

Travel: A Conceptual Framework in Travel Protection Plan Subscription Behaviour among Millennials

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ABSTRACT

Due to evolving travel trends, safety and security in tourism have become a huge challenge for Malaysians. A series of accidents can drag travellers down to suffer from financial loss; thus, this demands essential coverage for protection during the trip. Despite that, the percentage of Malaysian travellers that subscribe to the Travel Protection Plan (TPP) remains low due to uninsured behaviour caused by a lack of awareness and knowledge, especially among millennials. This paper examines the literature that determines the grounded theories to identify factors that will engage more subscribers towards TPP through content analysis of past consumer behaviour studies. The systematic literature review used in the study shows that past literature has tapped into marketing, performance, sales, product, medical and law implementation areas but scarcely on behaviour areas. The authors proposed that actual behaviour among Millennial travellers can be understood using Decomposed Theory of Behaviour (DTPB) and Risk Perception Theory (RPT), which comprise two factors that influence the subscription behaviour, namely implicit and explicit attitude in TPP



subscription. Finally, the article outlined the framework that would construct key strategies from the insight of travellers' and practitioners' interviews in line with the proposed theories to understand the actual behaviour of subscription among Millennial travellers. The paper will be useful to researchers, market players and travellers to understand the importance of a Travel Protection Plan subscription before embarking on their journey.

Keywords: *Decomposed Theory of Planned Behaviour, Risk Perception Theories, Subscription, Travel Insurance, Travel Takaful*

INTRODUCTION

The statistics of Malaysian arrivals and departures had increased gradually every year before COVID-19 struck the whole world in 2020. According to Malaysia Airports, passenger movements from 2018 to 2019 have gradually increased from 2.6% to 6.2% in the respective years, indicating rapid growth in the tourism industry. At the same time, the expenditure of outbound tourism showed an increase of 44.8% in 2019 from 41.4% in 2018 (Statista, 2021). Parallel with the rapid growth in the tourism industry lies a lucrative group called the Millennial generation that has started the low-cost and independent travel trend for the past ten years. The tourism industry focuses more on Millennial since this group travels more than other generations (Ketter, 2021).

Despite the growing number of travel departures towards inbound and outbound destinations, many Millennial travellers still need to be insured or underinsured with the proper protection due to a need for more awareness of the importance of protection (Husin & Rahman, 2013). Malaysia Deposit Insurance Corporation Act Institutions have expressed concern about the low insurance uptake rate among the younger generations (PIDM, 2020). A travel insurance operator Tune Protect survey in 2017 showed that only 24.8% of Malaysians are willing to take Travel Protection Plan (TPP) before their travels even though the prices offered for the protection are very low (New Straits Time, 2017). However, Malaysians willing to uptake TPP find it hard to determine the factors that influence them in TPP subscription since previous studies are very limited in highlighting the study in the TPP area.

Travel Protection Plan (TPP) is designed to help travellers manage their travel risks by paying a sum of money to the general insurance or Takaful operator. In Malaysia, dual TPP is available in the market: Travel Insurance and Travel Takaful. Travel Insurance and travel Takaful operate differently under general insurance and general takaful principal, respectively. Under each plan, the risk was covered extensively by covering the main risk elements, namely personal accident, medical assistance, emergency medical evacuation, flight inconvenience and personal liabilities (Hasan & Abdullah, 2015). This coverage covers almost all-important travel risks from children to senior citizen groups during the trip. Since it is curious why Millennial travellers are not willing to subscribe to TPP, a framework is needed to provide an in-depth understanding of the behaviour of Millennial travellers towards TPP subscriptions. Since TPP is a short-term contract in contrast with life and family protection, its practices and practical were different. Hence, it is essential to explore what influences Millennia travellers towards subscription.

A conceptual framework for the study needs to be addressed as it reflects the understanding and adaptation used by the researcher in the study field. Before carrying out the data collection and analysis, it explains how the phenomenon should be studied. In this study, the authors develop a framework based on the previous literature on Millennial behaviour on purchasing insurance or takaful and perceived travel risk and safety. The authors found that the fundamental theories of purchasing among Millennial consumers are derived from Decomposed Theory of Behaviour (DTPB) (Ajzen, 1991; Taylor & Todd, 1995) and the Risk Perception Theory (RPT) in early 1970 by Cohen (Paek & Hove, 2017; Bodemer & Grassmaier, 2015). Based on the DTPB and RPT theories, questions are constructed for interview sessions with Millennial travellers to determine the implicit and explicit factors influencing Millennial travellers' behaviour. Applying all the theories to the study makes the framework more applicable. It provides a broader idea in the context of insurance and Takaful to propose that market players improve their way of marketing by reaching a customer in more possible ways (Adom et al., 2016).

This paper discusses the past literature review of TPP from Malaysia demographic in the first section, then theories of DTPB and RPT in the actual behaviour of subscriptions. The authors discuss the implicit and

explicit determinants of behaviour in the next section before proposing the conceptual framework. Finally, the authors outline the implications and limitations of this study and summarise the findings of the study.

METHODOLOGY

According to Adom et al. (2016), before any data collection is done, the position of the conceptual framework of a research project is typically developed as an initial step during the planning stage of the study. Within the conceptual framework, the author provided a comprehensive discussion of the previous research that was analysed as part of the research study. Using the previously existing structure of relevant literature as a reference, the author extracts relevant theories to serve as a foundation for the research area and different methodologies. In this section, the theoretical perspectives on the most important elements or ideas are investigated in depth so that further research can be conducted. Below is the formulation for the research questions in this study:

- RQ1. What is the area of discussion in literature focused on TPP in Malaysia?
- RQ2. How is TPP subscription defined and understood using consumer behaviour theories?
- RQ3. How are the interview questions being constructed by following DTPB and RPT theories?

Search Procedure and Inclusion Criteria

The study searched primarily on the previous study regarding TPP before discussing consumer behaviour towards TPP subscriptions. All relevant segments were discussed to understand the ecosystem of TPP in Malaysia and develop a conceptual framework by applying a similar process suggested by Mahyudin & Rosman (2022) and Biemans et al. (2022). The scope of the search process was focused on Malaysia's demography from the articles published within the timeline from 2012 to 2021. The Systematic Literature Review adopted from Galdames & Guihen (2020) was applied. The author searched using the keywords "Travel Insurance", "Travel takaful", "Travel Coverage", "Travel Protection", "Consumer

Behaviour Theories”, and “Millennia”, focusing on Malaysia demographic in online databases subscribed by the University of Malaya (UM) Library (Scopus) and Google Scholar search engines in a primary literature search. See Table 1.

Table 1: Search keywords used in the literature search

Online databases	Searching Keywords
Scopus	TITLE-ABS-KEY(“Travel Insurance” OR “Travel Takaful” OR “Travel Coverage” OR “Travel Protection” AND “millennia” AND “Malaysia”)
Google Scholar	Travel Insurance OR Travel Takaful AND Malaysia

Sources: Developed for the study

FINDINGS

The finding has fulfilled the RQ1: What area of discussion in literature focused on TPP in Malaysia? Below is the result of the search (see Table 2). Most studies rarely tap into consumer behaviour as the main study by applying qualitative and conceptual approaches. The paper also aims to study the consumer behaviour of travel insurance and travel Takaful subscription behaviour in the Malaysian demographic in RQ2 and RQ3. However, the findings have shown that most of the study areas for each paper are in seven main segments, specifically discussing travel protection among Malaysian consumers: marketing, performance, services, law, Islamic jurisdiction and medical. There are a total of 18 articles found to contain the subject of TPP discussion. TPP in Malaysia has provided comprehensive protections in the plans offered. Several studies highlighted the importance of getting protected by TPP, as shown in Table 2 below. To fulfil RQ2 and RQ3, the objectives will be fulfilled in the next sections, respectively.

Based on the past literature, only 18 articles were found to use the keywords “travel insurance”, “travel protection”, and “travel coverage”, whilst only one article was found using the “travel Takaful” keywords. These articles were classified into seven segmentation that discusses marketing, services, product, law, Islamic jurisdiction and medical environment. In the marketing segmentation, Wong et al. (2014) and Habibi et al. (2016)

discussed that travel insurance needs new products to attract more tourists to purchase it. Some of the risks involving natural disasters and critical illness should be taken seriously into consideration in a protection plan for travellers. Apart from that, Gard (2015) and Mustafa et al. (2018) explained that the insurance section is growing with the tourism sector but needs stronger strategies to be marketed since insurance covering pilgrims will increase the operating cost of travel agencies (Othman et al., 2018) In services segmentation, Amirudin et al. (2017), Bachok et al. (2018) and Ali et al. (2020), stated that travel agencies, insurance providers or individuals should subscribe to protection plans in order to assist travellers during mishaps as well as to act as financial aid for the travellers, whether in the inbound or outbound destination. That is why travel insurance and Takaful were categorised under the personal line since they cover personal risk and accidents to show their performance differently with family Takaful (Jarman et al., 2019).

Nazjmi et al. (2018) stated that the overview of Takaful concept in Life and General streamlines parallel Maqasid Syariah. A total of 4 operators provides General Takaful products, including travel Takaful for pilgrim and holiday travel. For law segmentation, Hasan et al. (2015) emphasised the importance of consumer protection in case the package tour purchased is cancelled. Travel insurance can act as financial aid to cover the losses. Apart from that, it is well known that Hajj and Umrah pilgrim are protected under the Consumer Protection Act 1992, but how far it protects the pilgrim travellers remain to be determined (Rahmat & Ahamat., 2019; Ghapa et al., 2021). Billah et al. (2019) analyses the historical aspects of travel insurance beginning from the 14th century until now. He described the beginning of insurance practices among Muslims through the company Barakat Abu Ishaq which handles marine travel insurance systematically. Aminudin et al. (2019) mentioned a keyword, “Halal insurance”, that is related to the Prophet Muhammad’s time since there was an Islamic jurisdiction that protected travellers’ safety using a guarantor fee at that time (Kadirov, 2019). In medicine, Weis et al. (2017) mentioned that insurance can help patients in terms of medical payment where they do not need to pay the fee fully in cash which could involve several risks. In Malaysia, insurance protects consumers in commercial vehicle incidents such as railway and other public transport (Nik Mohd Ainul Zaman et al., 2018).

**Table 2: Segmentation of TPP in Malaysia from Past Literature (the Year 2010-2021).
Sources: Authors**

Segment	Subject analysed	Summary of keywords mentioned	Methodology	Author
	Medical tourism insurance	Malaysia needs further value creation in niche treatment, advanced technologies and medical excellence to attract highspending patients.	SWOT analysis	Wong et al. (2014)
	Destination decision making	Insurance is one of the sectors that shows positive relations with tourism.	Conceptual analysis	Gard (2015)
Marketing	New product of travel insurance	Malaysia should create a natural disaster fund and encourage tourists to buy travel insurance that has a lesser negative impact on economic growth.	Statistical Package for Social Sciences (SPSS)	Habibi et al. (2016)
	Travel insurance services and customer satisfaction	Using 4P's strategies to market the product, the finding influences people to buy travel insurance economy, institution, society and demographic.	Statistical Package for Social Sciences (SPSS)	Mustafa (2018) et al.
	Umrah coverage	Operating costs in the Travel agency are increased with an additional insurance coverage governed under Tourism Industry Act 1992	Conceptual Analysis	Othman (2018) et al.
Performance	Risk-Based Capital (RBC)	There were two categories of general insurance: commercial and personal lines. Travel insurance and Takaful were included under the personal line.	Capital Adequacy Ratio (CAR)	Jaaman (2019) et al.

Services	Risk sharing insurance	Insurance as a tool for risk sharing between insurance operators and the tourism industry	Case study Document analysis	Amirudin et al. (2017)
	Homestay safety insurance	Tourists should purchase insurance individually or under travel agencies before residing.	Interview	Bachok et al. (2018)
	Elderly protection	Travel insurance is a compulsory condition for older adults. Since companion workers are doing this service, they need to help purchase travel insurance for the elderly.	Interview	Ali et al. (2020)
Product	Travel Takaful product	Takaful MyTravel Partner and Takaful Umrah are the products under Takaful Malaysia that provide coverage for general and pilgrim travellers in line with Maqasid Shariah.	Conceptual analysis	Nazjmi et al. (2018)
Law	Compulsory travel insurance	Travel insurance is a risk mitigation strategy for the holiday package cancellation risk.	Conceptual analysis	Hasan et al. (2015)
	Customer Protection	Protection of the package tour purchased among travellers by being insured.	Conceptual analysis	Hasan et al. (2012)
	Legal protection	The adequacy of the existing consumer protection laws in protecting Umrah pilgrims under the Consumer Protection Act 1999 & Tourism Industry Act 1992.	Conceptual analysis	Rahman & Ahamat. (2019)
Legal protection	The Malaysian legal system's practice safeguards pilgrims' safety during the COVID-19 endemic.	Conceptual analysis	Ghapa et al. (2021)	

Islamic Jurisdiction	Travel insurance history	The first insurance practice among Muslims is from Barakat Abu Ishaq, establishing marine travel insurance services to guarantee safety and protection against risk during the voyage.	Takaful encyclopaedia	Billah et al. (2019)
	Halal insurance in tourism	Prophet Muhammad's journey in Travel involved all Halal aspects, including insurance.	Historical analysis	Aminudin et al. (2019)
	Dhaman Khataral Tariq	Islamic insurance contracts are based on the jurisdiction of 'the guarantor can charge a fee to ensure the safety of a travel.'	Conceptual analysis	Kaditrov (2020)
Medical Environment	Medical tourism insurance	Uninsured and underinsured behaviour has caused patients to pay cash for medical treatment with a risk of communication difficulties, endemic disease, unregulated hospitals and organ trafficking syndicates.	Conceptual analysis	Weis et al. (2017)
	Railway insurance	The necessary action could be taken to prevent serious bodily injury to workers in railway projects by proposing better coverage.	Quantitative analysis of cost ratio	Nik Mohd Ainul Zaman et al. (2018)

Travel Protection Plan is designed not just to help the tourism industry and travel agencies but also the travellers since it allows them to get protected by their demanded coverage. Nevertheless, not all areas of literature discussed TPP extensively, especially in the behavioural area. In consumer behaviour studies, it is important to get an insightful experience of the consumers as their opinions can be used to interpret the strengths and weaknesses of the current product in the market. Furthermore, this study was assigned to be in a qualitative mode to observe the phenomenology from the perspectives of the travellers as a subscriber of TPP, thus resulting in dimensions that can benefit the market player in several ways. Thus, the study adapts the relevant theories of consumer behaviour segments among the millennial generation on insurance and Takaful product subscription, which include consumer behaviour and risk perception theories as the main construct for the study.

Theories of DTPB and RPT in Actual Behaviour

Behaviour is part of consumer psychology in decision-making before purchasing an item, such as a product or a service. The multiple choices offered by the seller have made consumers shop for the value, benefit and specific demand, narrowing the choices down into a single option (Ajzen & Fishbein, 1980). Ajzen constructed the Theory of Planned Behaviour (TPB) by proposing an expectancy-value model such as behaviour towards attitude, subjective norms and perceived behavioural control, which cater to the factors that might influence behaviour in purchasing. Then, Taylor and Todd (1995) conducted a study based on an information system by adding the Technology Acceptance Model (TAM), thus creating decomposed variables called Decomposed Theory of Planned Behaviour (DTPB) which provides a better understanding of consumer behaviour using a computer-based platform (Kanimozhi & Selvarani, 2019). Since this study expects an answer to purchasing channels using an online platform, DTPB fits the study purpose the most. Only today, DTPB has yet to be used in safety and health areas, including tourism marketing.

Risk perception theories (RPT) are often used in the health sector to measure the fear level of getting harmed by severe illness, injuries and death. Risk perception relates to how much people are aware of and acknowledge the risks around them and how they control those risks (Paek

& Hove, 2017). RPT is also related to the Health Belief Model (Ayers et al., 2007) by Hochbaum (1950) to identify the reasons for heart attacks among US workers. Apart from that, Protection Motivation Theory (PMT) by Rogers (1975), which were also under risk perception, has highlighted how people respond to a threat and fear appeals. These theories also predict adapting behaviours that protect them from illness and injuries (Bodemer & Gaissmaier, 2015). RPT is also widely used in the decision-making of destination safety (Yang & Nair, 2014; Amir et al., 2015; Yang et al., 2015; Rahman et al., 2021), but again, not yet in the individual safety control of the Malaysian travellers in financial management regardless of where they travel.

Conceptual Framework

In order to understand Millennial travellers' behaviour towards Travel Protection Plan (TPP) subscriptions, the author built up a framework, as shown in Figure 1. The study adopted theories of DTPB by Taylor and Todd (1995) and RPT by Cohen (2011) as the initial guideline for constructing interview questions. DTPB by Taylor and Todd are recent models developed from the Theories of Planned Behaviour (TPB) and Technology Acceptance Model (TAM), which were constructed with an additional element that adopted information technology. Since the Millennial generation is a technology-savvy generation, it is relevant to adapt this study since past literature highlighted people's behaviour in health risk (Paek & Hove, 2017). Therefore, by adapting DTPB and RPT in the interview guidelines, implicit and explicit reasons for the subscription behaviour will surface. Thus, a better explanation from Millennial travellers can be provided (see Figure 1).

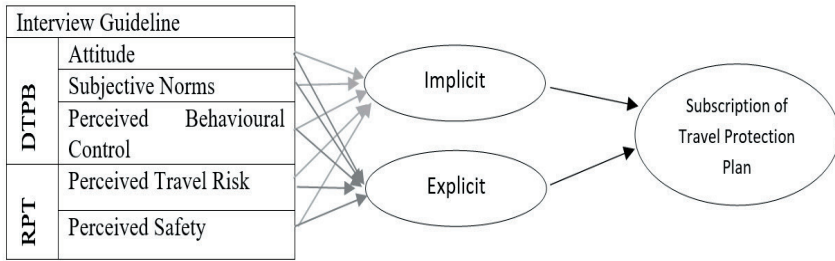


Figure 1: Conceptual Framework of Travel Protection Plan Subscription Behaviour among Millennial Travellers.
Sources: Taylor and Todd (1995); Cohen (2011)

In this study context, the DTPB framework describes the attitude, subjective norms and perceived behavioural control that may influence the behaviour in TPP subscription. Attitude is the evaluation of positive or negative emotions towards the subscription (Ajzen, 1977), whilst subjective norms refer to the important person or surrounding group that supports the particular behaviour of subscribing (Ham et al., 1991). Another element in DTPB is perceived Behavioural Control which was also adapted from Ajzan (1991) in addition to the Technology trait in the variables; it is a perceived difficulty in subscribing to the TPP through channels provided by the operator. RPT adopted in this study focused on the travel risk perception, which may affect travellers’ health, current condition and perceived safety, which indicates someone’s fear of getting harmed. Usually, the external threat of travel risks concerns natural disasters and unnatural disasters (Bodemer & Gaissmaier, 2015).

Since this study used a qualitative approach to the interview, the authors constructed semi-structured interview questions based on the variables of Attitude, Subjective Norms, Perceived Behavioural Control, perceived Travel Risk and Perceived Safety that is often used in the quantitative methodology to measure the relationship. According to Lin et al. (2020), this kind of open-ended question allows respondents to express their thoughts, perceptions and experiences freely but still focus on the topic of discussion. The study by Vespestad et al. (2021), Suyanto et al. (2019), and Priporas et al. (2017) stated that consumers in the younger generations are no longer influenced by direct sales or marketing. Instead, they seek information about the brand, product and services in the market through

technology platforms. The interview findings were put under two key dimensions called implicit and explicit factors to investigate the elements that could influence a potential Millennial traveller towards a subscription to TPP in a future marketing approach. Below are the semi-structured questions for the interviews with Millennial travellers' (See Table 3):

Table 3: Semi-Structured Interview Questions Based on DTPB and RPT Theories.
Sources: Authors

Interview Objectives	Interview Questions	Sources
<i>Factors driving subscribers' behaviour to subscribe travel protection plan</i>		
Attitude	<ol style="list-style-type: none"> 1. Why do you subscribe to a travel protection plan prior to travelling? 2. Which operator did you subscribe to? Why? 3. Which plan did you subscribe to? Why? 	Ajzen, 1996; Ajzen & Fishbein, 1980; Taylor & Todd, 1995
Subjective Norms	<ol style="list-style-type: none"> 1. Who influenced you to subscribe to the travel protection plan? 2. How did they influence you to subscribe to the travel protection plan? 	
Perceived Behavioural Control	<ol style="list-style-type: none"> 1. Which channel did you use to purchase the subscription? Why? 2. Can you share your experience in taking a travel protection plan? 3. How do you differentiate between travel insurance and travel Takaful? 	
Perceived Travel Risk	<ol style="list-style-type: none"> 1. What are the risks that you are concerned with the most during travel? Why? 2. How do you handle bad situations that happen? 	Paek & Hove, 2017; Bodemer & Gaissmaier, 2015
Perceived Safety	<ol style="list-style-type: none"> 1. Please describe your preparation prior to trip embarking on your trip. 	

In consumer behaviour, the interview approach is used to observe phenomenology in the aspects of consumer experience. Thus, open-ended questions such as “Why do you subscribe to Travel Protection Plan...?” or “How did you buy Travel Protection Plan...?” enable Millennial travellers to express their experience before, during and after TPP subscription

circumstances. On top of that, various reasons and rich data can be obtained. Thus, they are being organised thematically under proper analysis. In this study, the authors also identified the dimensions of the marketing approach during the interview sessions, not to mention the awareness and knowledge of the travellers regarding TPP in Malaysia. Implicit and explicit key determinants will be discussed further in the next section.

The Implicit and Explicit Determinants

According to Fishbein and Martin (2021), attitude studies need more consistency in predicting the attitudinal factors that lead to certain behaviour. A review by Wicker (1969) stated that some attitudes fail to predict given behaviour since the study's findings may be insignificant if a group can manifest in different ways with multiple preferences. In predicting the reasoning for TPP's actual behaviour in subscription, the inconsistency of the predictable variables seems vague to explain the attitude of Millennial travellers. Thus, implicit and explicit reasoning of the applied theories can explain how Millennial travellers control their decision-making in TPP subscriptions and the extent of coverage they prefer.

Implicit attitude is a factor that influences consumer behaviour in the unconscious situation, which leads to unpredictable behaviour (Greenwald & Banaji, 1995). Implicit factors also involve unintentional nature that forces the minds to remember a brand advertisement or word of mouth for a long time, thus making impulse and spontaneous buying actions (Ali, 2019). Implicit factors guide consumers' decision-making behaviours which process information automatically and create a judgement of positive and negative emotions (Smith et al., 2005; Vrabel & Zeigler-Hill, 2017), such as experience (Ackermann & Mathieu, 2015). Meanwhile, explicit factors are the opposite side of external characteristics. Explicit factors drive consumer decisions with consciousness and full awareness, expressed by their information assessment of the nature of purposes (Nosek, 2007; Lee & Kim, 2013), such as brand image (Rybackzewska et al., 2020). Even though implicit and explicit determinants are different, as well as in marketing approach, they are significantly related to each other in driving the actual behaviour of subscription (Ackermann & Mathieu., 2015).

Implications and Limitations of the Study

Implications

From an academic view, the results of this study contribute to bridging the gap in the literature review in the TPP area in Malaysia. There were a few studies that discussed the behaviour of the Millennials in safety aspects. Although much literature on tourism contributes to the knowledge area (Suban et al., 2021), very little literature insists on taking protection plans as an important strategy in mitigating risks of financial loss during a journey, especially in Takaful. The authors also highlighted the interview approach as the main methodology in this study, especially in the consumer behaviour area, which will benefit the research and market players in several ways. The authors also provided an in-depth understanding of consumer behaviour in purchasing travel products, especially regarding safety and security.

The framework's purpose is to provide a better understanding among market players to reach more subscribers for TPP and make TPP one of the main focuses in the general operator business. Thus, to promote and raise awareness among Millennial travellers, general insurance and general Takaful operators must start to blast awareness and benefits campaigns through technology and social media platforms used by the Millennials daily (Hj Jaafar et al., 2022). The authors suggest that general insurance and general Takaful operators should start to engage in more two-way communications which involve review and sharing of experience in order to gain the trust of Millennial travellers to subscribe by:

1. Engaging a social media influencer as an ambassador to convey messages towards Millennial travellers to spread awareness, build knowledge and create curiosity towards the plans offered;
2. Creating awareness through websites or social media platforms by sharing experience stories of travellers that undergo bad situations during their trips, but they mitigated the situations by claiming insurance coverage;
3. I am opening an honest review and rating section towards the products and plans offered on the official website to trigger implicit reasoning for belief and trust in the operator's credibility.

Limitations

This study focused on the implicit and explicit key dimensions that drive TPP subscription among Millennial travellers in Malaysia to determine the critical aspects that can attract their market niche. This study did not cover other problems out of scope in the TPP area. Although this study has constructed a methodology approach to the interview using a combination of DTPB and RPT theories, future research might raise a concern about the validity of the implicit and explicit reasoning by proposing a quantitative instrument to validate the variables. However, the authors are confident that the overview towards the study has been fully explained in this context and fills the gap in the lack of literature.

CONCLUSION

Travel Protection Plan (TPP) subscription rate among travellers is still low, especially among millennials. All the suggestions should be taken into consideration by general insurance and Takaful operators in order to reach out to the Millennial market. Thus, based on the past literature, the authors found that DTPB and RPT theories are better to be applied as a basic argument in constructing interview questions to dig into implicit and explicit factors of TPP subscriptions among Millennial travellers prior to their trips. The authors outlined two key dimensions in behaviour, implicit and explicit, to investigate factors that drive Millennials towards TPP subscription. This paper also highlighted the importance of investigating a factor using a qualitative interview approach. Finally, this study enriches the literature on TPP in the marketing area and provides a better understanding of market players to tap into the Millennial group.

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CONFLICT OF INTEREST

The Authors declare no competing interests, such as financial or personal relationships, regarding the writing of this article.

AUTHORS' CONTRIBUTIONS

Author 1 and Co-author 1 designed the study and gathered the literature. CoAuthor 1 monitors the analyses and supervises the results with Author 1.

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