



UNIVERSITY OF MALAYA
Master of Business Administration
Graduate School of Business
Faculty of Business and Accountancy

“Coupon Characteristics and Redemption Intentions : A Segment-Level Analysis for Consumers in Malaysia

Dear Sir/ Madam,

This research is conducted as part of requirement for Master of Business Administration course from University of Malaya.

The main purpose of this study is to analyze the relationship between the coupon characteristics and coupon redemption intentions by different segments of consumer.

Please be assured that the information you provide in this survey is for academic purposes only and will be kept strictly confidential. The findings from this survey will be reported in aggregate forms and the anonymity of the respondents will be guaranteed.

I anticipate that the questionnaire will take approximate 10 minutes to complete. Thank you in advance for your kind assistance in participating in this survey.

Yours sincerely,

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Sample of different type of coupons



Free Standing Insert



Hypermarket/Supermarket Loyalty Program



E-coupon



M-coupon(Mobile coupon)

PART A: Respondent demographics

This section is about some basic information about you. Please tick (√) only one box for each question as below:

1. Gender

Male

Female

2. Age

Below 21 years
 41 - 50 years

22 - 30 years
 51 - 60 years

31 - 40 years
 Above 60 years

3. Ethnic group

Malay
 Indian

Chinese
 Others (please specify) _____

4. Marital status

Single

Married

Divorced / Widow

5. Highest level of education

Primary School
 Secondary/High School
 Certificate or Diploma
 Bachelor Degree

Postgraduate (i.e. Master/ Doctorate)
 Professional Certificate
 Others

6. Occupation

Managerial/Professional
 Executive
 Supervisor
 Non- Executive
 Students

Not Working/Retired
 Housewife
 Self Employed/Business Owner
 Others

7. Household income

Below RM2,000
 RM8,001 – RM10,000

RM2,000 – RM5,000
 RM10,001 & above

RM5,001 – RM8,000

8. Household Size

1
 4

2
 5 or More

3

9. How many coupons would you estimate you redeem each month?

Less than 1
 3

1
 4

2
 5 or more

10. Product category of coupon redeemed (You may choose (√) for more than 1 category)

Household cleaning product
 Fast food

Canned food /drink
 Personal care product

Others : Please specify _____

Please complete the following questions which reflect your opinions as accurate as possible.

PART B: This section examines your psychological profile.

Please circle your answer: 1 indicate Strongly Disagree and 7 indicate Strongly Agree

1	Coupon Proneness	Strongly Disagree -----Strongly Agree						
CP1	Redeeming coupons makes me feel good.	1	2	3	4	5	6	7
CP2	I enjoy clipping coupons out of the newspaper.	1	2	3	4	5	6	7
CP3	When I use coupons, I feel that I am getting a good deal.	1	2	3	4	5	6	7
CP4	I enjoy using coupons, regardless of the amount I save by doing so.	1	2	3	4	5	6	7
CP5	I have favourite brands, but most of the time I buy the brand I have a coupon for.	1	2	3	4	5	6	7
CP6	I am more likely to buy brands for which I have a coupon.	1	2	3	4	5	6	7
CP7	Coupons have caused me to buy products I normally would not buy.	1	2	3	4	5	6	7
CP8	Beyond the money I save, redeeming coupons give me a sense of joy.	1	2	3	4	5	6	7
2	Value Consciousness	Strongly Disagree -----Strongly Agree						
VC1	I am very concerned about low prices, but I am equally concerned about product quality.	1	2	3	4	5	6	7
VC2	When grocery shopping, I compare the prices of different brands to be sure I get the best value for the money.	1	2	3	4	5	6	7
VC3	When purchasing a product, I always try to maximize the quality I get for the money I spend.	1	2	3	4	5	6	7
VC4	When I buy products, I like to be sure that I am getting my money's worthy.	1	2	3	4	5	6	7
VC5	I generally shop around for lower prices on products, but they still must meet certain quality requirements before I will buy them.	1	2	3	4	5	6	7
VC6	When I shop, I usually compare the price per gram/ml information for brands I normally buy.	1	2	3	4	5	6	7
VC7	I always check prices at the grocery store/ supermarket / hypermarket to be sure I get the best value for the money I spend.	1	2	3	4	5	6	7
3	Price Consciousness	Strongly Disagree -----Strongly Agree						
PC1	I shop a lot for specials.	1	2	3	4	5	6	7
PC2	I find myself checking the prices in the grocery store / supermarket / hypermarket even for small items.	1	2	3	4	5	6	7
PC3	I usually watch the advertisements for announcement of sales.	1	2	3	4	5	6	7
PC4	A person can save a lot of money by shopping around for bargains	1	2	3	4	5	6	7
4	Brand Involvement	Strongly Disagree-----Strongly Agree						
BI1	The brand I buy using coupons should be important to me	1	2	3	4	5	6	7

BI2	I am really interested in brand I buy even without coupons	1	2	3	4	5	6	7
BI3	The brand I buy using coupons should be enjoyable to me (even without coupon)	1	2	3	4	5	6	7
BI4	The brand I buy using coupons should be valuable to me	1	2	3	4	5	6	7
BI5	It will be a big deal for me if I make a mistake by buying couponed brand which I am not familiar with	1	2	3	4	5	6	7
BI6	It will be a high chances for me to make a mistake by buying couponed brand which I am not familiar with	1	2	3	4	5	6	7

PART C: This section examines your attitudes toward coupon redemptions

1	Attitude toward act of redeeming coupons	Strongly Disagree -----Strongly Agree						
AA1	I think redeeming coupons is wise.	1	2	3	4	5	6	7
AA2	I think redeeming coupons is useful.	1	2	3	4	5	6	7
AA3	I think redeeming coupons is wise use of time.	1	2	3	4	5	6	7
AA4	I think redeeming coupons is valuable.	1	2	3	4	5	6	7
AA5	I think redeeming coupons is good.	1	2	3	4	5	6	7
2	Subjective Norm	Strongly Disagree -----Strongly Agree						
SN1	Most people who are important to me probably consider my use of coupons to be wise.	1	2	3	4	5	6	7
SN2	Most people who are important to me probably consider my use of coupons to be useful.	1	2	3	4	5	6	7
SN3	Most people who are important to me probably consider my use of coupons to be wise use of time.	1	2	3	4	5	6	7
SN4	Most people who are important to me probably consider my use of coupons to be valuable.	1	2	3	4	5	6	7
SN5	Most people who are important to me probably consider my use of coupons to be good.	1	2	3	4	5	6	7

PART D: This section examines your perception toward Coupon Characteristics

1	Coupon Value	Strongly Disagree -----Strongly Agree						
FV1	Coupon usage saves money	1	2	3	4	5	6	7
FV2	Coupon usage helps the household budget	1	2	3	4	5	6	7
FV3	Coupon usage is a rational consumption behaviour	1	2	3	4	5	6	7
FV4	Coupon usage is worth the effort	1	2	3	4	5	6	7
2	Coupon Expiration Date	Short-----Long						
CE1	I think coupon expiration date/validity period isfor me to redeem	1	2	3	4	5	6	7

		Dissatisfied-----Satisfied						
CE2	I amwith the coupon expiration date / validity period	1	2	3	4	5	6	7
		Unsuitable-----Suitable						
CE3	I think coupon expiration date / validity period is.....for me	1	2	3	4	5	6	7
3	Coupon Type	Please tick (✓) which is relevant (You may tick for more than 1 type)						
CT1	Normally, I will take up coupon from							
a.	Free Standing Insert (Printed coupon)							
b.	Newspaper or Magazine							
c.	Hypermarket/Supermarket loyalty program							
d.	E-coupon(Electronic coupon)							
e.	M-coupon (Mobile coupon)							

Please indicate the product category for each type of coupon (**a, b, c, d or e**) you take up in the following boxes :

<input type="checkbox"/>	Household cleaning product	<input type="checkbox"/>	Canned Food / Drink	<input type="checkbox"/>	Others : Please specify
<input type="checkbox"/>	Fast food	<input type="checkbox"/>	Personal care product	_____	

PART E: This section examines your Coupon Redemption Intention

1	Coupon redemption Intention	Strongly Disagree -----Strongly Agree						
R11	I have a preferred brand, but I buy brands with coupons most of the time	1	2	3	4	5	6	7
R12	I am more likely to buy brands with coupons	1	2	3	4	5	6	7
R13	Due to coupons, I may buy brands that I rarely buy at the usual time	1	2	3	4	5	6	7
R14	If I have coupons, this may be the reason why I buy this product (brand)	1	2	3	4	5	6	7
R15	We should try to buy products (brands) with coupons	1	2	3	4	5	6	7

Thank you !

Table 1 : Mean, Standard Deviation, Skewness and Kurtosis for Items of Psychological Variables

		Statistic	Std. Error
CP1	Mean	4.67	.090
	Std. Deviation	1.427	
	Skewness	-.315	.153
	Kurtosis	-.183	.306
CP2	Mean	3.52	.097
	Std. Deviation	1.537	
	Skewness	.005	.153
	Kurtosis	-.671	.306
CP3	Mean	4.61	.084
	Std. Deviation	1.336	
	Skewness	-.504	.153
	Kurtosis	.102	.306
CP4	Mean	4.15	.095
	Std. Deviation	1.500	
	Skewness	-.424	.153
	Kurtosis	-.319	.306
CP5	Mean	3.71	.095
	Std. Deviation	1.507	
	Skewness	-.018	.153
	Kurtosis	-.436	.306
CP6	Mean	4.01	.099
	Std. Deviation	1.570	
	Skewness	-.138	.153
	Kurtosis	-.628	.306
CP7	Mean	3.75	.100
	Std. Deviation	1.590	
	Skewness	-.058	.153
	Kurtosis	-.616	.306
CP8	Mean	4.09	.098
	Std. Deviation	1.560	
	Skewness	-.280	.153
	Kurtosis	-.519	.306
VC1	Mean	5.55	.073
	Std. Deviation	1.164	
	Skewness	-.851	.153
	Kurtosis	1.133	.306
VC2	Mean	5.26	.084
	Std. Deviation	1.331	
	Skewness	-.787	.153
	Kurtosis	.340	.306
VC3	Mean	5.49	.074
	Std. Deviation	1.183	
	Skewness	-1.001	.153
	Kurtosis	1.777	.306
VC4	Mean	5.66	.069
	Std. Deviation	1.098	
	Skewness	-.838	.153
	Kurtosis	1.185	.306

VC5	Mean	5.39	.077
	Std. Deviation	1.224	
	Skewness	-.511	.153
	Kurtosis	-.274	.306
VC6	Mean	4.50	.099
	Std. Deviation	1.573	
	Skewness	-.257	.153
	Kurtosis	-.512	.306
VC7	Mean	4.83	.100
	Std. Deviation	1.583	
	Skewness	-.513	.153
	Kurtosis	-.415	.306
PC1	Mean	4.26	.087
	Std. Deviation	1.381	
	Skewness	-.233	.153
	Kurtosis	-.032	.306
PC2	Mean	4.20	.100
	Std. Deviation	1.588	
	Skewness	-.192	.153
	Kurtosis	-.713	.306
PC3	Mean	4.39	.099
	Std. Deviation	1.569	
	Skewness	-.401	.153
	Kurtosis	-.455	.306
PC4	Mean	4.83	.087
	Std. Deviation	1.386	
	Skewness	-.488	.153
	Kurtosis	.194	.306
BI1	Mean	4.49	.088
	Std. Deviation	1.393	
	Skewness	-.358	.153
	Kurtosis	.177	.306
BI2	Mean	5.00	.084
	Std. Deviation	1.334	
	Skewness	-.656	.153
	Kurtosis	.635	.306
BI3	Mean	5.02	.083
	Std. Deviation	1.321	
	Skewness	-.636	.153
	Kurtosis	.348	.306
BI4	Mean	4.98	.078
	Std. Deviation	1.234	
	Skewness	-.265	.153
	Kurtosis	-.031	.306
BI5	Mean	4.31	.100
	Std. Deviation	1.589	
	Skewness	-.176	.153
	Kurtosis	-.553	.306
BI6	Mean	4.23	.104
	Std. Deviation	1.645	
	Skewness	-.234	.153
	Kurtosis	-.627	.306

**Table 2 : Mean, Standard Deviation, Skewness and Kurtosis
for Items of Attitudinal Variables,
Coupon Characteristics Variables
and Behavioural Variable**

		Statistic	Std. Error
AA1	Mean	4.70	.076
	Std. Deviation	1.209	
	Skewness	-.503	.153
	Kurtosis	.453	.306
AA2	Mean	4.79	.076
	Std. Deviation	1.212	
	Skewness	-.476	.153
	Kurtosis	.239	.306
AA3	Mean	4.39	.082
	Std. Deviation	1.309	
	Skewness	-.309	.153
	Kurtosis	.024	.306
AA4	Mean	4.75	.077
	Std. Deviation	1.219	
	Skewness	-.348	.153
	Kurtosis	.077	.306
AA5	Mean	4.94	.077
	Std. Deviation	1.226	
	Skewness	-.495	.153
	Kurtosis	.101	.306
SN1	Mean	4.32	.081
	Std. Deviation	1.285	
	Skewness	-.384	.153
	Kurtosis	.500	.306
SN2	Mean	4.32	.079
	Std. Deviation	1.254	
	Skewness	-.399	.153
	Kurtosis	.483	.306
SN3	Mean	4.21	.079
	Std. Deviation	1.249	
	Skewness	-.207	.153
	Kurtosis	.538	.306
SN4	Mean	4.40	.078
	Std. Deviation	1.244	
	Skewness	-.288	.153
	Kurtosis	.663	.306
SN5	Mean	4.45	.079
	Std. Deviation	1.247	
	Skewness	-.441	.153
	Kurtosis	.598	.306
FV1	Mean	5.13	.075
	Std. Deviation	1.190	
	Skewness	-.549	.153
	Kurtosis	.068	.306
FV2	Mean	4.90	.080
	Std. Deviation	1.275	

	Skewness	-402	.153
	Kurtosis	-.109	.306
FV3	Mean	4.77	.074
	Std. Deviation	1.181	
	Skewness	-.226	.153
	Kurtosis	-.160	.306
FV4	Mean	4.73	.077
	Std. Deviation	1.227	
	Skewness	-.246	.153
	Kurtosis	-.092	.306
CE1	Mean	3.93	.105
	Std. Deviation	1.675	
	Skewness	.005	.153
	Kurtosis	-.687	.306
CE2	Mean	3.87	.092
	Std. Deviation	1.458	
	Skewness	-.160	.153
	Kurtosis	-.375	.306
CE3	Mean	3.94	.094
	Std. Deviation	1.484	
	Skewness	-.074	.153
	Kurtosis	-.406	.306
RI1	Mean	3.54	.090
	Std. Deviation	1.435	
	Skewness	.218	.153
	Kurtosis	-.318	.306
RI2	Mean	3.90	.093
	Std. Deviation	1.484	
	Skewness	-.131	.153
	Kurtosis	-.500	.306
RI3	Mean	4.12	.088
	Std. Deviation	1.405	
	Skewness	-.351	.153
	Kurtosis	-.234	.306
RI4	Mean	4.25	.092
	Std. Deviation	1.462	
	Skewness	-.395	.153
	Kurtosis	-.317	.306
RI5	Mean	4.44	.093
	Std. Deviation	1.470	
	Skewness	-.497	.153
	Kurtosis	-.112	.306

**Table 3 : Rotated Component Matrix
(for Psychological-based Segmentation)**

	Component					
	1	2	3	4	5	6
CP3	.849					
CP1	.794					
CP4	.753					
CP8	.721					
CP2	.684					.319
BI5		.815				
BI4		.737				
BI6		.722				
BI3		.715				
BI1		.704				
BI2		.529		.326		-.384
VC4			.830			
VC3			.785			
VC5			.746			
VC2			.643		.467	
VC1			.625			
PC1				.740		
PC3				.702		
PC4				.697		
VC7			.320		.789	
VC6					.734	
PC2				.564	.616	
CP6	.329					.801
CP7						.710
CP5	.371					.709

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

**Table 4 : Rotated Component Matrix
(for independent variables and dependent variable)**

	Component				
	1	2	3	4	5
SN2	.853		.301		
SN5	.830				
SN4	.827				
SN1	.819				
SN3	.801				
RI3		.857			
RI4		.824			
RI1		.750			
RI2		.730			
RI5		.689			
AA2	.320		.772		
AA1	.333		.763		
AA4	.344		.717	.307	
AA5	.356		.657	.327	
AA3	.302		.611	.371	
FV3				.843	
FV2				.835	
FV4			.314	.788	
FV1			.364	.690	
CE2					.914
CE3					.894
CE1					.864

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

APPENDIX F

Table 5 : Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	1.053	.290		3.628	.000					
	Mean AA	.636	.060	.556	10.583	.000	.556	.556	.556	1.000	1.000
2	(Constant)	.902	.291		3.101	.002					
	Mean AA	.459	.085	.401	5.386	.000	.556	.323	.279	.484	2.067
	Mean SN	.228	.079	.216	2.898	.004	.504	.181	.150	.484	2.067
3	(Constant)	.404	.304		1.329	.185					
	Mean AA	.267	.094	.233	2.849	.005	.556	.178	.143	.373	2.677
	Mean SN	.180	.077	.171	2.347	.020	.504	.147	.118	.474	2.112
	Mean FV	.329	.077	.295	4.288	.000	.549	.263	.215	.529	1.890
4	(Constant)	.215	.311		.692	.490					
	Mean AA	.242	.093	.212	2.593	.010	.556	.163	.129	.369	2.709
	Mean SN	.164	.076	.155	2.150	.033	.504	.136	.107	.470	2.127
	Mean FV	.316	.076	.284	4.154	.000	.549	.256	.206	.527	1.898
	Mean CE	.113	.045	.130	2.480	.014	.317	.156	.123	.890	1.124

a. Dependent Variable: Mean RI