the higher intention, the more possibility (Bagozzi, 1981; Schiffman & Kanuk, 2000). Zeithaml (1988) also provided the relation that perceived benefits and value-driven customer purchase intention. In addition, the intention varies by customers' value and product quality perception and both extrinsic and intrinsic characteristics. Moreover, consumers use their positive attitudes and impressions to consider purchasing some products or services (Schiffman & Kanuk, 2000). Following the study of Ruby et al. (2019), intention also indicates a willingness of each individual. Hence, the purchase intention can be used to define the possibilities, and also make a prediction (Qi and Ploeger, 2019) of the purchase on the products or services (Schiffman & Kanuk, 2000). Moreover, Nystrand and Olsen (2020) mentioned in their study that purchase intention is a core concept that benefits the development of marketing strategies.



## 2.7 Conceptual Framework



**Figure 1.1 Conceptual Framework**

As regard to the framework and hypothesis above, there are 6 factor and 7 hypotheses to study the cause and effect of each factor;

- H1: Perceived Risk has a negative effect on Attitude
- H2: Perceived Risk has a negative effect on Purchase Intention
- H3: Perceived Value has a positive effect on Attitude
- H4: Perceived Value has a positive effect on Purchase Intention
- H5: Attitude has a positive effect on Purchase Intention
- H6: Brand Loyalty has a positive effect on Purchase Intention
- H7: Subjective Norm has a positive effect on Purchase Intention

## **CHAPTER III**

### **MATERIALS AND METHODS**

#### **3.1 Population**

The empirical study carried out milk products in a subscription business model purchase intention in Bangkok. The scope of the target population in this study focused on the greater Bangkok citizen who has ever subscribed to any products or service, for example, Netflix, Spotify, Apple Music, and also consumed milk at least once in the past year.

#### **3.2 Method**

The quantitative method is used in this study. The assumption was made on the factor influencing consumers' purchase intention of milk products in a subscription business model in Bangkok. The online questionnaire was conducted, and the questionnaire was divided into nine parts. The first part is the introduction. The second part is the screening section which was designed to exclude the non-target population, who has never subscribed to any products or service and never consumed milk at least once in the past year. Another purpose is to determine what is the brand of milk product that each of them consumes the most. The respondents would also answer the following questions from the third part to the eighth part based on the answered brand, which was designed to study all the following factors; brand loyalty, perceived value, perceived risk, attitude, subjective norm, and purchase intention. And the last part is the demographic information of the respondents. This is to know their background and to categorize them into groups.

### 3.3 Sample Size

The sample size of this study is 400, including both males and females who currently live in the Greater Bangkok.

The sample size of the population is calculated using Taro Yamane's (1973) formula at a 95% confidence level. The calculation formula is presented as follows;

$$n = \frac{N}{1 + N(e)^2}$$

n = desired sample size

N = total population

E = acceptable error limit; by using the formula above

$$n = \frac{11,500,000}{1 + 11,500,000(0.05)^2}$$

$$n = \frac{11,500,000}{28,751}$$

$$n = 399.98 \approx 400$$

Note

N = 11,500,000

E = 0.05

### 3.4 Questionnaire Design

In order to collect quantitative data, the questionnaire is a total of 41 questions. The questionnaire was pretested before using it to collect data. Pretesting in order to identify questions that are difficult to understand for participants or problems with the questionnaire that might lead to biased answers. The pretest was conducted 2 times with 5 people each time.



### 3.5 Data Collection

The sampling was given out to the respondent in the form of an online survey. Respondents are selected based on convenience sampling methods. There is no specific demographic area or a specific time of the day to collect the data. The participant is provided with a short summary of the purpose of the study and definitions of words and phrases before filling the questionnaire.

In this study, a questionnaire was considered as the best-fit method for collecting quantitative data as it allowed the researcher to study as many variables as possible. With quantitative studies, each respondent was asked to respond to the same questions. This allowed the researcher to complete the statistical analysis. In addition, considering the large population size with time and budget limitations. Therefore, the questionnaire was a suitable method for collecting the data.

The survey questionnaire was designed in correspondence with the literature reviews. All questions were connected to the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok; Brand Loyalty, Perceived Value, Perceived Risk, Attitude, Subjective Norm, and Purchase Intention.

The questionnaire consists of 9 parts, examining all the factors of the conceptual model by using 41 questions.

Part 1: "Introduction" to introduce what the study will be explored but not specific because it will get biased data from the respondents.

Part 2: "Screening Question" to filter out people who have never subscribed to any products or service and never consumed milk at least once in the past year. And to identify the brand of milk product that the respondent consumes the most.

Part 3 to Part 8: "Specific Question" to explore the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok. These parts consist of; five-point Likert scales.

Part 9: "Demographics" to see the personal information of the respondents.

### 3.6 Data Analysis

The Statistical Package for Social Sciences (SPSS) is used to conduct the statistical analysis and to summarize the data. Descriptive Statistics is used to analyze. The study used the T-test to find the difference in the population finding the mean between two groups which are male and female. To find the variance, this research used ANOVA to indicate the relationship of each variable, Regression is used to measure how strong or how weak the relationship between one dependent variable and independent variables.

The 5-level Likert scale (Likert, 1932) is used to measure the degree of agreement. To determine the minimum and the maximum length of the 5-point Likert type scale, the range is calculated by  $(5 - 1 = 4)$  then divided by five as it is the greatest value of the scale  $(4 \div 5 = 0.80)$  respectively.

Afterward, number one which is the least value in the scale was added in order to identify the maximum of this cell. The length of the cells is determined as follows;

**Table 3.1 Interval Scale and Meaning**

Mean Score	Level of Agreement
4.21 - 5.00	Strongly agree
3.41 - 4.20	Agree
2.61 - 3.40	Neutral
1.81 - 2.60	Disagree
1.00 - 1.80	Strongly disagree

This research used Cronbach's alpha to test the reliability of the questionnaire. According to Hair et al, (2006), Cronbach's alpha is widely used to assess internal consistency or reliability. The measurement ranges from 0 to 1, higher alpha values indicate higher reliability. In general, the values are acceptable at 0.70 and over (Nunnally, 1978). However, if the factor has only a few items, the values near 0.60 are considered acceptance (Hair et al, 2006). Hair et al, (2003) provide a rule of thumb pertaining to the Cronbach alpha value as shown in Table 3.2.

**Table 3.2 Rule of Thumb on Cronbach Alpha**

Alpha Coefficient Range	Strength of Association
0.9	Excellent
0.8 to < 0.9	Very Good
0.7 to < 0.8	Good
0.6 to < 0.7	Moderate
< 0.6	Poor

Source: Hair et al (2003); Essentials of Business Research Method.



## CHAPTER IV

### RESULT

#### 4.1 Frequency

In this part, the result will be separated into 2 parts which are respondent profile and consumer behavior. According to the respondent profile, it consists of 6 types of personal information which are gender, age, marital status, level of education, occupation, and monthly income. And consumer behaviors are frequent consumption of milk in the past year and milk product brands that they consume the most.

**Table 4.1 Distribution of Respondents by Gender**

Gender	Frequency	Percent
Male	95	23.6
Female	307	76.4
<b>Total</b>	<b>402</b>	<b>100.0</b>

**Table 4.2 Distribution of Respondents by Age**

Age	Frequency	Percent
Less than 20	3	.7
20-29	235	58.5
30-39	74	18.4
40-49	46	11.4
50-59	13	3.2
60 and above	31	7.7
<b>Total</b>	<b>402</b>	<b>100.0</b>

According to Table 4.1 Gender and 4.2 Age, 402 respondents of this study are 95 males and 307 females, which account for 23.6% and 76.4% accordingly. More than half of them (58.5%) are in the age range of 20-29 years old, following by 18.4%

of 30-39 years old, 11.4% of 40-49 years old, 7.7% of 60 years old and above, 3.2% of 50-59 years old, and the smallest portion is the people age less than 20 years old (0.7%).

**Table 4.3 Distribution of Respondents by Marital Status**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percent</b>
Single	306	76.1
Married	86	21.4
Divorced/widowed	10	2.5
<b>Total</b>	<b>402</b>	<b>100.0</b>

The majority of 306 respondents are single (76.1%), following by 21.4% of whom already married and 2.5% of divorced/widowed.

**Table 4.4 Distribution of Respondents by Education**

<b>Education</b>	<b>Frequency</b>	<b>Percent</b>
High school	11	2.7
Bachelor degree	273	67.9
Master degree	111	27.6
Other	7	1.7
<b>Total</b>	<b>402</b>	<b>100.0</b>

According to Table 4.4 Education, the majority of 273 respondents are in bachelor's degree which accounts for 67.9%, followed by those who are in Master degree accounted for 27.6%, High school for 2.7%, and other for 1.7%.

**Table 4.5 Distribution of Respondents by Occupation**

<b>Occupation</b>	<b>Frequency</b>	<b>Percent</b>
Student	49	12.2
Employee	206	51.2
Business owner	39	9.7
Freelance	23	5.7
Professional	19	4.7
Housewife	17	4.2
Retirement	21	5.2
Unemployed	15	3.7
Government officer	13	3.2
<b>Total</b>	<b>402</b>	<b>100.0</b>

For occupation (Table 4.5), the majority of respondents work as an employee which accounts for 206 people and 51.2%, followed by student, business owner, freelance, retirement, professional, housewife, unemployed and government officer for 12.2%, 9.7%, 5.7%, 5.2%, 4.7%, 4.2%, 3.7%, and 3.2% respectively.

**Table 4.6 Distribution of Respondents by Monthly Income**

<b>Monthly Income</b>	<b>Frequency</b>	<b>Percent</b>
Less than 10,001	42	10.4
10,001-18,000	56	13.9
18,001-24,000	90	22.4
24,001-35,000	73	18.2
35,001-50,000	61	15.2
50,001-85,000	45	11.2
85,001-160,000	20	5.0
More than 160,000	15	3.7
<b>Total</b>	<b>402</b>	<b>100.0</b>

In terms of monthly income in Thai baht, the largest proportion is 18,001-24,000 which account for 22.4%, following by 24,001-35,000 accounted for 18.2%, 15.2% of 35,001-50,000, 13.9% of 10,001-18,000, 11.2% of 50,001-85,000, 10.4% of less than 10,001, 5% of 85,001-16,000 and 3.7% of more than 160,000.

**Table 4.7 Distribution of Respondents by Frequency of Consumption**

<b>Frequency of Consumption</b>	<b>Frequency</b>	<b>Percent</b>
Everyday	79	19.7
Once a week	179	44.5
Less than once a week	144	35.8
<b>Total</b>	<b>402</b>	<b>100.0</b>

Almost half of the respondents (44.5%) consume milk products once a week, following by 35.8% who consume less than once a week only 19.7% consume daily.

**Table 4.8 Distribution of Respondents by Most Consumption Brand**

<b>Most Consumption Brand</b>	<b>Frequency</b>	<b>Percent</b>
Thai-Denmark	49	12.2
Dairy Home	9	2.2
Chokchai	10	2.5
Dutch Mill	73	18.2
Meji	144	35.8
Foremost	62	15.4
Nongpho	11	2.7
Jitlada	10	2.5
Other	34	8.5
<b>Total</b>	<b>402</b>	<b>100.0</b>

For milk product brands, more than one-third of all respondents (35.8%) consume Meji the most. Following by Dutch Mill (18.2%), Foremost (15.4%), and Thai-Denmark (12.2%). Nongpho, Chokchai, Jitlada, and Dairy Home only share 2.7%,



2.5%, 2.5%, and 2.2% respectively from the respondents. Other brands less than that accounted for 8.5%.

## 4.2 Reliability Analysis

There are 6 factors that were tested on reliability analysis to see the correlation of each factor with a hypothetical one that truly measures what it is supposed to. The cut-off criteria are between 0.60 and 0.80. By convention, a lenient cut-off of 0.60 is common in exploratory research; alpha should be 0.70 at minimum or higher to reflect an item in an “adequate” scale, and a cut-off of 0.80 for a “good scale”.

**Table 4.9 Reliability**

	Cronbach's Alpha	N of Items
Brand Loyalty	.631	5
Perceived Value	.814	5
Perceived Risk	.816	6
Attitude	.877	5
Subjective Norm	.842	5
Purchase Intention	.928	5

As a result of reliability analysis, all factors are between 0.60 and 0.80 which meet the set criteria. In other meaning, these factors are truly measured and can be used for further analysis. Hulin, Netemeyer, and Cudeck (2001) said that the Cronbach's Alpha between 0.6 and 0.7 is acceptable, it would be very good if it is above 0.8.

## 4.3 Descriptive Statistic

In descriptive statistics, it illustrates the mean score of each statement and factor from the scale of 1 to 5, in which 1 is the least agreement while 5 is the most agreement with the given statements of each factor.



**Table 4.10 Descriptive Statistics for Brand Loyalty**

<b>Brand Loyalty</b>	<b>N</b>	<b>Mean</b>
<b>L1:</b> I always purchase the same brand of milk.	402	3.53
<b>L2:</b> If the milk from the brand that I always buy is sold out, I will buy another brand instead.	402	3.81
<b>L3:</b> If I have a chance, I am going to recommend others to purchase the milk from this brand.	402	3.48
<b>L4:</b> I am willing to pay a higher price for this brand over other brands.	402	3.18
<b>L5:</b> I am willing to support any activities organized by this brand.	402	3.14
<b>Brand Loyalty</b>	<b>402</b>	<b>3.43</b>

The highest mean score in the descriptive statistic of brand loyalty is the statement L2: ‘If the milk from the brand that I always buy is sold out, I will buy another brand instead’ (M = 3.81), following by L1: ‘I always purchase the same brand of milk’ (M = 3.53) and L3: ‘If I have a chance, I am going to recommend others to purchase the milk from this brand’ (M = 3.48). These three statements have a higher mean score when compared to the overall brand loyalty mean score (M = 3.43). The score indicates that people usually purchase the same brand of milk. But if the brand is not available, they will buy another brand instead. And they are willing to recommend the brand to others if they have a chance. So, we may imply that milk products have good brand loyalty, but consumers do not hesitate to switch brands if the product is not available.

**Table 4.11 Descriptive Statistics for Perceived Value**

<b>Perceived Value</b>	<b>N</b>	<b>Mean</b>
<b>V1:</b> The quality of milk reflects the price I pay.	402	4.01
<b>V2:</b> I trust in the quality of the milk of this brand.	402	4.06
<b>V3:</b> I think this milk brand reflects more value than those from other brands.	402	3.43
<b>V4:</b> I believe that this milk brand has various benefits.	402	3.68
<b>V5:</b> I think consuming the milk makes me feel valuable.	402	3.09
<b>Perceived Value</b>	<b>402</b>	<b>3.66</b>

For descriptive statistics of perceived value, the highest mean score is the statement V2: ‘I trust in the quality of the milk of this brand.’ (M = 4.06), followed by V1: ‘The quality of milk reflects the price I pay.’ (M = 4.01) and V4: ‘I believe that this milk brand has various benefits.’ (M = 3.68) which these top three statements have higher mean scores than overall perceived value mean score which is 3.66. The table signifies that milk consumers trust in the quality of their brand and the quality of milk reflects the price they pay. They also believe that their milk brand has various benefits.

**Table 4.12 Descriptive Statistics for Perceived Risk**

Perceived Risk	N	Mean
<b>R1:</b> I am concerned that the milk will expire before I drink it all.	402	3.25
<b>R2:</b> I am concerned that this subscription will not make my milk consumption become more convenient.	402	3.19
<b>R3:</b> I am concerned that I might get a defective product if it is getting delivered. For example, the defect on the packaging.	402	3.22
<b>R4:</b> I am concerned that the service and product will not be worth the price I pay.	402	3.08
<b>R5:</b> I am concerned that I might get overcharged if I sign up online as the service provider has my credit card info.	402	2.97
<b>R6:</b> I am concerned that my time is wasted on this product and service.	402	2.75
<b>Perceived Risk</b>	<b>402</b>	<b>3.08</b>

Regarding the descriptive statistics of perceived risk, the statement that has the highest mean score is R1: ‘I am concerned that the milk will expire before I drink it all.’ (M = 3.25), followed by R3: ‘I am concerned that I might get a defective product if it is getting delivered. For example, the defect on the packaging.’ (M = 3.22) and R2: ‘I am concerned that this subscription will not make my milk consumption become more convenient.’ (M = 3.19). Comparing the overall mean score of perceived risk (M = 3.08), the top three statements have higher mean scores. It shows that people are concerned that the milk will expire before they drink it all, and they think that the subscription will not make their milk consumption become more convenient. Moreover, they are

concerned if there is a milk delivery, they might get a defective product such as the defect on the packaging.

**Table 4.13 Descriptive Statistics for Attitude**

<b>Attitude</b>	<b>N</b>	<b>Mean</b>
<b>A1:</b> The milk subscription can save my time.	402	3.17
<b>A2:</b> The milk subscription suits my lifestyle.	402	2.74
<b>A3:</b> The milk subscription helps me skip the decision-making process.	402	3.01
<b>A4:</b> I think the milk subscription could become a norm.	402	3.03
<b>A5:</b> I think the milk subscription is trustworthy.	402	3.31
<b>Attitude</b>	<b>402</b>	<b>3.05</b>

According to the highest mean score in the descriptive statistic of attitude is the statement A5: ‘I think the milk subscription is trustworthy.’ (M = 3.31), followed by A1: ‘The milk subscription can save my time.’ (M = 3.17) and A4: ‘I think the milk subscription could become a norm.’ (M = 3.03). However, there are only two statements which are above the overall mean score of attitude (M = 3.05) which are A5 and A1. It can imply that the milk subscription is trustworthy, time saving and could become a norm (M = 3.05).

**Table 4.14 Descriptive Statistics for Subjective Norm**

<b>Subjective Norm</b>	<b>N</b>	<b>Mean</b>
<b>N1:</b> When I make a purchase, my friends’ opinion is important to me.	402	2.93
<b>N2:</b> When I make a purchase, my family’s opinion is important to me.	402	3.29
<b>N3:</b> I feel more confident to subscribe to a service if I know that my friends use it without a problem.	402	3.39
<b>N4:</b> I feel more confident to subscribe to a service if I know that my family use it without a problem.	402	3.51
<b>N5:</b> I am positive to tell others that I subscribed to a milk delivery.	402	3.47
<b>Subjective Norm</b>	<b>402</b>	<b>3.32</b>

From the table of the descriptive statistic of subjective norm, the highest mean score is the statement N4: 'I feel more confident to subscribe to a service if I know that my family use it without a problem.' (M = 3.51), followed by N5: 'I am positive to tell others that I subscribed to a milk delivery.' (M = 3.47) and N3: 'I feel more confident to subscribe to a service if I know that my friends use it without a problem.' (M = 3.39). These three statements have higher mean scores than the overall subjective norm mean score (M = 3.43). The score demonstrates that the milk consumers are positive to tell others that they subscribed to a milk delivery. Furthermore, they feel more confident to subscribe to a service if their family and friends use it without a problem.

**Table 4.15 Descriptive Statistics for Purchase Intention**

Purchase Intention	N	Mean
<b>PI1:</b> I am interested to subscribe to a milk subscription service, but I need to search for more information.	402	3.15
<b>PI2:</b> I am positive about subscribing to a milk subscription service.	402	2.86
<b>PI3:</b> I am willing to try using a milk subscription service.	402	3.09
<b>PI4:</b> I will subscribe to a milk subscription service if the service becomes available.	402	2.89
<b>PI5:</b> I would recommend others to subscribe to a milk subscription.	402	2.95
<b>Purchase Intention</b>	<b>402</b>	<b>2.99</b>

Descriptive statistics of purchase intention shows that the highest mean score is the statement PI1: 'I am interested to subscribe to a milk subscription service, but I need to search for more information.' (M = 3.15), followed by PI3: 'I am willing to try using a milk subscription service.' (M = 3.09) and PI5: 'I would recommend others to subscribe to a milk subscription.' (M = 2.95). Nonetheless, the statements PI1 and PI3 are the only two statements which have higher mean scores than the overall purchase intention mean score (M = 2.99). It indicates that people are interested to subscribe to a milk subscription service, but they need to search for more information. They are also willing to try using a milk subscription service and would recommend others to subscribe to a milk subscription.

**Table 4.16 Overall Descriptive Statistics**

<b>Descriptive Statistic</b>	<b>Mean</b>	<b>N of Items</b>
Brand Loyalty	3.43	5
Perceived Value	3.66	5
Perceived Risk	3.08	6
Attitude	3.05	5
Subjective Norm	3.32	5
Purchase Intention	2.99	5

The table of 4.16 shows that people mostly agree with the statements of perceived value with the overall mean score of 3.66, followed by brand loyalty and subjective norm which has the overall mean score which is 3.43 and 3.32 respectively. Therefore, the descriptive statistics shows that perceived value can influence people's decision making process to purchase the most while purchase intention has the lowest overall mean score which is 2.99, so purchase intention might not be the important consideration of the consumers. Nevertheless, this is only the data from descriptive statistics, it should be looked further in another analysis.

#### **4.4 T-test Analysis**

T-Test analysis is the most commonly used method to analyze and evaluate the differences in mean scores between 2 subgroups. And our analysis uses gender to identify the differences in mean scores from each statement.



**Table 4.17 T-Test - Brand Loyalty Factor**

		Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
<b>L3:</b> If I have a chance, I am going to recommend others to purchase the milk from this brand.	Equal variances assumed	1.485	.224	-3.586	400	.000
	Equal variances not assumed			-3.615	158.521	.000
<b>L5:</b> I am willing to support any activities organized by this brand.	Equal variances assumed	.223	.637	-2.179	400	.030
	Equal variances not assumed			-2.151	153.465	.033

Group Statistics					
	Gender	N	Mean	Std. Deviation	Std. Error Mean
<b>L3:</b> If I have a chance, I am going to recommend others to purchase the milk from this brand.	Male	95	3.1789	.91068	.09343
	Female	307	3.5668	.92422	.05275
<b>L5:</b> I am willing to support any activities organized by this brand.	Male	95	2.9579	.93303	.09573
	Female	307	3.1922	.91047	.05196

From T-test analysis of brand loyalty factor, there are differences among male and female from these 2 statements; L3: 'If I have a chance, I am going to recommend others to purchase the milk from this brand.' and L5: 'I am willing to support any activities organized by this brand.'. For L3 statement, T value is (-3.586) and Sig. (2-tailed) is 0.000, which supports the difference between male and female. Besides, the mean score of female (M = 3.5668) is higher than that of male (M = 3.1789) which means that there are higher chances that female will recommend the milk product from the brand that they consume the most to others than male. Another difference between male and female can be identified from L5 statement. With T value of (-2.179) and Sig. (2-tailed) of 0.030, again, female (M = 3.1922) has higher chances of supporting any activities organized by the brand than male (M = 2.9579).

## 4.5 ANOVA Analysis

The one-way analysis of variance (ANOVA) is used to compare the means for two or more independent groups in order to investigate if there are any statistically significant differences. This study applied ANOVA to identify the impact of gender, age, marital status, level of education, occupation, monthly income, frequency of consumption, and the most consumption brand on the variables. The analysis is categorized into each variable and the only significant difference among the group is presented. This finding is to answer the objective of the study which is to identify the factor influencing consumers' purchase intention of milk products in a subscription business model in Bangkok.

### 4.5.1 Frequency of Consumption

**Table 4.18 ANOVA model - Frequency of Consumption on Brand Loyalty**

		ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.	
L3: If I have a chance, I am going to recommend others to purchase the milk from this brand.	Between Groups	10.193	2	5.096	5.980	.003	
	Within Groups	340.058	399	.852			
	Total	350.251	401				
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
L3: If I have a chance, I am going to recommend others to purchase the milk from this brand.	Everyday	Less than once a week	.36902*	.12926	.014	.0583	.6798
	Once a week	Less than once a week	.31153*	.10334	.008	.0631	.5600
	Less than once a week	Everyday	-.36902*	.12926	.014	-.6798	-.0583
	Once a week	Once a week	-.31153*	.10334	.008	-.5600	-.0631

From the data, it shows the significant difference with the sig of 0.003 between frequency of consumption subgroups in the statement of L3: 'If I have a chance, I am going to recommend others to purchase the milk from this brand.' According to the Bonferroni table, the subgroup of everyday and once a week give more importance to the statement than the subgroup of less than once a week with mean differences of 0.36902 and 0.31153 respectively.

**Table 4.19 ANOVA model - Frequency of Consumption on Perceived Value**

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
V1: The quality of milk reflects the price I pay.	Between Groups	5.546	2	2.773	6.201	.002
	Within Groups	178.415	399	.447		
	Total	183.960	401			
V4: I believe that this milk brand has various benefits.	Between Groups	4.528	2	2.264	4.062	.018
	Within Groups	222.351	399	.557		
	Total	226.878	401			
V5: I think consuming the milk makes me feel valuable.	Between Groups	6.768	2	3.384	3.224	.041
	Within Groups	418.827	399	1.050		
	Total	425.595	401			

		Post Hoc Tests					
		Multiple Comparisons					
		Bonferroni					
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
V1: The quality of milk reflects the price I pay.	Everyday	Less than once a week	.27242*	.09362	.011	.0473	.4975
	Once a week	Less than once a week	.22963*	.07486	.007	.0497	.4096
V4: I believe that this milk brand has various benefits.	Once a week	Less than once a week	.23774*	.08357	.014	.0368	.4386
V5: I think consuming the milk makes me feel valuable.	Once a week	Less than once a week	.28868*	.11469	.037	.0130	.5644



From the data, it shows the significant difference with the sig of 0.02, 0.18 and 0.41 between frequency of consumption subgroups in the statement of V1: ‘The quality of milk reflects the price I pay.’, V4: ‘I believe that this milk brand has various benefits.’, and V5: ‘I think consuming the milk makes me feel valuable.’ respectively. According to the Bonferroni table, in the statement of V1: ‘The quality of milk reflects the price I pay.’, the subgroup of everyday and once a week give more importance to the statement than the subgroup of less than once a week with mean differences of 0.27242 and 0.22963 respectively. For the statement of V4: ‘I believe that this milk brand has various benefits.’, the subgroup of once a week gives more importance to the statement than the subgroup of less than once a week with mean differences of 0.23774. And in the statement of V5: ‘I think consuming the milk makes me feel valuable.’, the subgroup of once a week gives more importance to the statement than the subgroup of less than once a week with mean differences of 0.28868 significantly.

**Table 4.20 ANOVA model - Frequency of Consumption on Perceived Risk**

		ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.	
R1: I am concerned that the milk will expire before I drink it all.	Between Groups	28.401	2	14.200	10.411	.000	
	Within Groups	544.219	399	1.364			
	Total	572.619	401				
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
R1: I am concerned that the milk will expire before I drink it all.	Everyday	Once a week	-.66544*	.15775	.000	-1.0447	-.2862
		Less than once a week	-.67308*	.16352	.000	-1.0662	-.2800

From the data, it shows the significant difference with the sig of 0.000 between frequency of consumption subgroups in the statement of R1: ‘I am concerned that the milk will expire before I drink it all.’ According to the Bonferroni table, the subgroup of everyday gives less importance to the statement than the subgroup of once a week and less than once a week with mean differences of (-0.66544) and (-0.67308) respectively.

**Table 4.21 ANOVA model - Frequency of Consumption on Attitude**

ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	
A2: The milk subscription suits my lifestyle.	Between Groups	9.193	2	4.596	3.654	.027	
	Within Groups	501.902	399	1.258			
	Total	511.095	401				
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
A2: The milk subscription suits my lifestyle.	Everyday	Less than once a week	.41790*	.15703	.024	.0404	.7954

From the data, it shows the significant difference with the sig of 0.027 between frequency of consumption subgroups in the statement of A2: ‘The milk subscription suits my lifestyle.’ According to the Bonferroni table, the subgroup of everyday gives more importance to the statement than the subgroup of less than once a week with mean differences of 0.41790 significantly.

**Table 4.22 ANOVA model - Frequency of Consumption on Subjective Norm**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
N2: When I make a purchase, my family's opinion is important to me.	Between Groups	9.056	2	4.528	4.145	.017
	Within Groups	435.892	399	1.092		
	Total	444.948	401			

Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
N2: When I make a purchase, my family's opinion is important to me.	Once a week	Less than once a week	.31227*	.11700	.024	.0310	.5936

From the data, it shows the significant difference with the sig of 0.017 between frequency of consumption subgroups in the statement of N2: 'When I make a purchase, my family's opinion is important to me.' According to the Bonferroni table, the subgroup of once a week gives more importance to the statement than the subgroup of less than once a week with mean differences of 0.31227 significantly.

**Table 4.23 ANOVA model - Frequency of Consumption on Purchase Intention**

ANOVA							
			Sum of Squares	df	Mean Square	F	Sig.
PI1: I am interested to subscribe to a milk subscription service, but I need to search for more information.	Between Groups		14.851	2	7.426	6.503	.002
	Within Groups		455.586	399	1.142		
	Total		470.438	401			
PI2: I am positive about subscribing to a milk subscription service.	Between Groups		15.457	2	7.728	7.944	.000
	Within Groups		388.175	399	.973		
	Total		403.632	401			
PI3: I am willing to try using a milk subscription service.	Between Groups		13.471	2	6.735	6.471	.002
	Within Groups		415.305	399	1.041		
	Total		428.776	401			
PI4: I will subscribe to a milk subscription service if the service becomes available.	Between Groups		16.769	2	8.384	8.364	.000
	Within Groups		399.968	399	1.002		
	Total		416.736	401			
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
PI1: I am interested to subscribe to a milk subscription service, but I need to search for more information.	Everyday	Less than once a week	.51943*	.14961	.002	.1598	.8791
	Once a week	Less than once a week	.28868*	.11962	.049	.0011	.5763
PI2: I am positive about subscribing to a milk subscription service.	Everyday	Less than once a week	.49710*	.13810	.001	.1651	.8291
	Once a week	Less than once a week	.34555*	.11041	.006	.0801	.6110

**Table 4.21 ANOVA model - Frequency of Consumption on Purchase Intention (cont.)**

Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
PI3: I am willing to try using a milk subscription service.	Everyday	Less than once a week	.46229*	.14284	.004	.1189	.8057
	Once a week	Less than once a week	.32460*	.11421	.014	.0500	.5992
PI4: I will subscribe to a milk subscription service if the service becomes available.	Everyday	Less than once a week	.49587*	.14018	.001	.1589	.8329
	Once a week	Less than once a week	.38194*	.11208	.002	.1125	.6514

From the data, it shows the significant difference with the sig of 0.002, 0.000, 0.002 and 0.000 between frequency of consumption subgroups in the statement of PI1: 'I am interested to subscribe to a milk subscription service, but I need to search for more information.', PI2: 'I am positive about subscribing to a milk subscription service.', PI3: 'I am willing to try using a milk subscription service.' and PI4: 'I will subscribe to a milk subscription service if the service becomes available'. According to the Bonferroni table, in the statement of PI1: 'I am interested to subscribe to a milk subscription service, but I need to search for more information.', the subgroup of everyday and once a week give more importance to the statement than the subgroup of less than once a week with mean differences of 0.51943 and 0.28868 respectively. In the statement of PI2: 'I am positive about subscribing to a milk subscription service.', the subgroup of everyday and once a week give more importance to the statement than the subgroup of less than once a week with mean differences of 0.49710 and 0.34555 respectively. In the statement of PI3: 'I am willing to try using a milk subscription service.', the subgroup of everyday and once a week give more importance to the statement than the subgroup of less than once a week with mean differences of 0.46229 and 0.32460 respectively. And in the statement of PI4: 'I will subscribe to a milk subscription service if the service becomes available', the subgroup of everyday and once a week give more importance to the statement than the subgroup of less than once a week with mean differences of 0.49587 and 0.38194 respectively.

### 4.5.2 Most Consumption Brand

**Table 4.24 ANOVA model - Most Consumption Brand on Brand Loyalty**

ANOVA							
			Sum of Squares	df	Mean Square	F	Sig.
L3: If I have a chance, I am going to recommend others to purchase the milk from this brand.	Between Groups		29.291	8	3.661	4.483	.000
	Within Groups		320.960	393	.817		
	Total		350.251	401			
L4: I am willing to pay a higher price for this brand over other brands.	Between Groups		33.456	8	4.182	3.490	.001
	Within Groups		470.923	393	1.198		
	Total		504.378	401			
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
L3: If I have a chance, I am going to recommend others to purchase the milk from this brand.	Thai-Denmark	Dutch Mill	.65138*	.16690	.004	.1140	1.1888
		Meji	.52990*	.14946	.016	.0487	1.0112
		Foremost	.60764*	.17274	.018	.0514	1.1639
	Jitlada	Dutch Mill	1.15342*	.30472	.006	.1722	2.1346
		Meji	1.03194*	.29553	.019	.0803	1.9835
		Foremost	1.10968*	.30796	.013	.1181	2.1013
L4: I am willing to pay a higher price for this brand over other brands.	Foremost	Jitlada	-1.20968*	.37303	.046	-2.4108	-.0085
		Other	-.79791*	.23360	.025	-1.5501	-.0457

From the data, it shows the significant difference with the sig of 0.000 and 0.001 between most consumption brand subgroups in the statement of L3: 'If I have a chance, I am going to recommend others to purchase the milk from this brand.' and L4: 'I am willing to pay a higher price for this brand over other brands.'. According to the Bonferroni table, in the statement of L3: 'If I have a chance, I am going to recommend others to purchase the milk from this brand.', the subgroup of Thai-Denmark and Jitlada



give more importance to the statement than the subgroup of Dutch Mill, Meji and Foremost with mean differences of 0.65138, 0.52990, 0.60764, 1.15342, 1.03194 and 1.10968 respectively. And in the statement of L4: 'I am willing to pay a higher price for this brand over other brands.', the subgroup of Foremost gives less importance to the statement than the subgroup of Jitlada and Other with mean differences of (-1.20968) and (-0.79791) respectively.

**Table 4.25 ANOVA model - Most Consumption Brand on Perceived Value**

		ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.		
V1: The quality of milk reflects the price I pay.	Between Groups	8.739	8	1.092	2.450	.013		
	Within Groups	175.221	393	.446				
	Total	183.960	401					
V3: I think this milk brand reflects more value than those from other brands.	Between Groups	30.590	8	3.824	4.846	.000		
	Within Groups	310.097	393	.789				
	Total	340.687	401					
Post Hoc Tests								
Multiple Comparisons								
Bonferroni								
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval		
						Lower Bound	Upper Bound	
V1: The quality of milk reflects the price I pay.	Foremost	Jitlada	-.79355*	.22754	.020	-1.5262	-.0609	
V3: I think this milk brand reflects more value than those from other brands.	Thai-Denmark	Dutch Mill	.61057*	.16405	.008	.0823	1.1388	
		Meji	.53770*	.14691	.010	.0647	1.0107	
		Foremost	.66359*	.16979	.004	.1169	1.2103	
	Jitlada	Foremost	1.00645*	.30271	.035	.0318	1.9811	

From the data, it shows the significant difference with the sig of 0.013 and 0.000 between most consumption brand subgroups in the statement of V1: 'The quality of milk reflects the price I pay.' and V3: 'I think this milk brand reflects more value than those from other brands.'. According to the Bonferroni table, in the statement of

V1: ‘The quality of milk reflects the price I pay.’, the subgroup of Foremost gives less importance to the statement than the subgroup of Jitlada with mean differences of (-0.79355). Moreover, in the statement of V3: ‘I think this milk brand reflects more value than those from other brands.’, the subgroup of Thai-Denmark gives more importance to the statement than the subgroup of Dutch Mill, Meji and Foremost with mean differences of 0.61057, 0.53770 and 0.66359 respectively. On the other hand, in the statement of V3: ‘I think this milk brand reflects more value than those from other brands.’, the subgroup of Jitlada gives more importance to the statement than the subgroup of Foremost with mean differences of 1.00645 significantly.

### 4.5.3 Age

**Table 4.26 ANOVA model - Age on Subjective Norm**

		ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.	
N1: When I make a purchase, my friends' opinion is important to me.	Between Groups	23.010	5	4.602	4.709	.000	
	Within Groups	387.039	396	.977			
	Total	410.050	401				
N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem.	Between Groups	13.055	5	2.611	2.592	.025	
	Within Groups	398.845	396	1.007			
	Total	411.900	401				
<b>Post Hoc Tests</b>							
<b>Multiple Comparisons</b>							
<b>Bonferroni</b>							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
N1: When I make a purchase, my friends' opinion is important to me.	20-29	30-39	.41219*	.13178	.028	.0230	.8014
		50-59	.88412*	.28168	.027	.0523	1.7159
N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem.	20-29	60 and above	.58367*	.19177	.037	.0173	1.1500

From the data, it shows the significant difference with the sig of 0.000 and 0.025 between age subgroups in the statement of N1: ‘When I make a purchase, my friends’ opinion is important to me.’ and N3: ‘I feel more confident to subscribe to a service if I know that my friends use it without a problem.’ According to the Bonferroni table, in the statement of N1: ‘When I make a purchase, my friends’ opinion is important to me.’, the subgroup of 20-29 years old gives more importance to the statement than the subgroup of 30-39 years old and 50-59 years old with mean differences of 0.41219 and 0.88412 respectively. And in the statement of N3: ‘I feel more confident to subscribe to a service if I know that my friends use it without a problem.’, the subgroup of 20-29 years old gives more importance to the statement than the subgroup of 60 years old and above with mean differences of 0.58367 significantly.

#### 4.5.4 Marital Status

**Table 4.27 ANOVA model - Marital Status on Brand Loyalty**

ANOVA							
			Sum of Squares	df	Mean Square	F	Sig.
L2: If the milk from the brand that	Between Groups		6.897	2	3.449	3.864	.022
I always buy is sold out, you will	Within Groups		356.110	399	.893		
buy another brand instead.	Total		363.007	401			
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
L2: If the milk from the brand that I always buy is sold out, you will buy another brand instead.	Single	Divorced/ widowed	.84314*	.30359	.017	.1133	1.5730
	Married	Divorced/ widowed	.80233*	.31564	.034	.0435	1.5612

From the data, it shows the significant difference with the sig of 0.022 between marital status subgroups in the statement of L2: 'If the milk from the brand that I always buy is sold out, you will buy another brand instead.' According to the Bonferroni table, the subgroup of single and married give more importance to the statement than the subgroup of divorced/widowed with mean differences of 0.84314 and 0.80233 respectively.

**Table 4.28 ANOVA model - Marital Status on Subjective Norm**

ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	
N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem.	Between Groups	11.697	2	5.849	5.831	.003	
	Within Groups	400.203	399	1.003			
	Total	411.900	401				
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem.	Single	Married	.31760*	.12223	.029	.0237	.6115
		Divorced/widowed	.78039*	.32184	.047	.0067	1.5541

From the data, it shows the significant difference with the sig of 0.003 between marital status subgroups in the statement of N3: 'I feel more confident to subscribe to a service if I know that my friends use it without a problem.' According to the Bonferroni table, the subgroup of single gives more importance to the statement than the subgroup of married and divorced/widowed with mean differences of 0.31760 and 0.78039 respectively.

### 4.5.5 Occupation

**Table 4.29 ANOVA model - Occupation on Brand Loyalty**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
L4: I am willing to pay a higher price for this brand over other brands.	Between Groups	24.229	8	3.029	2.479	.012
	Within Groups	480.149	393	1.222		
	Total	504.378	401			

Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
L4: I am willing to pay a higher price for this brand over other brands.	Business owner	Professional	1.03644*	.30924	.032	.0407	2.0322

From the data, it shows the significant difference with the sig of 0.012 between occupation subgroups in the statement of L4: 'I am willing to pay a higher price for this brand over other brands.' According to the Bonferroni table, the subgroup of business owner gives more importance to the statement than the subgroup of professional with mean differences of 1.03644 significantly.

**Table 4.30 ANOVA model - Occupation on Perceived Value**

ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	
V2: I trust in the quality of the milk of this brand.	Between Groups	9.000	8	1.125	2.674	.007	
	Within Groups	165.318	393	.421			
	Total	174.318	401				

Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
V2: I trust in the quality of the milk of this brand.	Freelance	Government officer	-.75585*	.22505	.031	-1.4805	-.0312
	Housewife	Government officer	-.77376*	.23896	.047	-1.5432	-.0043

From the data, it shows the significant difference with the sig of 0.007 between occupation subgroups in the statement of V2: 'I trust in the quality of the milk of this brand.' According to the Bonferroni table, the subgroup of freelance and housewife give less importance to the statement than the subgroup of government officer with mean differences of (-0.75585) and (-0.77376) respectively.

**Table 4.31 ANOVA model - Occupation on Perceived Risk**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
R1: I am concerned that the milk will expire before I drink it all.	Between Groups	30.943	8	3.868	2.806	.005
	Within Groups	541.676	393	1.378		
	Total	572.619	401			



**Table 4.29 ANOVA model - Occupation on Perceived Risk (cont.)**

Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
R1: I am concerned that the milk will expire before I drink it all.	Employee	Freelance	.90059*	.25810	.019	.0695	1.7317

From the data, it shows the significant difference with the sig of 0.005 between occupation subgroups in the statement of R1: 'I am concerned that the milk will expire before I drink it all.' According to the Bonferroni table, the subgroup of employee gives more importance to the statement than the subgroup of freelance with mean differences of 0.90059 significantly.

**Table 4.32 ANOVA model - Occupation on Attitude**

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
A3: The milk subscription helps me skip the decision-making process.	Between Groups	23.349	8	2.919	2.604	.009
	Within Groups	440.561	393	1.121		
	Total	463.910	401			

Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
A3: The milk subscription helps me skip the decision-making process.	Professional	Government officer	-1.31984*	.38110	.021	-2.5469	-.0927

From the data, it shows the significant difference with the sig of 0.009 between occupation subgroups in the statement of A3: ‘The milk subscription helps me skip the decision-making process.’ According to the Bonferroni table, the subgroup of professional gives less importance to the statement than the subgroup of government officer with mean differences of (-1.31984) significantly.

**Table 4.33 ANOVA model - Occupation on Subjective Norm**

		ANOVA					
		Sum of Squares	df	Mean Square	F	Sig.	
N1: When I make a purchase, my friends' opinion is important to me.	Between Groups	24.641	8	3.080	3.141	.002	
	Within Groups	385.409	393	.981			
	Total	410.050	401				
N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem.	Between Groups	20.073	8	2.509	2.517	.011	
	Within Groups	391.827	393	.997			
	Total	411.900	401				
N4: I feel more confident to subscribe to a service if I know that my family use it without a problem.	Between Groups	19.472	8	2.434	2.680	.007	
	Within Groups	356.938	393	.908			
	Total	376.410	401				
N5: I am positive to tell others that I subscribed to a milk delivery.	Between Groups	21.203	8	2.650	2.902	.004	
	Within Groups	358.939	393	.913			
	Total	380.142	401				
<b>Post Hoc Tests</b>							
<b>Multiple Comparisons</b>							
<b>Bonferroni</b>							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
N1: When I make a purchase, my friends' opinion is important to me.	Student	Professional	.96133*	.26764	.013	.0996	1.8231

**Table 4.31 ANOVA model - Occupation on Subjective Norm (cont.)**

Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem.	Professional	Unemployed	-1.17193*	.34488	.027	-2.2824	-.0614
	Professional	Retirement	-1.14737*	.32917	.020	-2.2073	-.0875
N4: I feel more confident to subscribe to a service if I know that my family use it without a problem.	Retirement	Unemployed	-1.10476*	.32218	.024	-2.1421	-.0674
	Student	Professional	.84318*	.25828	.043	.0115	1.6748
N5: I am positive to tell others that I subscribed to a milk delivery.	Business owner	Professional	.87719*	.26737	.041	.0163	1.7381
	Unemployed	Professional	1.07719*	.33009	.043	.0143	2.1401

From the data, it shows the significant difference with the sig of 0.002, 0.011, 0.007 and 0.004 between occupation subgroups in the statement of N1: 'When I make a purchase, my friends' opinion is important to me.', N3: 'I feel more confident to subscribe to a service if I know that my friends use it without a problem.', N4: 'I feel more confident to subscribe to a service if I know that my family use it without a problem.' and N5: 'I am positive to tell others that I subscribed to a milk delivery.' According to the Bonferroni table, in the statement of N1: 'When I make a purchase, my friends' opinion is important to me.', the subgroup of student gives more importance to the statement than the subgroup of professional with mean differences of 0.96133. In the statement of N3: 'I feel more confident to subscribe to a service if I know that my friends use it without a problem.', the subgroup of professional gives less importance to the statement than the subgroup of unemployed with mean differences of (-1.17193). In the statement of N4: 'I feel more confident to subscribe to a service if I know that my family use it without a problem.', the subgroup of professional and retirement less importance to the statement than the subgroup of unemployed with mean differences of (-1.14737) and (-1.10476) respectively.

And in the statement of N5: ‘I am positive to tell others that I subscribed to a milk delivery.’, the subgroup of student, business owner and unemployed give more importance to the statement than the subgroup of professional with mean differences of 0.84318, 0.87719 and 1.07719 respectively.

#### 4.5.6 Monthly Income

**Table 4.34 ANOVA model - Monthly Income on Perceived Risk**

ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	
R5: I am concerned that I might get overcharged if I sign up online as the service provider has my credit card info.	Between Groups	24.520	7	3.503	2.874	.006	
	Within Groups	480.179	394	1.219			
	Total	504.699	401				
Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
R5: I am concerned that I might get overcharged if I sign up online as the service provider has my credit card info.	18,001-24,000	85,001-160,000	1.12778*	.27291	.001	.2694	1.9861

From the data, it shows the significant difference with the sig of 0.006 between monthly income subgroups in the statement of R5: ‘I am concerned that I might get overcharged if I sign up online as the service provider has my credit card info.’ According to the Bonferroni table, the subgroup of ₹18,001-₹24,000 gives more importance to the

statement than the subgroup of ₱85,001-₱160,000 with mean differences of 1.12778 significantly.

**Table 4.35 ANOVA model - Monthly Income on Attitude**

ANOVA							
		Sum of Squares	df	Mean Square	F	Sig.	
A4: I think the milk subscription could become a norm.	Between Groups	18.576	7	2.654	2.751	.008	
	Within Groups	380.004	394	.964			
	Total	398.580	401				
A5: I think the milk subscription is trustworthy.	Between Groups	13.403	7	1.915	2.355	.023	
	Within Groups	320.348	394	.813			
	Total	333.751	401				

Post Hoc Tests							
Multiple Comparisons							
Bonferroni							
Dependent Variable	(I) F	(J) F	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
A4: I think the milk subscription could become a norm.	24,001-35,000	50,001-85,000	.60365*	.18613	.036	.0182	1.1891
	More than 160,000	50,001-85,000	1.13333*	.29280	.004	.2124	2.0542
A5: I think the milk subscription is trustworthy.	24,001-35,000	50,001-85,000	.54795*	.17090	.041	.0104	1.0855

From the data, it shows the significant difference with the sig of 0.008 and 0.023 between monthly income subgroups in the statement of A4: 'I think the milk subscription could become a norm.' and A5: 'I think the milk subscription is trustworthy.' According to the Bonferroni table, in the statement of A4: 'I think the milk subscription could become a norm.', the subgroup of ₱24,001-₱35,000 and more than ₱160,000 give more importance to the statement than the subgroup of ₱50,001-₱85,000 with mean differences of 0.60365 and 1.13333 respectively. Moreover, in the statement of A5: 'I think the milk subscription is trustworthy.', the subgroup of ₱24,001-₱35,000 give more

importance to the statement than the subgroup of ₪ 50,001-₪ 85,000 with mean differences of 0.54795 significantly.

## 4.6 Regression Analysis

**Table 4.36 Regression Analysis of Attitude**

<b>Model Summary</b>						
<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>		
1	.214 <sup>a</sup>	.046	.041	.82152		
a. Predictors: (Constant), Risk, Value						
<b>ANOVA<sup>b</sup></b>						
<b>Model</b>		<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	12.960	2	6.480	9.601	.000 <sup>a</sup>
	Residual	269.282	399	.675		
	Total	282.242	401			
a. Predictors: (Constant), Perceived Risk, Perceived Value						
b. Dependent Variable: Attitude						
<b>Coefficients<sup>a</sup></b>						
<b>Model</b>		<b>Unstandardized Coefficients</b>		<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>
		<b>B</b>	<b>Std. Error</b>	<b>Beta</b>		
1	(Constant)	2.261	.278		8.130	.000
	Perceived Value	.284	.067	.210	4.270	.000
	Perceived Risk	-.080	.053	-.075	-1.518	.130
a. Dependent Variable: Attitude						

According to the table of 4.34 Regression Analysis of Attitude, F value is 9.601 and sig. value is 0.00, so this indicates that the regression model is usable. Besides, the model summary showed R Square 0.046 that means the predictor independent variables of this study can explain the change in dependent variable for 4.60%.



Furthermore, this above figure shows the cause and effect of perceived value and perceived risk towards attitude which can be demonstrated that perceived risk has no significant influence over the attitude since sig. is over 0.05. Anyway, there is only one factor, which is perceived value, has a significant influence towards attitude. So, perceived value is the most influential factor to attitude with the standardized coefficients beta of 0.210.

**Table 4.37 Regression Analysis of Purchase Intention**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.694 <sup>a</sup>	.482	.475	.65463		
a. Predictors: (Constant), Norm, Risk, Value, Attitude, Loyalty						
ANOVA <sup>b</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	157.913	5	31.583	73.699	.000a
	Residual	169.700	396	.429		
	Total	327.613	401			
a. Predictors: (Constant), Norm, Risk, Value, Attitude, Loyalty						
b. Dependent Variable: PI						
Coefficients <sup>a</sup>						
Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.038	.250		-.153	.878
	Perceived Value	.045	.068	.031	.666	.506
	Perceived Risk	-.043	.043	-.037	-.985	.325
	Brand Loyalty	.149	.070	.102	2.130	.034
	Attitude	.580	.046	.538	12.712	.000
	Subjective Norm	.214	.048	.186	4.430	.000
a. Dependent Variable: Purchase Intention						

According to table of 4.35 Regression Analysis of Purchase Intention, F value is 73.699 and sig. value is 0.00, so this indicates that the regression model is usable. Besides, the model summary showed R Square 0.482 that means the predictor independent variables of this study can explain the change in dependent variable for 48.2%.

Referring to the above table, it shows the cause and effect relationship of perceived value, perceived risk, brand loyalty, attitude and subjective norm towards purchase intention and there are two factors that are not significant influence to purchase intention which are perceived value and perceived risk since sig. is over 0.05. On the other hand, there are three factors which have a significant effect on the purchase intention which are brand loyalty, attitude and subjective norm. Among these three significant factors, attitude is the most influential factor with customer satisfaction with the standardized coefficients beta of 0.538, followed by subjective norm and brand loyalty with the standardized coefficients beta of 0.186 and 0.102 respectively.

## **CHAPTER V**

### **DISCUSSION**

#### **5.1 Gender**

According to 4.1 table of Distribution of Respondents by Gender, we have a record of 402 samples with 307 females and 95 males which can be accounted as percentage of 76.4 and 23.6 respectively. This study uses T-test analysis to test the differences among gender of male and female among 5 factors are Perceived Risk, Perceived Value, Attitude, Brand loyalty and Subjective Norm factor. Hence, it found out that there are some differences among male and female gender in only brand loyalty factor. There are 2 statements which found the differences between gender. Additionally, there is 1 statements of customer satisfaction variable that show significant differences in L3: If I have a chance, I am going to recommend others to purchase the milk from this brand. and L5: I am willing to support any activities organized by this brand. It is more likely that females will recommend others to purchase the milk from the brand they usually drink, and also willing to support any activities organized by the brand, than males.

The result shows that females give more important to these statements than males significantly. One of the main variables to determine brand loyalty is gender. It is seen that gender does have a prominent effect in the affecting the brand loyalty. Many studies have confirmed that genders differ in their cognitive power, which affects their behavioral use (Molm. 1985). There was a study in order to see women or men were more brand loyal for service providing industries. This clearly implies that brand loyalty differs by gender; there should be different selling approaches for the two groups (Melnyk, Osselaer and Bijmolt, 2009)

Despite the research efforts, academic research has discovered important differences in cognitive processes and behavior between male and female consumers (Fisher and Dubé 2005; Meyers-Levy and Maheswaran 1991) These differences are reflected in the widespread use of gender as a segmentation variable in marketing

practice. Despite the importance of customer loyalty on the one hand and gender differences on the other hand, little is known about the existence and nature of gender differences in customer loyalty. This is surprising because if male and female loyalties differ, men and women might require a different selling approach, have different levels of customer value, and respond differently to loyalty programs and other actions aimed at enhancing customer loyalty.

## **5.2 Age**

In the perspective of age, the age range subgroup of 20-29 years old, 30-39 years old, 40-49 years old, and 50 years old with all 5 factors are Perceived Risk, Perceived Value, Attitude, Brand loyalty and Subjective Norm factor. However, from these 6 variables, it shows the significant differences among age range subgroup with only 1 variable which are Subjective Norm factor in 2 sentences. There are N1: When I make a purchase, my friends' opinion is important to me. And N3: I feel more confident to subscribe to a service if I know that my friends use it without a problem. The direction of the result it shows that the subgroup of 20-29 years old gives more importance to the statement than the subgroup of 30-39 years old, subgroup 50-59 years old subgroup of 60 years. With this result, it can be supported by the study from the literature review, Subjective norm is commonly measured by asking participants to what extent they think their closest ones – family members, friends, or colleagues – would support them in engaging in entrepreneurial activities (Ajzen, 2001).

## **5.3 Marital Status**

In the perspective of Marital Status, the education subgroup of Single, Married and Divorced/widowed with all 5 factors are Perceived Risk, Perceived Value, Attitude, Brand loyalty and Subjective Norm factor. However, from these 5 variables it shows the significant differences among Marital Status are brand loyalty and Subjective Norm factors. For Brand Loyalty, among of marital status subgroups in the statement of L2: 'If the milk from the brand that I always buy is sold out, you will buy another brand instead.' According to the Bonferroni table, the subgroup of single

and married give more importance to the statement than the subgroup of divorced/widowed. And also in Subjective Norm factor, in the statement of N3: 'I feel more confident to subscribe to a service if I know that my friends use it without a problem.' the subgroup of single also gives more importance to the statement than the subgroup of married and divorced/widowed.

## 5.4 Occupation

In term of Occupation subgroup, this study analyzes the Occupation subgroup of an employee, student, business owner, freelance, retirement, professional, housewife, unemployed and government officer with all 5 factors are Perceived Risk, Perceived Value, Attitude, Brand loyalty and Subjective Norm factor. Moreover, the result shows occupation has significant relation in all variables. For Brand Loyalty factor was significant differences in perspective of occupation but it can be grouped into 2 groups which in the statement of L4: I am willing to pay a higher price for this brand over other brands. According to the Bonferroni table, the subgroup of business owner gives more importance to the statement than the subgroup of professional. For Perceived Value factor was significant differences in perspective of occupation but it can be grouped into 2 groups which in the statement of V2: 'I trust in the quality of the milk of this brand.' the subgroup of freelance and housewife give less importance to the statement than the subgroup of government officer. The result on Perceived Risk shows between occupation subgroups in the statement of R1: 'I am concerned that the milk will expire before I drink it all.' According to the Bonferroni table, the subgroup of employee gives more importance to the statement than the subgroup of freelance. For the factor Attitude, the data shows the significant difference between occupation subgroups in the statement of A3: 'The milk subscription helps me skip the decision-making process.', the subgroup of professional gives less importance to the statement than the subgroup of government officer. Moreover in Subjective Norm, found the significant difference between occupation subgroups in the statement of N1: 'When I make a purchase, my friends' opinion is important to me.', the subgroup of student gives more importance to the statement than the subgroup of professional. In the statement of N3: 'I feel more confident to subscribe to a service if I know that my friends use it without a problem.', the subgroup of professional gives



less importance to the statement than the subgroup of unemployed. In the statement of N4: 'I feel more confident to subscribe to a service if I know that my family use it without a problem.', the subgroup of professional and retirement less importance to the statement than the subgroup of. And in the statement of N5: 'I am positive to tell others that I subscribed to a milk delivery.', the subgroup of student, business owner and unemployed give more importance to the statement than the subgroup of professional.

## 5.5 Monthly Income

In term of Monthly Income subgroup, this study analyzes the frequency usage subgroup in terms of monthly income in Thai baht, less than 10,001, 10,001-18,000, 18,001-24,000, 24,001-35,000, 35,001-50,000, 50,001-85,000, 85,001-160,000 and more than 160,000. with all 5 factors are Perceived Risk, Perceived Value, Attitude, Brand loyalty and Subjective Norm factor. The result shows that Perceived Risk and Attitude that significant differences in perspective of monthly income. There are 2 factors, the first on is Perceived Risk There are R1: I am concerned that I might get overcharged if I sign up online as the service provider has my credit card info. The subgroup of ฿18,001-฿24,000 gives more importance to the statement than the subgroup of ฿85,001-฿160,000. Another factor is Attitude. From the data, it shows the significant difference between monthly income subgroups in the statement of A4: 'I think the milk subscription could become a norm.', the subgroup of ฿24,001-฿35,000 and more than ฿160,000 give more importance to the statement than the subgroup of ฿50,001-฿85,000 Moreover, also significant in the statement of A5: 'I think the milk subscription is trustworthy.', the subgroup of ฿24,001-฿35,000 give more importance to the statement than the subgroup of ฿50,001-฿85,000. This result can be support by the study from They also provided an explanation elaborating the effect of financial risk to consumer.



## 5.6 Factors Affecting Purchase Intention

For factors affecting the purchase intention, this study found that Attitude has positive influence on purchase intention with beta of 0.580 and significance of 0.000, so this result shows that attitude has a positive effect on purchase intention and people think that attitude. This result the Past experience of products or services construct consumer attitudes based on behaviors-relevant information and leads to future behaviour (Glasman & Albarracín, 2006; Khalid et al, 2021). The commentary of Ajzen (2015) explains attitude towards behaviour as a degree of assessment on favour or disfavour of the behaviour. In dairy products, the study of Nolan-Clark et al. (2011) showed that when customers have the ability to understand dairy food labels, in other words, they are educated and informed of the products, their attitude toward the products are more likely to change, compared to other consumers. More specifically, Kumar and Smith (2018) found that attitude influences consumers' purchase intentions positively. Referring to the above table, it shows the cause and effect relationship of perceived value, perceived risk, brand loyalty, attitude and subjective norm towards purchase intention and there are two factors that are not significant influence to purchase intention which are perceived value and perceived risk since sig. is over 0.05. On the other hand, there are three factors which have a significant effect on the purchase intention which are brand loyalty, attitude and subjective norm. This result can be support by the study of attitude toward brand is a "predisposition to respond in a favourable or unfavourable manner to a particular brand after the advertising stimulus has been shown to the individual" (Phelps & Hoy, 1996). (Ab) has been found to play an important role in affecting the consumer's purchase intention (Goldsmith et al., 2000; 2002; Gresham & Shimp, 1985; Yi, 1990).

## **CHAPTER VI**

### **CONCLUSION**

#### **6.1 Conclusion**

In conclusion, this study has 2 main objectives which the result can identify and answer all the objectives, so this study become successful as it can fulfill all objectives. The objective is to identify the factors that influence consumers' purchase intention of milk products in a subscription business model in Bangkok. And to understand the differences among each factor on demography. Which the result found that attitude and subjective norms that which show a positive influence on the repurchase intention. The more customer has a positive attitude and positive subjective norm with milk products in a subscription business model they have bought. The higher positive, the higher possibility of their intention.

#### **6.2 Recommendations for milk product in subscription business model**

##### **6.2.1 Brand and manufacturer**

The milk consumers are positive to tell others that they subscribed to a milk delivery. Furthermore, they feel more confident to subscribe to a service if their family and friends use it without a problem. The main point that customer usually purchase the same brand of milk. But if the brand is not available, they will buy another brand instead. And they are willing to recommend the brand to others if they have a chance. So, we may imply that milk products have a good brand loyalty, but consumers do not hesitate to switch brands if the product is not available. Milk consumers trust in the quality of their brand and the quality of milk reflects the price they pay. They also believe that their milk brand has various benefits.

In other hand the research result shows that people are concerned that the milk will expire before they drink it all, and they think that the subscription will not

make their milk consumption become more convenient. Moreover, they are concerned if there is a milk delivery, they might get a defective product such as the defect on the packaging.

### **6.2.2 Business sector: Retailer**

To make the milk customer satisfy with milk product, there are 5 variables that need to be focused on which are Perceived Value, Brand Loyalty, Subjective Norm, Perceived Risk and Attitude. Since these are the variables that has a positive influence on customer satisfaction. In the variable of brand loyalty, there is the difference in the subgroup of gender and marital status, which means the brands must understand their triggers and theirs need. Trying to pin down who exactly the target audience for a specific product can be quite tiring and a little tricky even at the best of times. It also nicely ties in with really helping the brand drill down into the different customer segments when it comes to developing a content marketing strategy. In the variable of perceived quality, this variable is the most influential factor effecting the customer satisfaction and it has a positive influential to the purchase intention, so quality of the product is the most important factor for the customers with positive effect with the purchase intention as well. There are the significant differences among age, gender, and household income subgroup who are more concern on the quality of the product, so this target segment should be the main target.

Milk subscription is also no different, it is a simple exercise which allows consumer to choose their favorite brand, quantity, and frequency. They can make payment partially or completely and their chosen products will be delivered right to the doorstep. So far, the milk subscription business is confined to metro cities but gaining immense popularity as the majority still prefer the traditional way of buying fresh dairy products from nearby physical retail outlets. Hence, dairy brands could follow the hybrid model of leveraging both channels of milk distribution ensuring that they reach the consumers through all possible routes.

Due to the nature of the perishable product and principles behind home milk delivery, farm-fresh, milk delivery companies are generally regionally based. Delays, cancellations caused, and supply shortages was the main expectation which the brand need to manage. Moreover, there is a recognizable trend that shows dairy operations

and milk delivery services which continue to diversify by offering value-added products like cheese, yogurt and ice cream, or other milk products. This helps identify how to expand the target market, be able to remain relevant, maintaining the brand's existing customer base, and even grow the delivery aspect of subscription business.

### **6.3 Limitation and Opinion for Future Research**

However, some limitation should be noted. Study limitations due to constraints on research design or methodology, and these factors may impact the findings of your study. For the opportunity in the future research study, the scope of study can be enlarged to collect the sample in the nationwide, Furthermore, the research might be added another marketing variable such as price promotion channel and purchase places, services that customer receives, usage behavior, maintenance behavior, so these variables would help to see more insightful relationship among other variable which can help to see further direction to go. Compounding the problem with the socioeconomic factors of diversity and inclusion, as well as major geopolitical threats.

Lastly, this study was an academic studying the development and role of communication research, current public opinion, as well as the theories and methods underlying opinion research. Such methods include survey validity, questionnaire construction, interviewing and interviewers, sampling strategy, mode of administration, and analytic approaches. Each issue presents theoretical advances, along with tested applications throughout the social and behavioral sciences.

## REFERENCES

- Aaker, D. (1996). Measuring Brand Equity across Products and Markets. *California Management Review*, 38(3), 102-20.
- Aaker, D. A. (1991). *Managing Brand Equity: Capitalizing on the Value of a Brand Name*. New York: Free Press
- Ajzen, I. & M. Fishbein. (1980). *Understanding Attitudes and Predicting Social Behavior*. Englewood Cliffs, NJ: Prentice-Hall.
- Ajzen, I. (1985). From intentions to actions: A theory of planned behavior. In J. Kuhl, & J. Beckmann (Eds.). *Action Control Springer Series in Social Psychology*, (pp. 11–39). New York: Springer.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Ajzen, I. 2015. The theory of planned behaviour is alive and well, and not ready to retire: a commentary on Sniehotta, Pesseau, and Araújo Soares. *Health Psychology Review*, 9(2), 131-137.
- Bagozzi, R. P. (1981). Attitudes, intentions and behavior: A test of some key hypotheses. *Journal of Personality and Social Psychology*, 41(4), 607–627.
- Bolton, R. N. & Lemon, K.N., (1999). A dynamic model of consumer consumers' usage of services: usage as an antecedent and consequence of satisfaction. *Journal of Marketing Research* 36, 171e186.
- Burgess, K. (2014). Milk and Dairy Products in Human Nutrition (2013), by E. Muehlhoff, A. Bennett and D. McMahon, Food and Agriculture Organisation of the United Nations (FAO), Rome. E-ISBN: 978-92-5-107864-8 (PDF). Available on web-site (publications-sales@fao.org). *International Journal of Dairy Technology*, 67(2).
- Carman, J. M. (1970). Correlates of brand loyalty; some positive results. *The journal of marketing research*, 7(1), 67-76.



- Cunningham, S. M. (1967). The major dimension of perceived risk. In: Cox, D.F. (Ed.). *Risk Taking and Information Handling in Consumer Behavior*. Harvard University Press, Boston, MA.
- D'Alessandro, S., Girardi, A., & Tiangsoongnern, L. (2012). Perceived risk and trust as antecedents of online purchasing behavior in the USA gemstones industry. *Asia Pacific Journal of Marketing and Logistics*, 24(3), 433–460.
- Davis, C. G., Yen, S. T., Dong, D., & Blayney, D. P. (2011). Assessing economic and demographic factors that influence United States dairy demand. *Journal of Dairy Science*, 94(7), 3715–3723.
- Dick, A. S., & Basu, K. (1994). Customer loyalty: toward an integrated conceptual framework. *Journal of the academy of marketing science*, 22(2), 99-113.
- Eurostat. (2020). *Milk collection (all milks) and dairy products obtained-annual data*. Retrieved 13 March 2021, from [https://ec.europa.eu/eurostat/databrowser/view/apro\\_mk\\_pobta/default/table?lang=en](https://ec.europa.eu/eurostat/databrowser/view/apro_mk_pobta/default/table?lang=en)
- Fisher, R. & Dub, L. (2005). Gender Differences in Responses to Emotional Advertising: A Social Desirability Perspective. *Journal of Consumer Research*, 31(4), 850-858.
- Frechtling, J., Frierson, H., Hood, S., & Hughes, G. (2002). *The 2002 User Friendly Handbook for Project Evaluation*. The National Science Foundation.
- Glasman, L. R., & Albarracín, D. (2006). Forming attitudes that predict future behavior: A meta-analysis of the attitude-behavior relation. *Psychological Bulletin*, 132(5), 778–822.
- Holbrook, M. (1994). The nature of customer value: An axiology of services in the consumption experience. In Rust, R. T. and Oliver, R.L. (Eds.). *Service quality: New directions in theory & practice* (p. 21-71). Thousand Oaks: Sage Publications.
- Huang, L. C., Goh, Y. N. and Mohaidin, Z. 2014. Factors influencing consumer intentions to avoid broiler chicken meat and products in Malaysia. *International Food Research Journal*, 21(1): 181-188.
- Johnson, M.D., Herrmann, A., Huber, F., 2006. The evolution of loyalty intentions. *Journal of Marketing* 70, 122e132.



- Khalid, N. R., Che Wel, C. A., & Mokhtaruddin, S. A. (2021). Product Positioning as a Moderator for Halal Cosmetic Purchase Intention. *Iranian Journal of Management Studies*, 14(1), 39–60.
- Kumar, A. and Smith, S. (2018). Understanding local food consumers: theory of planned behaviour and segmentation approach. *Journal of Food Products Marketing*, 24(2), 196-215.
- Kwon, H. H., Trail, G., & James, J. D. (2007). The mediating role of perceived value: Team identification and purchase intention of team-licensed apparel. *Journal of Sport Management*, 21(4), 540–554.
- Liu, C., & Forsythe, S. (2010). Post-adoption online shopping continuance. *International Journal of Retail and Distribution Management*, 38, 97–114.
- Malecki, E.J. (1997). *Technology and Economic Development: The Dynamics of Local, Regional and National Competitiveness*. 2nd ed., Essex UK: Longman.
- McDougall, G. H., & Levesque, T. (2000). Customer satisfaction with services: Putting perceived value into the equation. *Journal of Services Marketing*, 14(5), 392–410.
- Meyers-Levy, J. & Sternthal, B. (1991). Gender Differences in the Use of Message Cues and Judgments. *Journal of Marketing Research*, 28(1), 84-96.
- Miniard P. W. & J. B. Cohen. 1981. An examination of the Fishbein-Ajzen behavioral intentions model's concepts and measures. *Journal of Experimental Social Psychology* 21, 309-339.
- Mohd Suki, N., & Abang Salleh, A. (2016). Does Halal image strengthen consumer intention to patronize Halal stores? Some insights from Malaysia. *Journal of Islamic Marketing*, 7(1), 120–132.
- Monroe, K.B. (1990). *Pricing: making profitable decisions*. CA: McGraw-Hill.
- Murray, D. & Howat, G. (2002). The relationships among service quality, value, satisfaction, and future intentions of customers at an Australian sports and leisure centre. *Sport Management Review*, 5(1), 25–43.
- Nepomuceno, M. V., Laroche, M., Richard, M. O., & Eggerd, A. (2012). Relationship between intangibility and perceived risk: moderating effect of privacy, system security and general security concern. *Journal of Consumer Marketing*, 29(3), 176– 189.

- Neuman, W. L. (2006). *Social Research Methods: Qualitative and Quantitative Approaches*. Boston: Pearson.
- Nolan-Clark, D. J., E. P. Neale, Y. C. Probst, K. E. Charlton, & L. C. Tapsell. (2011). Consumers' salient beliefs regarding dairy products in the functional food era: A qualitative study using concepts from the theory of planned behaviour. *BMC Public Health*, *11*(1), 1-8.
- Nystrand, B. T. & Olsen, S. O. (2020). Consumers' attitudes and intentions toward consuming functional foods in Norway. *Food Quality and Preference*, *80*, Article 103827. <https://doi.org/10.1016/j.foodqual.2019.103827>
- Oh, H. (2000). The effect of brand class, brand awareness, and price on customer value and behavioral intentions. *Journal of Hospitality & Tourism Research*, *24*(2), 136–162.
- Oliver, R. L. (1999). Whence consumer loyalty?. *Journal of marketing*, *63*(4), 33-44.
- Porter, E.M. (1980). *Competitive Strategy*. New York: Free Press.
- Qi, X. & Ploeger, A. (2019). Explaining consumers' intentions towards purchasing green food in Qingdao, China: the amendment and extension of the theory of planned behaviour. *Appetite*, *133*, 414-422.
- Ramanathan, K. (1994). 'Technology-based Development of a Productive Enterprise: A Case Study', Paper Prepared for Presentation at the Seminar on The New International Environment and Industrialization Policy in Asia, Institute of Social Studies, The Hague, the Netherlands and the Asian Institute of Technology, Bangkok, Thailand, 17–30 September, Bangkok, Thailand.
- Ruby, G. E., Ungku Zainal Abidin, U.F., Lihan, S., Jambari, N. N., & Radu, S. (2019). Predicting intention on safe food handling among adult consumers: a cross sectional study in Sibu district, Malaysia. *Food Control* *106*, article ID 106696.
- Schiffman L.G. & Kanuk, L. L. (2000). *Consumer Behavior*. Wisconsin: Prentice Hall.
- Sharif, N. (1994). *Management of technological innovation for competitiveness*. Asian Institute of Technology, Bangkok. Thailand.
- Sheikh, A. A.-S., Huque, M. R., Hafeez, M. H., & Mohd Shariff, M. N. (2014). The role of subjective norms in theory of planned behavior in the context of organic food consumption. *British Food Journal*, *116*(10), 1561–1580.

- Sheppard, B.H., Hartwick, J. & Warshaw, P.R. (1988) The Theory of Reasoned Action: A Meta-Analysis of Past Research with Recommendations for Modifications and Future Research. *Journal of Consumer Research*, 15, 325-343.
- Teas, R. K., & Agarwal, S. (2000). The effects of extrinsic product cues on consumers' perceptions of quality, sacrifice, and value. *Journal of the Academy of Marketing Science*, 28(2), 278–290.
- USDA - FAS. (2020). *Dairy: World Markets and Trade*. Retrieved from <https://apps.fas.usda.gov/psdonline/circulars/dairy.pdf>
- USDA-ERS. (2020). *Background*. Retrieved 14 March 2021, from <https://www.ers.usda.gov/topics/animal-products/dairy/background/>
- Wel, C. A. C., Alam, S. S., Khalid, N. R., & Mokhtaruddin, S. A. (2018). Effect of ethnocentrism and patriotism on the buying intention of Malaysian National national car. *Jurnal Pengurusan*, 52, 169-179.
- Xu, B., Lin, Z., & Shao, B. (2010). Factors affecting consumer behaviors in online buy-it-now auctions. *Internet Research*, 20(5), 509–526.
- Yarimoglu, E., Kazancoglu, I., & Bulut, Z. (2019). Factors influencing Turkish parents' intentions towards anti-consumption of junk food. *British Food Journal*, 121, 35-53.
- Yoon, B. and Chung, Y. 2018. Consumer attitude and visit intention toward food-trucks: targeting millennials. *Journal of Foodservice Business Research*, 21(2), 187-199.
- Zeithaml, V. A. (1988). Consumer Perceptions of Price, Quality, and Value: A Means-End Model and Synthesis of Evidence. *Journal of Marketing*, 52 (3), 2-22.
- Zhang, Y., Jing, L., Bai, Q., Shao, W., Feng, Y., Yin, S., & Zhang, M. (2018). Application of an integrated framework to examine Chinese consumers' purchase intention toward genetically modified food. *Food Quality and Preference*, 65, 118-128.
- Zhao, A. L., Lloyd, S. H., Ward, P., & Goode, M. M. H. (2008). Perceived risk and Chinese consumers' internet banking services adoption. *International Journal of Bank Marketing*, 26(7), 505–525.



## Appendix A: Certificates of Approval (COA)

	COE No. MU-CIRB 2021/109.2004
<p><b>Mahidol University Central Institutional Review Board</b></p> <p><i>Certificate of Exemption</i></p>	
<p><b>Title of Project:</b> Factors Influencing Consumers' Purchase Intention of Milk Products in a Subscription Business Model in Bangkok</p>	
<p><b>Protocol Number:</b> MU-CIRB 2021/175.2903</p>	
<p><b>Principal Investigator:</b> Mr. Kamon-Ard Sookmano</p>	
<p><b>Co- Investigators:</b> -</p>	
<p><b>Affiliation:</b> College of Management, Mahidol University</p>	
<p><b>The criteria of Exemption:</b> Research involving the use of survey procedures and:</p> <ul style="list-style-type: none"> <li>- Recorded information CANNOT readily identify the subject (directly or indirectly/linked) OR</li> <li>- Any disclosure of responses outside of the research would NOT place subject at risk (criminal, civil liability, financial, employability, educational advancement, reputation)</li> </ul>	
<p>MU-CIRB is in full compliance with International Guidelines for Human Research Protection such as Declaration of Helsinki, The Belmont Report, CIOMS Guidelines and the International Conference on Harmonization in Good Clinical Practice (ICH-GCP)</p>	
<p><i>Date of Determination:</i> 20 April 2021</p>	
<p>Signature of Chairperson: .....</p>	 (Emeritus Professor Dr. Wariya Chirwanho) MU-CIRB Chair
<hr/> <p><i>MU-CIRB Address: Office of the President, Mahidol University, 4th Floor, Room Number 411            999 Phuttamonthon 4 Road, Salaya, Nakhonpathom 73170, Thailand            Tel: 66 (0) 2849 6224, 6225 Fax: 66 (0) 2849 6224            E-mail: mucirb@gmail.com Website: http://www.sp.mahidol.ac.th</i></p>	
<p>Page 1 of 1</p>	



## Appendix B: Questionnaire English Version

### Dear respondents

As part of the curriculum, a master's degree student at the College of Management Mahidol University (CMMU) is required to do the Independent Study (IS) on a specific topic: Factors Influencing Consumers' Purchase Intention of Milk Products in a Subscription Business Model in Bangkok. All responses given by you will be strictly kept confidential and used for academic purposes only. The questionnaire takes only 5-10 minutes. We highly appreciate your participation.

### Instruction and definition

In this study, the term “Milk” is used to indicate cow’s milk, which includes fresh milk, low-fat fresh milk, and nonfat milk that could be processed by either pasteurization, sterilization, or ultra-high-temperature processing (UTH).

**Subscription Business Model** is the business model that focuses on the way revenue is made so that a single customer pays multiple payments for prolonged access to a good or service.

### Part 1: Screening Section

1. Do you live in the Greater Bangkok area (Bangkok, Nonthaburi, Pathum Thani, Samut Prakan, Samut Sakhon, and Nakhon Pathom)?  
 Yes  No [end of the survey]
2. Have you ever subscribed to any products or services, for example, Netflix, Spotify and Apple Music?  
 Yes  No [end of the survey]
3. How often do you consume milk in the past year?  
 Everyday  Once a week  
 Less than once a week  Not at all [end of the survey]



4. What brand of milk do you usually drink?

- Thai-Denmark                       Dairy Home  
 Chokchai                               Dutch Mill  
 Meiji                                       Foremost  
 Nongpho                               Jitlada  
 Other \_\_\_\_\_

From part 2 to 7, **based on the brand of milk you usually drink**, please specify how much do you agree with these statements from 1 to 5, 1 means strongly disagree and 5 means strongly agree.

### Part 2: Brand Loyalty

Brand Loyalty	1	2	3	4	5
1. I always purchase the same brand of milk.					
2. If the milk from the brand that I always buy is sold out, I will buy another brand instead.					
3. If I have a chance, I am going to recommend others to purchase the milk from this brand.					
4. I am willing to pay a higher price for this brand over other brands.					
5. I am willing to support any activities organized by this brand.					

### Part 3: Perceived Value

Perceived Value	1	2	3	4	5
1. The quality of milk reflects the price I pay.					
2. I trust in the quality of the milk of this brand.					
3. I think this milk brand reflects more value than those from other brands.					
4. I believe that this milk brand has various benefits.					
5. I think consuming the milk makes me feel valuable.					

**Part 4: Perceived Risk**

<b>Perceived Risk</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. I am concerned that the milk will expire before I drink it all) . <i>Functional Risk</i> (					
2. I am concerned that this subscription will not make my milk consumption become more convenient . ) <i>Functional Risk</i> (					
3. I am concerned that I might get a defective product if it is getting delivered .For example, the defect on the packaging) . <i>Product Risk</i> (					
4. I am concerned that the service and product will not be worth the price I pay) . <i>Financial Risk</i> (					
5. I am concerned that I might get overcharged if I sign up online as the service provider has my credit card info) . <i>Financial Risk</i> (					
6. I am concerned that my time is wasted on this product and service) . <i>Wasted Time Risk</i> (					

**Part 5: Attitude**

<b>Attitude</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The milk subscription can save my time.					
2. The milk subscription suits my lifestyle.					
3. The milk subscription helps me skip the decision-making process.					
4. I think the milk subscription could become a norm.					
5. I think the milk subscription is trustworthy.					

**Part 6: Subjective Norm.**

<b>Subjective Norm</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. When I make a purchase my friends 'opinion is important to me.					
2. When I make a purchase, my family's opinion is important to me.					
3. I feel more confident to subscribe to a service if I know that my friends use it without a problem.					
4. I feel more confident to subscribe to a service if I know that my family use it without a problem.					
5. I am positive to tell others that I subscribed to a milk delivery.					

**Part 7: Purchase Intention**

<b>Purchase Intention</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. I am interested to subscribe to a milk subscription service, but I need to search for more information.					
2. I am positive about subscribing to a milk subscription service.					
3. I am willing to try using a milk subscription service.					
4. I will subscribe to a milk subscription service if the service becomes available.					
5. I would recommend others to subscribe to a milk subscription.					

**Part 8: Personal Information**

1. What is your gender?

Male

Female

2. How old are you?

Less than 20 years

20-29 years

30-39 years

40-49 years

50-59 years

60 years or older

3. What is your marital status?

Single

Married

Divorced/widowed

Other...

4. What is your highest level of education?

High school

Bachelor Degree

Master Degree

Other\_\_\_\_\_

5. What is your occupation?

Student

Employee

Business owner

Freelance

Professional e.g. Doctor, Lawyer, Teacher, Engineer etc.

Housewife

Retirement

Unemployed

Government Officer

Other\_\_\_\_\_

6. What is your monthly income?

Less than 10,001 THB

10,001 - 18,000 THB

18,001 - 24,000 THB

24,001 - 35,000 THB

35,001 - 50,000 THB

50,001 - 85,000 THB

85,001 - 160,000 THB

More than 160,000 THB

## Appendix C: Questionnaire Thai Version

### ถึงผู้ตอบแบบสอบถาม

หลักสูตรการจัดการมหาบัณฑิต วิทยาลัยการจัดการ มหาวิทยาลัยมหิดล กำหนดให้นักศึกษาในหลักสูตรจัดทำสารนิพนธ์ในหัวข้อที่สนใจ ปัจจัยที่ส่งผลต่อความตั้งใจซื้อผลิตภัณฑ์นมในรูปแบบธุรกิจการสมัครสมาชิกของผู้บริโภคในกรุงเทพมหานครฯ ทุกคำตอบของท่านจะถูกเก็บรักษาไว้ และใช้เพื่อจุดประสงค์ของการศึกษาเท่านั้น แบบสอบถามใช้เวลาเพียง 5 ถึง 10 นาที ผู้ศึกษารู้สึกซาบซึ้งและขอบคุณในการสละเวลาอันมีค่านี้ของท่าน

### คำแนะนำ และคำจำกัดความ

ในการศึกษานี้ ผู้ศึกษาใช้คำว่า “นม” แทน นมโคที่ผ่านกรรมวิธีฆ่าเชื้อ ครอบคลุมถึง นมชนิดเต็มมันเนย (Fresh milk) พร่องมันเนย (Low-fat fresh milk) และขาดมันเนย (Nonfat milk) และกรรมวิธีฆ่าเชื้อในแบบต่าง ๆ ของนมโคได้แก่ พาสเจอร์ไรซ์ (Pasteurization) สเตอริไลส์ (Sterilization) และยูเอชที (Ultra-high-temperature processing: UHT) ธุรกิจบอกรับสมาชิก (Subscription Business Model) คือ รูปแบบของธุรกิจที่มุ่งเน้นการสร้างรายได้ที่เกิดขึ้นแบบซ้ำซ้อนจากลูกค้าแต่ละราย เพื่อเข้าถึงสินค้าหรือบริการ ในระยะยาว

### ส่วนที่ 1: ส่วนคัดกรอง

1. คุณอาศัยอยู่ในกรุงเทพมหานครฯ และปริมณฑล (กรุงเทพฯ นนทบุรี ปทุมธานี สมุทรปราการ สมุทรสาคร หรือ นครปฐม)?  
 ใช่  ไม่ใช่ [จบแบบสอบถาม]
2. คุณเคยสมัครสมาชิกรายเดือนกับสินค้า หรือบริการ หรือไม่ ตัวอย่างเช่น Netflix, Spotify และ Apply Music?  
 ใช่  ไม่ใช่ [จบแบบสอบถาม]
3. คุณบริโภคนมบ่อยแค่ไหนในช่วงหนึ่งปีที่ผ่านมา?  
 ทุกวัน  สัปดาห์ละครั้ง  
 น้อยกว่าสัปดาห์ละครั้ง  ไม่ดื่มเลย [จบแบบสอบถาม]

4. คุณคิ่มนมจากตราสินค้าใดบ่่อยที่สุด?

- |                                      |                                    |
|--------------------------------------|------------------------------------|
| <input type="checkbox"/> ไทยเดนมาร์ค | <input type="checkbox"/> แดรี่โฮม  |
| <input type="checkbox"/> โชคชัย      | <input type="checkbox"/> ดัชมิลล์  |
| <input type="checkbox"/> เมจิ        | <input type="checkbox"/> โฟร์โมสต์ |
| <input type="checkbox"/> หนองโพ      | <input type="checkbox"/> จิตรลดา   |
| <input type="checkbox"/> อื่นๆ _____ |                                    |

จากส่วนที่ 2 ถึง 7 อ้างอิงจากนมของตราสินค้าที่คุณคิ่มนมบ่่อยที่สุด กรุณาระบุระดับความคิดเห็น ว่าคุณเห็นด้วยมากน้อยเพียงใดต่อข้อความในแต่ละข้อ โดย 1 หมายถึง ไม่เห็นด้วยอย่างยิ่ง และ 5 หมายถึง เห็นด้วยอย่างยิ่ง ตามลำดับ

### ส่วนที่ 2: ความภักดีต่อตราสินค้า

Brand Loyalty ความภักดีต่อตราสินค้า	1	2	3	4	5
1. ฉันซื้อนมจากตราสินค้าเดิมทุกครั้ง					
2. ถ้านมจากตราสินค้าที่ซื้อประจำหมด ฉันจะซื้อนมจากตราสินค้าอื่นแทน					
3. หากมีโอกาศ ฉันจะแนะนำให้ผู้อื่นซื้อนมจากตราสินค้านี้					
4. ฉันยินดีซื้อสินค้าจากตราสินค้านี้ในราคาสูงกว่าตราสินค้าอื่น					
5. ฉันยินดีที่จะสนับสนุนกิจกรรมต่าง ๆ ที่ตราสินค้านี้จัดขึ้น					

### ส่วนที่ 3: คุณค่าที่รับรู้

คุณค่าที่รับรู้	1	2	3	4	5
1. คุณภาพของนมจากตราสินค้านี้คุ้มค่าต่อราคาที่ฉันจ่าย					
2. ฉันเชื่อในคุณภาพของนมจากตราสินค้านี้					
3. ฉันเชื่อว่านมจากตราสินค้านี้มีคุณค่ามากกว่าตราสินค้าอื่น ๆ					
4. ฉันเชื่อว่านมจากตราสินค้านี้มีคุณประโยชน์มากมาย					
5. ฉันคิดว่าการคิ่มนมจากตราสินค้านี้ทำให้ฉันรู้สึกมีคุณค่า					



#### ส่วนที่ 4: ความเสี่ยงที่รับรู้

ความเสี่ยงที่รับรู้	1	2	3	4	5
1. ฉันกังวลว่าฉันจะหมดอายุก่อนฉันบริโภครวม					
2. ฉันกังวลว่าการสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำจะไม่ช่วยให้การบริโภคนมของฉันสะดวกขึ้น					
3. ฉันกังวลว่าฉันจะได้รับการจัดส่งสินค้าที่มีตำหนิ เช่น ตัวบรรจุภัณฑ์					
4. ฉันกังวลว่าสินค้าและบริการจะไม่คุ้มค่ากับราคาที่ฉันจ่าย					
5. ฉันกังวลว่าจะถูกเรียกเก็บเงินเกินกว่าค่าบริการ เพราะผู้ให้บริการมีข้อมูลบัตรเครดิตของฉัน					
6. ฉันคิดว่าฉันกำลังจะเสียเวลากับการใช้สินค้าและบริการนี้					

#### ส่วนที่ 5: ทัศนคติ

ทัศนคติ	1	2	3	4	5
1. การสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำช่วยประหยัดเวลาของฉัน					
2. การสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำเหมาะกับรูปแบบการใช้ชีวิตของฉัน					
3. การสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำช่วยให้ฉันไม่ต้องตัดสินใจซื้อซ้ำซาก					
4. ฉันคิดว่าการสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำจะกลายเป็นเรื่องปกติ					
5. ฉันคิดว่าการสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำมีความน่าเชื่อถือ					

### ส่วนที่ 6: การคล้อยตามกลุ่มอ้างอิง

การคล้อยตามกลุ่มอ้างอิง	1	2	3	4	5
1. ความคิดเห็นของเพื่อนมีความสำคัญต่อฉัน เมื่อนั้นตัดสินใจซื้อ					
2. ความคิดเห็นของครอบครัวมีความสำคัญต่อฉัน เมื่อนั้นตัดสินใจซื้อ					
3. ฉันรู้สึกมั่นใจมากขึ้นในการสมัครสมาชิกรายเดือน ถ้าฉันรู้ว่าเพื่อนของฉันไม่มีปัญหาในการใช้บริการ					
4. ฉันรู้สึกมั่นใจมากขึ้นในการสมัครสมาชิกรายเดือน ถ้าฉันรู้ว่าครอบครัวของฉันไม่มีปัญหาในการใช้บริการ					
5. ฉันยินดีจะบอกคนอื่นว่าฉันสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำ					

### ส่วนที่ 7: ความตั้งใจซื้อ

Purchase Intention ความตั้งใจซื้อ	1	2	3	4	5
1. ฉันสนใจจะสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำ แต่ฉันต้องการค้นหาข้อมูลเพิ่มเติม					
2. ฉันรู้สึกดีที่จะสมัครสมาชิกเพื่อรับผลิตภัณฑ์นมเป็นประจำ					
3. ฉันยินดีจะลองใช้บริการรับผลิตภัณฑ์นมเป็นประจำ					
4. ฉันจะสมัครสมาชิกบริการเพื่อรับผลิตภัณฑ์นมเป็นประจำ หากมีบริการนี้เกิดขึ้น					
5. ฉันจะแนะนำผู้อื่นให้สมัครสมาชิกบริการเพื่อรับผลิตภัณฑ์นมเป็นประจำ					

### ส่วนที่ 8: ข้อมูลส่วนบุคคล

1. เพศของท่านคืออะไร?

ชาย

หญิง

2. ท่านอายุเท่าไร?

น้อยกว่า 20 ปี

20-29 ปี

30-39 ปี

40-49 ปี

50-59 ปี

60 ปี หรือมากกว่า

3. สถานภาพสมรสของท่านคืออะไร?
- |                                   |                                 |
|-----------------------------------|---------------------------------|
| <input type="checkbox"/> โสด      | <input type="checkbox"/> สมรส   |
| <input type="checkbox"/> หย่าร้าง | <input type="checkbox"/> อื่น ๆ |
4. การศึกษาสูงสุดของท่านอยู่ในระดับใด?
- |                                    |  |
|------------------------------------|--|
| <input type="checkbox"/> มัธยมปลาย | <input type="checkbox"/> ปริญญาตรี             |
| <input type="checkbox"/> ปริญญาโท  | <input type="checkbox"/> อื่น ๆ โปรดระบุ _____ |
5. ท่านประกอบอาชีพอะไร?
- |   |                                     |
|---|-------------------------------------|
| <input type="checkbox"/> นักเรียน/นักศึกษา  | <input type="checkbox"/> ลูกจ้าง    |
| <input type="checkbox"/> เจ้าของธุรกิจ  | <input type="checkbox"/> อาชีพอิสระ |
| <input type="checkbox"/> อาชีพที่ต้องมีใบประกอบวิชาชีพ เช่น แพทย์, ทนาย, ครู, อาจารย์, วิศวกร ฯลฯ |                                     |
| <input type="checkbox"/> แม่บ้าน  | <input type="checkbox"/> เกษียณ     |
| <input type="checkbox"/> ว่างาน   | <input type="checkbox"/> ข้าราชการ  |
| <input type="checkbox"/> อื่น ๆ โปรดระบุ _____  |                                     |
6. ท่านมีรายได้ต่อเดือนเท่าไร?
- |   |  |
|---|--|
| <input type="checkbox"/> น้อยกว่า 10,001 บาท  | <input type="checkbox"/> 10,001 - 18,000 บาท |
| <input type="checkbox"/> 18,001 - 24,000 บาท  | <input type="checkbox"/> 24,001 - 35,000 บาท |
| <input type="checkbox"/> 35,001 - 50,000 บาท  | <input type="checkbox"/> 50,001 - 85,000 บาท |
| <input type="checkbox"/> 85,001 - 160,000 บาท | <input type="checkbox"/> มากกว่า 160,000 บาท |