

Development of an intelligent decision support system for attaining a sustainable growth within life insurance company: Supplementary Files

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Supplementary file

Table S1. Questionnaire.

This questionnaire is intended to perceive your behaviour towards life insurance companies.

*Your valuable input is intended to be used for academic purposes only.

Current city

1. Gender

a. Male

b. Female

2. Age (in years)

a. <25

b. 25-35

c. 35-45

d. 45-55

e. >55

3. Marital status

a. Married

b. Unmarried

c. Divorced/Widowed

4. Educational qualification, or highest degree you hold

a. Secondary (High school)

b. Senior secondary (10+2)

c. Under graduate (B.A., B.Sc. etc.)

d. Post graduate (M.A., M.Sc. etc.)

e. Post graduate research (M.Phil./Ph.D.)

5. Employment status

a. Unemployed

b. Self employed

c. Service

d. Student

e. Retired from job

6. Monthly earning (in ₹)

a. $\leq 20,000$

b. 20,001-35,000

c. 35,001-50,000

d. 50,001-65,000

e. >65,000

7. Monthly saving (w.r.t. monthly earning)

- a. $\leq 10\%$ b. 11%-20% c. 21%-30%
- d. 31%-40% e. $>40\%$

8. Number of dependents

- a. $< \text{Two}$ b. Two c. Three d. Four e. $> \text{Four}$

9. Which of the following asset(s) you own?

| | Nil | One | Two | Three | $> \text{Three}$ |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. Farm/land | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b. House/flat | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c. Four wheeler | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| d. Two wheeler of value more than ₹1lakh | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

10. Rate the following questions from strongly agree to strongly disagree.

| | SA | A | N | D | SD |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| a. I like to spend time with my family | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| b. I am very informative; people often take advice from me | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| c. I like saving regularly for future | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| d. I am very particular about religious values | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| e. I like to take my own decision | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| f. Inflation is a serious issue for me | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| g. I avoid risky investments | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

* SA: Strongly agree, A: Agree, N: Neutral, D: Disagree, SD: Strongly disagree

11. Do you have any life insurance policy?

- a. Yes b. No

Figures S1 to S11 represents the primary data collected across three major cities in the form of bar graph. The graphs are distributed in terms of buyers and non-buyers across core factors determining the demand for life insurance.

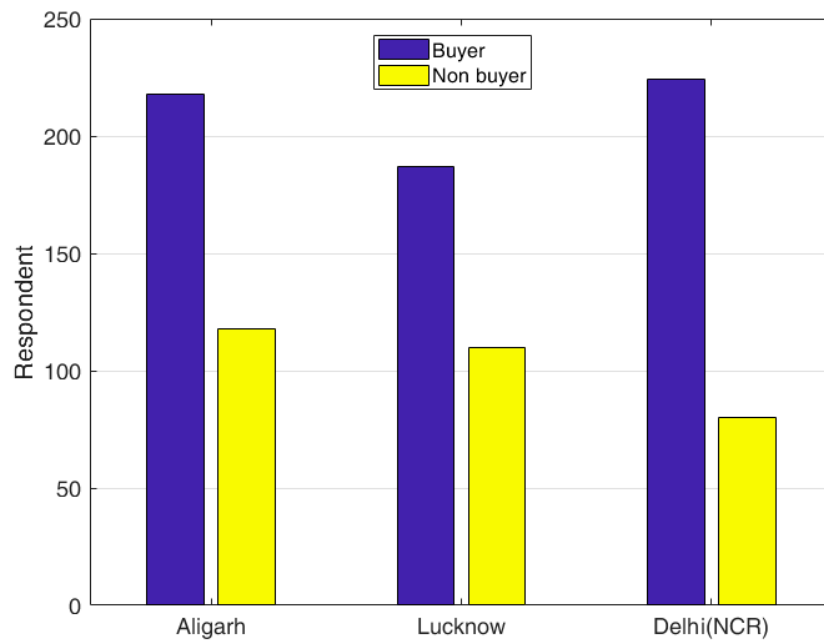


Figure S1. Respondents distributed in terms of buyers and non-buyers for all three cities.

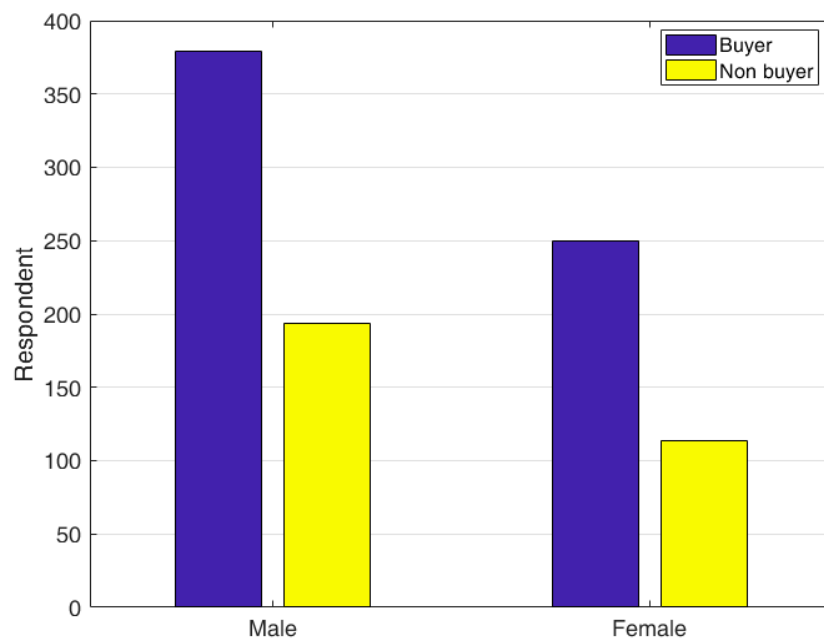


Figure S2. Respondents distributed in terms of buyers and non-buyers for gender.

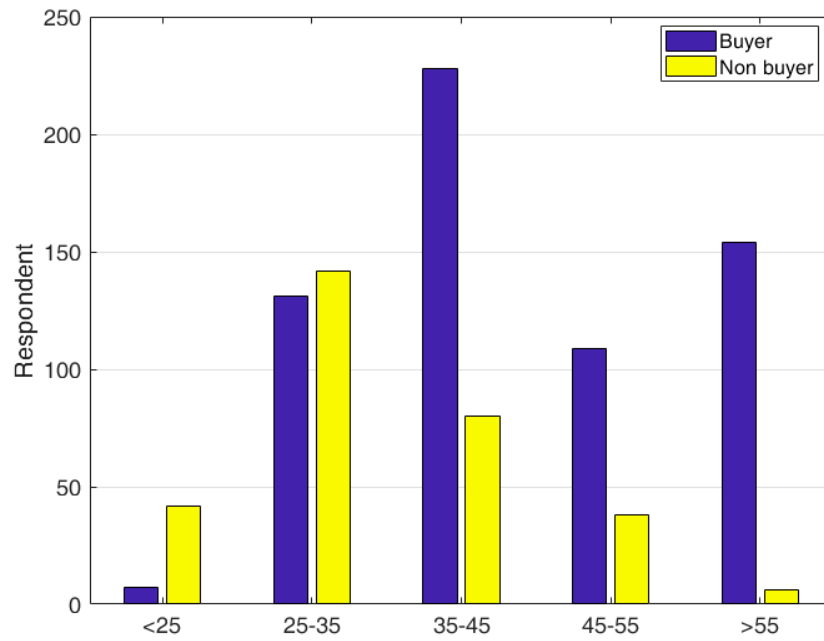


Figure S3. Respondents distributed in terms of buyers and non-buyers according to age groups.

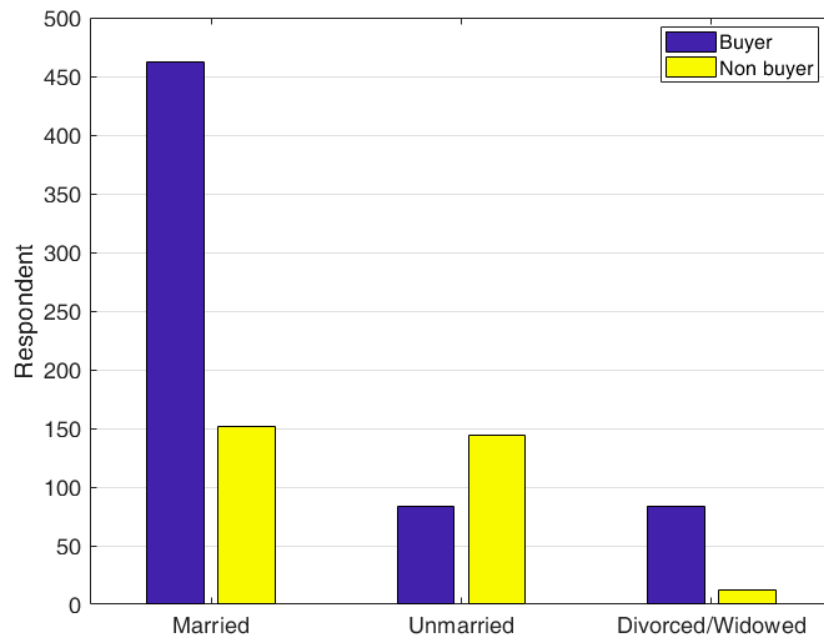


Figure S4. Respondents distributed in terms of buyers and non-buyers according to marital status.

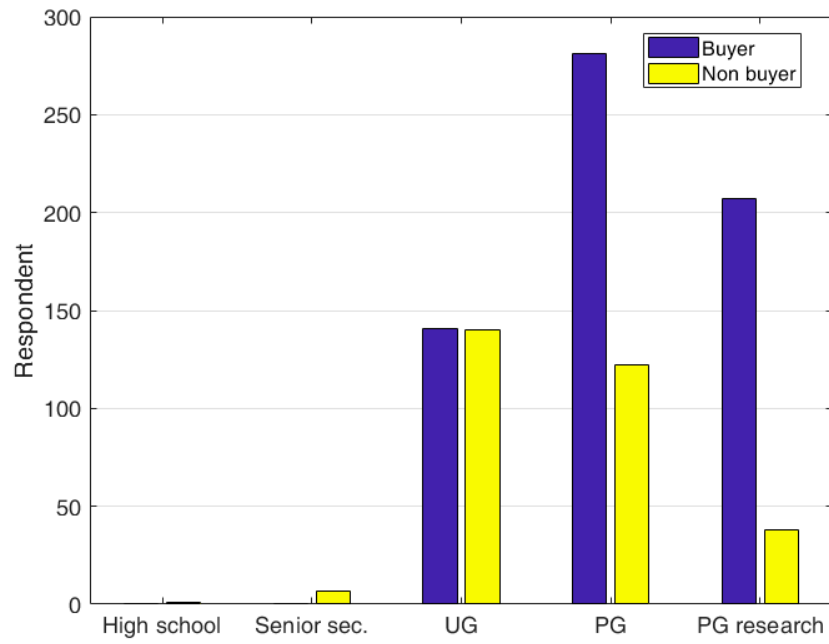


Figure S5. Respondents distributed in terms of buyers and non-buyers according to educational qualification.

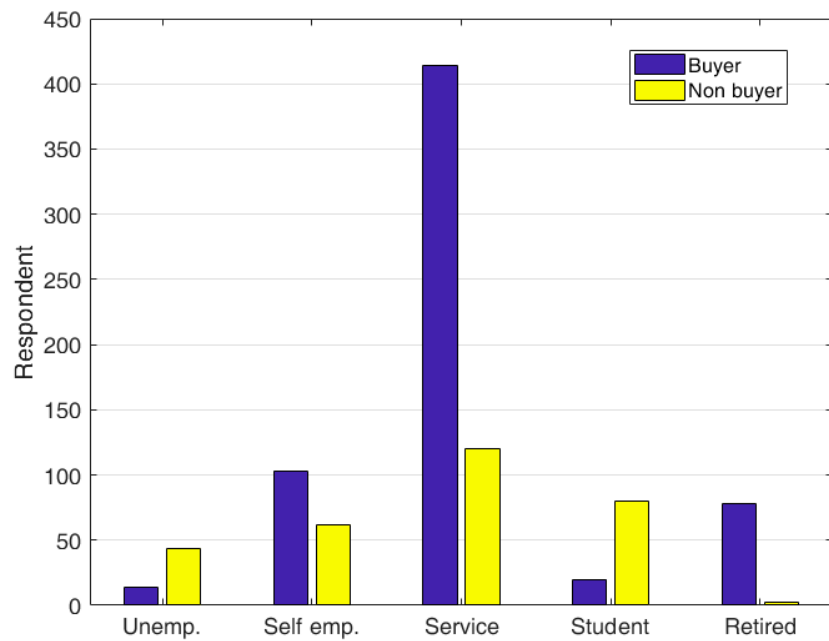


Figure S6. Respondents distributed in terms of buyers and non-buyers according to employment status.

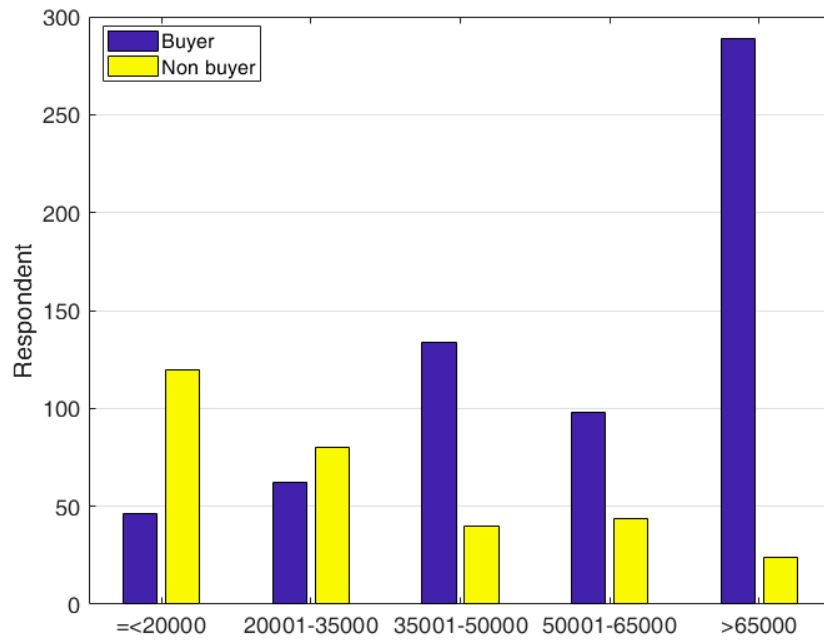


Figure S7. Respondents distributed in terms of buyers and non-buyers according to monthly earning.

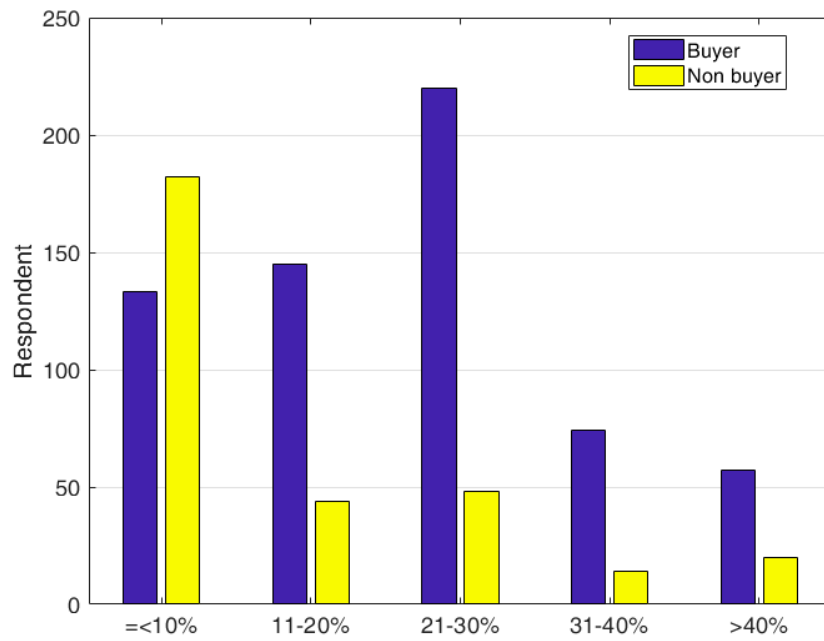


Figure S8. Respondents distributed in terms of buyers and non-buyers according to monthly saving.

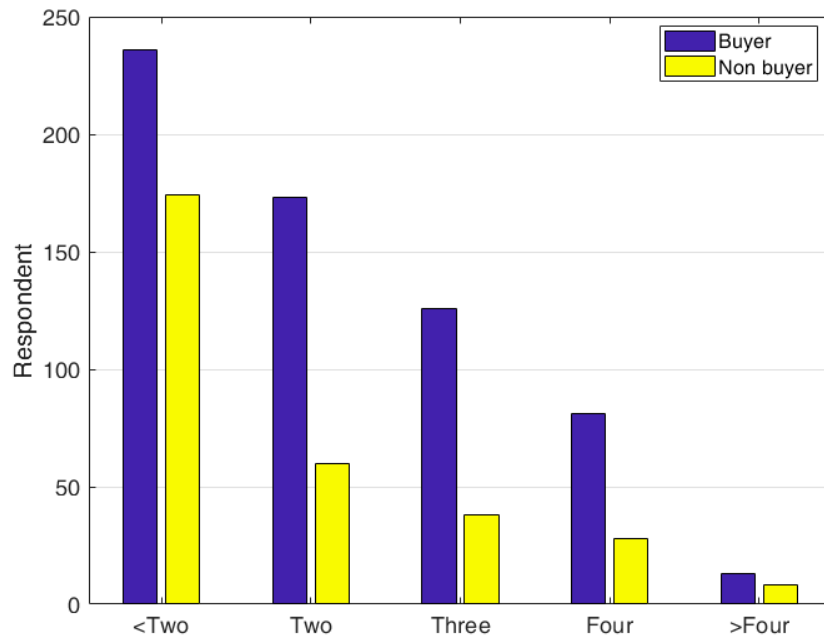


Figure S9. Respondents distributed in terms of buyers and non-buyers according to number of dependents.

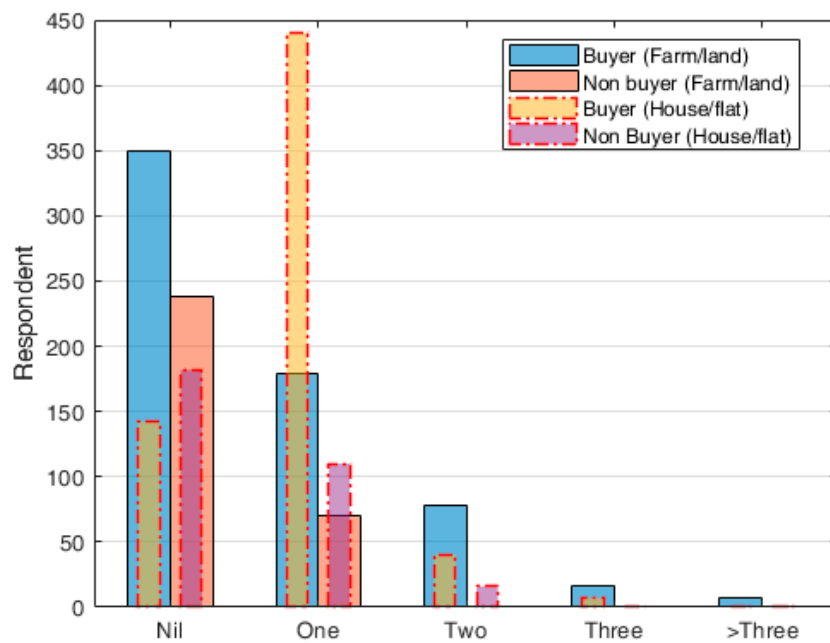


Figure S10. Respondents distributed in terms of buyers and non-buyers according to ownership of farm/land and house/flat.

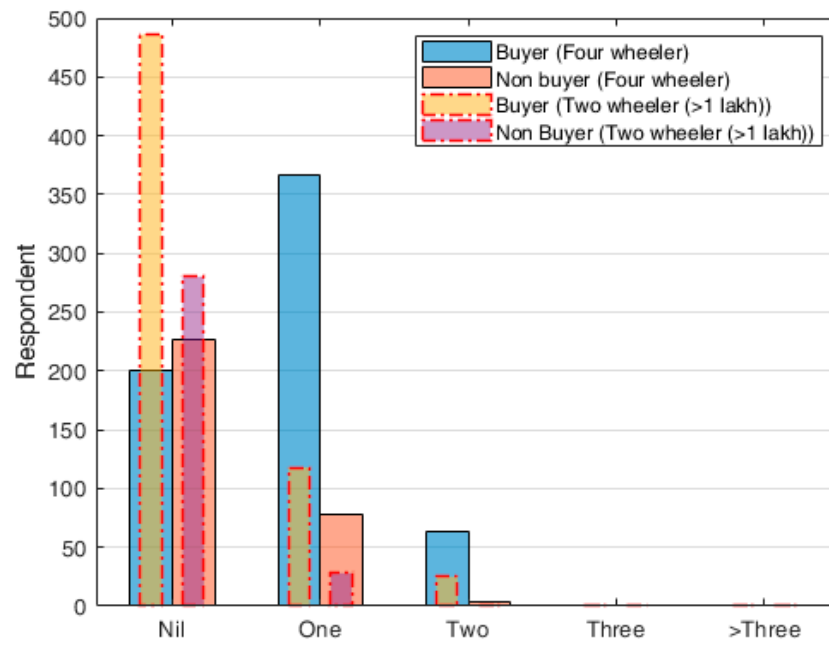


Figure S11. Respondents distributed in terms of buyers and non-buyers according to ownership of four and two wheelers.