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APPENDIX 1
QUESTIONNAIRE - ENGLISH VERSION & BAHASA

Hello Everyone,

I am Khesia Deena Infourty Gracealy, a senior at President University majoring in Business international, Management 2019. Currently, I am conducting the concluding research for my thesis, titled "THE INFLUENCE OF LIFE RISK AND PRIORITY ON LIFE INSURANCE TO REACH A PROSPEROUS LIVING STANDARD." In this way, your responses to this survey will be beneficial to me. This questionnaire will only about 5 to 10 minutes of your time. Thank you so much, and have a great day.

Halo semuanya,

Saya Khesia Deena Infourty Gracealy, seorang senior di President University jurusan Business international, Management 2019. Saat ini saya sedang melakukan penelitian penutup untuk tesis saya yang berjudul "PENGARUH RISIKO HIDUP DAN PRIORITAS TERHADAP ASURANSI JIWA UNTUK MENCAPAI STANDAR HIDUP SEJAHTERA." Dengan cara ini, tanggapan Anda terhadap survei ini akan bermanfaat bagi saya. Kuesioner ini hanya akan memakan waktu sekitar 5 sampai 10 menit saja. Terima kasih banyak, dan semoga harimu menyenangkan.

Demographic Question (Pertanyaan Demografis)

Name
(Nama)

Jawaban Anda

E-mail *

Jawaban Anda

Gender
(Jenis Kelamin)

◯ Male (Laki-Laki)

◯ Female (Perempuan)

Age
(Umur)

◯ < 21

◯ 21-30

◯ 31-40

◯ > 41

Relationship Status
(Status Hubungan)

◯ Single (Sendirian)

◯ in a relationship (Berpacaran)

◯ Married (Menikah)

◯ Widower (Duda)

◯ Widow (Janda)

Education Level
(Tingkat Pendidikan)

○ Elementary School (SD)

○ Junior High School (SMP)

○ Senior High School (SMA/SMK)

○ Diploma (D3)

○ Bachelor's Degree (S1)

○ Master's Degree (S2)

○ Doctorate (S3)

Monthly Income
(Pendapatan Bulanan)

○ Rp. < Rp. 4.000.000

○ Rp. 4.000.000 - Rp. 5.999.900

○ Rp. 6.000.000 - Rp. 7.999.900

○ Rp. 8.000.000 - Rp. 9.999.900

○ Rp. 10.000.000 - Rp. 11.999.900

○ > Rp. 12.000.000

SCORING SCALE (SKALA PENILAIAN)

In this section, you must choose the 1-5 linear scale that best corresponds to your response.
1 : Strongly Disagree
2 : Disagree
3 : Neutral
4 : Agree
5 : Strongly Agree

Di bagian ini, Anda harus memilih skala linier 1-5 yang paling sesuai dengan respons Anda.
1 : Sangat Tidak Setuju
2 : Tidak setuju
3 : Netral
4 : setuju
5 : Sangat Setuju

NO	Life Risk	1	2	3	4	5
1.	By utilizing life insurance products, I have peace of mind in the face of impending calamities.					
2.	In the event of total and permanent disability or death, the income will be lost.					
3.	I believe that life insurance mitigates financial losses					
4.	The standard life insurance policy protects a person against financial loss.					
No	Priority	1	2	3	4	5
1.	I consider investment to be an absolute priority in life.					
2.	I believe that people should place a high priority on the possibility of unexpected life in the future.					
3.	I am a person who emphasizes life in order to avoid risk.					
4.	According to me, family happiness is the most important factor.					
5.	I prefer to arrange things properly.					
6.	Using life insurance is necessary for protecting the financial security of a family.					
No	Life Insurance	1	2	3	4	5
1.	I'm familiar with how life insurance works.					
2.	Insurance is the easiest way to save for future.					
3.	I am thinking of choosing life insurance as an investment for the future.					
4.	The guarantee of insurance makes everyone's life less stressful.					
No	Prosperous Living Standard	1	2	3	4	5
1.	The only people who can afford insurance are the wealthy.					
2.	In my perspective, financial issues will only matter when money is saved in a bank account.					

3.	Having no insurance is similar to not having no life guarantee.					

APPENDIX 2
PLS ANALYSIS RESULT

Convergent Validity

Outer Loadings

	Life Insurance	Life Risk_	Priority	Prosperous Living Standard
LI1	0.728			
LI2	0.807			
LI3	0.846			
LI4	0.818			
LR1		0.801		
LR2		0.609		
LR3		0.789		
LR4		0.774		
PLS1				0.658
PLS2				0.817
PLS3				0.859
PR1			0.713	
PR2			0.773	
PR3			0.719	
PR4			0.596	
PR5			0.752	
PR6			0.824	

VIF

Collinearity statistics

	VIF
LI1	1.440
LI2	1.796
LI3	2.028
LI4	1.710
LR1	1.485
LR2	1.181
LR3	1.543
LR4	1.589
PLS1	1.405
PLS2	1.580
PLS3	1.299
PR1	1.588
PR2	1.966
PR3	1.509
PR4	1.344
PR5	1.814
PR6	1.878

Fornell-Larcker Criterion

Fornell-Larcker Criterion	Cross Loadings		Heterotrait-Monotrait Ratio (HTMT)
	Life Insuran...	Life Risk_	Priority	Prosperous ...
Life Insurance	0.801			
Life Risk_	0.494	0.747		
Priority	0.561	0.635	0.733	
Prosperous ...	0.408	0.205	0.243	0.783

HTMT

	Life Insuran...	Life Risk_	Priority	Prosperous ...
Life Insurance				
Life Risk_	0.630			
Priority	0.655	0.800		
Prosperous ...	0.493	0.271	0.279	

Construct Reliability and Validity

Matrix	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Life Insurance	0.813	0.819	0.877	0.642
Life Risk_	0.733	0.751	0.833	0.558
Priority	0.827	0.854	0.873	0.537
Prosperous ...	0.706	0.785	0.824	0.613

R Square

Matrix	R Square	R Square Adjusted	
	R Square	R Square Adjusted	
Life Insurance	0.347	0.337	
Prosperous Living Standard	0.166	0.160	

Path Coefficient, T-Statistics, and P-Value

Path coefficient

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Life Insurance -> Prosperous Living Standard	0.408	0.422	0.072	5.668	0.000
Life Risk_ -> Life Insurance	0.231	0.233	0.085	2.716	0.007
Priority -> Life Insurance	0.415	0.426	0.079	5.254	0.000

Specific Indirect Effects

Mean, STDEV, T-Values, P-Values | Confidence Intervals | Confidence Intervals Bias Corrected | Samples | Copy to Clipboard: Excel

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Priority -> Life Insurance -> Prosperous Living Standard	0.169	0.180	0.048	3.494	0.001
Life Risk_ -> Life Insurance -> Prosperous Living Standard	0.094	0.099	0.041	2.310	0.021

APPENDIX 3
QUESTIONNAIRE RESPONSES

	X1.1	X1.2	X1.3	X1.4	X2.1	X2.2	X2.3	X2.4	X2.5	X2.6	Y1.1	Y1.2	Y1.3	Y1.4	Z1.1	Z1.2	Z1.3
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