

# [Chapter 1](https://assignbuster.com/chapter-1-16/)

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CHAPTER 1 Introduction and Background of Study Method that the team uses in this research is exploratory research. The purpose of these studies is to know why the young generation consume cigarettes and where do they get their source of income to buy cigarettes. Nowadays the demand of cigarette is getting high even though Government implements anti-smoking campaign. As a result, more people take these opportunities and more and more companies produce cigarettes and there are many types and preferences of cigarettes in the market. The high excise increase in the budget will only worsen the illegal cigarettes problem. Those companies are so competitive which they have to use a lot of business strategy just to earn profit. Most consumer consume cigarette just because of status. As we can see nowadays most of the college students smokes, just to show that they are old enough and gain their status. As a result the percentage of the students smoking is very high in 2009. This research will help the government to prevent youngsters to smoke and spending money to worsen their health. To review Tobacco Company strategies of using youth smoking prevention programmed’ to counteract the Malaysian government's tobacco control legislation and efforts in conducting research on youth to market to them. Industry internal documents reveal that youth anti-smoking programmed was launched to offset the government's tobacco control legislation. The programmed was seen as a strategy to lobby key politicians and bureaucrats for support in preventing the passage of legislation. However, the industry continued to conduct research on youth, targeted them in marketing, and considered the teenage market vital for its survival. Promotional activities targeting youth were also carried out such as sports, notably football and motor racing, and entertainment events and cash prizes. Small, affordable packs of cigarettes were crucial to reach new smokers. The government should know how to decrease the number of college students from smoking cigarettes. They should provide healthy program for the youngster and the college students or university students, so that they did not spend most of their time smoking. Rakan Muda club is one of an example to the students; the government should promote the new sports for the youngster to spend on. But, in the other hand, cigarettes also contribute profit to our economy in Malaysia. So, will the level of income influences the consumer to smokes or not. Most smokers consume cigarettes because of they want to look older. But in this situation is do the income level influence the demand for the brand of the cigarettes or not. The hypothesis that we could manage to indicate the problem in these research is the higher the income level, the higher the demand for expensive cigarettes. The second hypothesis is the higher the status of the individual, the higher the demand for expensive cigarettes. Cigarette smoking, as it exists in the world today, is a most remarkable phenomenon. It is a habit of the most widespread proportions, and a product of the twentieth century. Today, cigarette smoking has ramifications in almost every area of knowledge in politics, economics, psychiatry, psychology, sociology, anthropology, pharmacology and pathology. It is strange that people should go to such lengths to burn and then inhale some vegetable matter. We must find out what is rewarding about it. Furthermore, how rewarding can it be that it overcomes the clearly demonstrated punishment meted out by this tenacious habit? In an attempt to obtain some answers to these questions, the symposium was organized and this volume produced. In order to understand the habit, we analyzed it from four different aspects: epidemiology, etiology, consequences and treatment. Thus, we want to know something about the distribution of cigarette smoking in the world today; we would like to understand why people smoke; we want to see in the light of present day knowledge just what is known about the dangers of cigarette smoking; and we want to find out how people who desire to stop smoking can succeed at this difficult task. The tobacco industry in Malaysia engaged in duplicitous conduct in regard to youth. By buying into the youth smoking issue it sought to move higher on the moral playing field and strengthen its relationship with government, while at the same time continuing to market to youth. There is no evidence that industry youth smoking prevention programs were effective in reducing smoking; however, they were effective in diluting the government's tobacco control legislation. Despite the government’s aggressive and expensive anti-smoking campaigns, Malaysians still smoke 20 billion sticks a year. Cigarette advertisements have been banned and the price of cigarettes raised in every budget, yet the reports and statistics on the effectiveness of these measures have not been encouraging. According to a recent report, three million Malaysians are smokers, spending more than RM15 million daily on the habit. Also, each day, about 50 teenagers below the age of 18 begin to smoke. According to the report, today’s smoking generation will die of lung cancer, heart disease, chronic obstructive pulmonary disease and strokes within the next 20 to 30 years. The effectiveness of displaying pictorial health warnings on cigarette packs has yet to be assessed. However, in order to win the war on smoking we need to target two distinct groups of smokers “ adult smokers and young smokers". We need to implement separate campaigns to cater to each group. Firstly, we need to tackle adult smokers to discourage smoking among young smokers. To young people, it just does not make sense to be told that smoking is dangerous when they can still see their parents and other adults puffing away. Adults should refrain from smoking in front of children. This applies particularly to parents and teachers, who are children’s role models. Campaigns alone cannot deter adults from smoking; it has to involve a complete change of lifestyle of the individual. The government should encourage people to eat moderately, exercise regularly and live a healthy lifestyle. Adults should be aware that even people who lead a healthy lifestyle and who do not smoke can get sick these days and that worse ailments await those who puff away their lives. The government should severely restrict opportunities to light up in public places. Smoking should also be banned in hotels, restaurants, food courts, swimming pools and other public places. The sale of cigarettes should also be restricted to make it difficult to buy cigarettes. As for young smokers, numerous programs have been put in place to deter them from smoking. Smoking among the young, especially among students, needs to be looked at with greater urgency. This has reached worrying levels because many female students are also engaged in smoking. This is despite the campaigns and efforts taken by the government to discourage young people from smoking. A concerted effort is needed to wipe out the smoking scourge among students. Schools have to be more stringent in their checks on students who smoke in schools and outside. Teachers have to be more vigilant of students who smoke in and out of classrooms. Anti-smoking campaigns and health talks by hospital authorities should be organized regularly to educate students on the dangers of smoking. Students have to be made to realize that smoking has been deemed a chronic illness and deaths usually occur after a number of years of smoking. Gory pictures and graphic images of the effects of smoking must be shown to the students. The police and enforcement officers should nab students who smoke and detain them. They should call their parents and slap them with a heavy fine and warning. The public has to be more responsible and report or call the schools of students who smoke outside their schools in restaurants and bus terminals. Parents of students who smoke have to be hauled up by the school authorities and be given a severe warning. (NST, 2009) Problem Statement Most of the semester 1 students consume cigarettes because of stress of their study. Some of the them also smoking before they entered UiTM Samarahan here. Logically most of them smoking because of friends influence and because of their parents were smoking. When their parents were smoking, their son or daughters also will easily influence by them. Smoking is a problem for two reasons: because it is addictive and because it is harmful. Most of the smoker’s nowadays facing health problem during their middle age. Smoking causes a lot of problems to human, including the environments, and those who did not smoke. We wish we knew how to indicate what type of cigarettes brand that consumer buy according to their level of income and do the cigarette brands influence consumer to stick into one brand or not. We also will fulfill the consumer time with healthy activities to avoid them from smoking cigarettes. Even though the duty paid cigarettes increase when our country facing economic downturn, consumer in Malaysia will find other option of cigarettes by buying the illegal cigarettes which is much more cheaper compare to the duty paid cigarettes in Malaysia. The industry was also concerned that if the illegal cigarette segment continued to grow, demand for duty paid cigarettes will continue to decline correspondingly. Our team wishes to know what type of cigarettes the consumer consumes, and how much do they spend per month just to buy cigarettes to satisfy their needs or addicts. Objective This research will help to determine the purposes of the student smokes, what type of smokes and where do they get money to buy cigarettes. The objective of this research is to determine the brand of the cigarettes that the student consumes most of the time. Most students only smoke cigarettes just to get glamour in certain places. We target part one students because it is still early for them to know the result of these research to stop them form smoking cigarettes. Most of the semester 1 students are under aged to smoke cigarettes. The main objective for this research is: - To indicate what type of cigarette brand that consumer buys according to their level of income per month and why do consumer smokes. - To determine why the consumer do smokes expensive cigarettes. - To determine what type of health diseases will the consumer facing in the future. Scope Of Study In these research, the team’s scope of study is part one students whom smoke cigarettes. We target for part one student in UiTM Samarahan because our research will help them to prevent from smoking. Hypothesis / Research Questions Hypothesis: H1: The higher the level of income, the consumption and demand for branded cigarettes positively high. H2: The lower the level of income, the consumption and demand for branded cigarettes positively low. H0: High or low income level does not effect the consumption and demand for branded cigarettes. Limitations of the Study - Co-operation from consumers Efforts and co-operation from the customers are required to fill in the questionnaire, which is used as the primary data for the research. Customer’s opinions are also requested. Therefore in the data collection process, some customer might be reluctant to cooperate and their answer might not truthful. - Confidential Matters Some information needed in the research may be confidential and only can be opened or seen by an authorized personal. Therefore, certain information might not be accessed. - Time Constrain Due to time constraint, where the research needs to be completed within three month, as a consequences, the in formation or data collected might be insufficient. - Sample Size Although some of the students did not telling the truth that they are smoking, due to time constraint the researcher can only choose 150 samples based on convenience sampling. CHAPTER 2 Literature Review In this research we consider about Brand Loyalty and Status Consumption. Brand Loyalty means, how loyal the consumer toward brand of their cigarettes which they smoke. Most consumers still stick to one brand even though the tax for the cigarettes is increase by the government. But some of the smokers are not, they will look for the duty not paid cigarettes. (British American Tobacco 1st January 2009) Status Consumption here means most of the smokers smoke cigarettes just to get status that they are matured enough to smoke and not under aged, but some smoke expensive cigarettes just to show that they are rich and they can effort to buy the expensive cigarettes (Brandt, 2003) In establishing an effect of the symbolic characteristics of the brand on both status consumption and conspicuous consumption, this study identified the extent to which one would affect the other, finding that the symbolic characteristic of the brand had a significant positive affect on both status and conspicuousness. Brands have been found to posses’ symbolic properties, which are used by consumers to convey meanings or image to others (Eastman et al., 1999) the findings here also support this nation. Increasingly, brands are seen as important in creating individual identity, a sense of achievement and individuality for consumers. It is also evident that certain brand dimensions and associations lend market place recognition and economic success for brand owners, as a result of the value consumers place on them. A company’s economic superiority is frequently implied by the strength of its brand owners, as a result of the value consumers place on them. A company’s economic superiority is frequently implied by the strength of its brand name, giving it the ability to differentiate itself and improve its competitiveness (Nykiel, 1997) On September 22, 1999, the United States Government filed a lawsuit against the major Cigarette companies in the federal court for the District of Columbia to recover billions of dollars in U. S. government health care costs caused by the companies’ decades-long history of fraud, deceit and other intentional misdeeds. The lawsuit does not seek to recover all smoking-related federal costs, but only those actually caused by the cigarette companies’ wrongful acts, which prompted more people to begin smoking than would have otherwise started and also reduced the numbers of people who would have quit or reduced their smoking. Pre-trial proceedings are expected to take some time, but the court has set a trial starting date of July 15, 2003. However, it is not clear whether the Civil Division of the Department of Justice will receive sufficient funding to actually continue the lawsuit against the cigarette companies and bring it to trial. So far, the Bush Administration has not yet allocated or proposed adequate funding for the lawsuit either from the Department of Justice's budget or from other sources (Times, 2003) The US Public Health Service's (PHS) program Healthy People 2000 has set goals for tobacco, alcohol and drug use among US teenagers, but the results of a survey of 12, 272 high school students from all 50 states and the District of Columbia show that we have a long way to go. The PHS wants to reduce to 13% the number of students who regularly consume alcohol, but the survey found that 24% to 60% of students regularly consumed alcohol. Twelve percent to 43% of students go on drinking binges, compared to the goal of 28%. Another goal is to reduce to three percent the number of students who regularly smoke marijuana and to less than one percent the number who use cocaine. The survey found that four percent to 18% of the students regularly smoked marijuana and one to four percent regularly used cocaine. Rates of cigarette smoking were similar in men and women, but men were more likely to drink heavily and use drugs. (JAMA, 1992) Smoking among U. S. high school students increased from 27. 5% in 1991 to 34. 8% in 1999, according to the US Centers for Disease Control and Prevention. The CDC analyzed data from the national Youth Risk Behavior Survey, which surveys 10, 000 to 15, 000 teenagers every two years. (JAMA, 2000) By working status (%) | | Ever smokers: | Current smokers: | | Government pensioners | 54. 5 | 34. 7 | | Self-employed | 47. 6 | 39. 6 | | Housewives |- | 3. 1 | By personal income (%) | Ever smokers: | There was no significant difference in prevalence in general. The lowest income group of below RM$400 | | |[US$100] showed prevalence of 32. 6 percent | | Current smokers: | The pattern was similar to that of the ever smokers | By household income (%) | Ever smokers: | The prevalence was significantly higher in groups with income less than RM2, 000 [US$500] than those above | | | it | | Current smokers: | The pattern was similar, apart from those group with income below RM 400 [US$100] | (JAMA, 2000) On average every adult Malaysian smoker smoked 13. 3 cigarettes a day. The differences in prevalence based on the above socio-demographic characteristics were probably simply linked to the differences in ethnicity, gender and socio-economic status. Three categories of: light (less than 10 cigarettes a day), moderate (10-20 cigarettes a day), and heavy (more than 20 a day) showed a prevalence of 31. 1, 36. 3 and 32. 7 respectively more than 60 percent of the smoking population (encompassing the moderate and heavy group) smoked more than 10 cigarettes a day. Among the heavy smokers, it was significantly higher in the urban location (35. 9), and in the Chinese population (48. 2), and among males (33. 7). The heavy smoker category increased with age, with increase in personal and household income, but decrease with increase in educational level. (Smoking Among Adult In Malaysia 1996) The anti-smoking campaign carried out by the government is getting more strict and forceful now. There will be additional ‘ prohibited zones’ to be introduced coming next year which includes ban in places such as bars and clubs. Since the start of the year, the authorities together with the Kuching divisional office team has been conducting anti-smoking rounds which takes them from the airport to shopping complexes, schools, hospitals, public transportations and also air-conditioned eateries. Such places will be defined as any public place under a roof. Some smokers will also find that lighting up outside airport terminals including the parking bay is no longer allowed. The law is so that younger people are aware of the dangers of smoking and there is also a need for them to see less of their peers and elders smoking in public areas. Offenders who caught up smoking at these prohibited areas will be issued a fine amounted to RM500 for each offence. Failure to pay up fines will lead to court where sentencing can be up to RM10, 000. 00, two-years jail or both. (The Borneo Post, 2009) A few of these moves were found to be similar to what is being enforced in countries like Australia and Singapore. The one being referred to would be the ban in bars and clubs. This would mean that local clubs, whether operated under the hotels managements or personal owners; would now be free from cigarettes’ smoke. In addition to that, it is also expected to see the introduction of graphical warnings on cigarette packets. Manufactures will be required to print graphics covering 40 to 60 percent of the cigarettes packaging and these graphics were referring to as what you could see on many banners/signage along the roadside from the previous “ Tak Nak" campaign conducted by our government. (The Borneo Post, 2009) CHAPTER 3 Method of Research For this research, the team’s method of research is Quota method. This is because the team only targeted for semester 1 student which is smoking in Seri Mulu. Research Methodology a. Data collection i. Primary Data The primary data that the team used to accomplish this research is by evaluating the semester 1 students. Giving them questionnaire is one of the ways that we used to get information in the team research. Some of the data is from their elders. ii. Secondary Data The data that used in this research is the government data sharing. The data contain the percentage of the smokers in the country. Some of the data the team used to accomplish the research is from the historical data. This historical and the government data sharing help a lot in the research. The most accurate data and updated will get a better result in the end of this research. b. Research design The research design is a Quota type of search whereby researcher has to provide insight understanding of the research problem. Therefore, the researcher used primary and secondary data for the research findings. i. The population: 1400 Students Semester 1 Students in UiTM Kota Samarahan. ii. Sampling technique: Quota is a method that the team used to accomplish this research, this research will be evaluated by the Semester 1 students in Seri Mulu iii. Sampling frame: Smokers is our team sampling frame because our research is based on the smokers. iv. Sampling size: 200 students of semester 1 in Seri Mulu UiTM Kota Samarahan. c. Data Analysis And Interpretation Technique To get this data, the team use quota sampling to improve representativeness. The logic behind quota sampling is that certain relevant characteristics describe the dimensions of the population. If a sample has the same distribution on these characteristics, then it is likely to be representative of the population regarding other variables on which we have no control. The team would like to use the frequency analysis. With this form of control, the overall percentage of those with each characteristics in the sample should match the percentage holding the same characteristics in the population. No attempt is made to find a combination of specific characteristics in a single person. In frequency control, we would probably find that the following sample array is an adequate reflection of the population: In most quota samples, researchers specify more than one control dimension. Each should meet two tests: It should (1) have a distribution in the population that we can estimate and (2) be patient to the topic studied. We may believe that responses to a question should vary depending on the gender of the respondent. If so, we should seek proportional responses from both men and women. We may also feel that undergraduates differ from graduate students, so this would be a dimension. Other dimension, such as the student’s academic discipline, ethnic group, religious afflation, and social group affiliation, also may chosen. Only a few of these controls can be used. To illustrate, suppose we consider the following: Gender: Two categories-male, female Class level: Two categories-graduates, undergraduates College: Six categories- art, science, agriculture, architecture, business, engineering, other Religion: Four categories-Protestant, Catholic, Jewish, Other. Fraternal affiliation: Two Categories-member, nonmember. Family social-economic class: Three categories -upper, middle, lower. AGE | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | 18-21 | 83 | 83. 0 | 83. 0 | 83. 0 | | | 22-25 | 13 | 13. 0 | 13. 0 | 96. 0 | | | 26-ABOVE | 4 | 4. 0 | 4. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | STATUS | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | SINGLE | 97 | 97. 0 | 97. 0 | 97. 0 | | | MARRIED | 3 | 3. 0 | 3. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | SOURCE\_OF\_INCOME | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | LOAN | 38 | 38. 0 | 38. 0 | 38. 0 | | | PARENT SUPPORT INCOME | 52 | 52. 0 | 52. 0 | 90. 0 | | | OTHERS | 10 | 10. 0 | 10. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | INCOME | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | BELOW RM100 | 27 | 27. 0 | 27. 0 | 27. 0 | | | BELOW RM200 | 39 | 39. 0 | 39. 0 | 66. 0 | | | RM200 ABOVE | 34 | 34. 0 | 34. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | [pic] [pic] [pic] [pic] SHIFT\_BRAND | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | YES | 69 | 69. 0 | 69. 0 | 69. 0 | | | NO | 31 | 31. 0 | 31. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | QUIT\_SMOKING | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | YES | 58 | 58. 0 | 58. 0 | 58. 0 | | | NO | 17 | 17. 0 | 17. 0 | 75. 0 | | | MAYBE | 25 | 25. 0 | 25. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | CAUSE | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | TO GAIN POPULARITY | 10 | 10. 0 | 10. 0 | 10. 0 | | | TO SHOW I AM RICH | 11 | 11. 0 | 11. 0 | 21. 0 | | | TO SHOW I AM MATURED | 12 | 12. 0 | 12. 0 | 33. 0 | | | OF THE TASTE | 67 | 67. 0 | 67. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | PACKAGING | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | YES | 42 | 42. 0 | 42. 0 | 42. 0 | | | NO | 58 | 58. 0 | 58. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | WARNING | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | YES | 37 | 37. 0 | 37. 0 | 37. 0 | | | NO | 63 | 63. 0 | 63. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | EFFECT | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | YES | 87 | 87. 0 | 87. 0 | 87. 0 | | | NO | 13 | 13. 0 | 13. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | PRICE | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | YES | 46 | 46. 0 | 46. 0 | 46. 0 | | | NO | 54 | 54. 0 | 54. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | LOYAL | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | VERY LOYAL | 22 | 22. 0 | 22. 0 | 22. 0 | | | NOT SO LOYAL | 29 | 29. 0 | 29. 0 | 51. 0 | | | AVERAGE | 32 | 32. 0 | 32. 0 | 83. 0 | | | NOT LOYAL AT ALL | 17 | 17. 0 | 17. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | WHAT\_MAKE\_YOU\_SMOKE | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | PEER PREASURE | 41 | 41. 0 | 41. 0 | 41. 0 | | | BECAUSE OF THE CIGARETTE TASTE | 28 | 28. 0 | 28. 0 | 69. 0 | | | TO LOOK MORE MATURED AND " COOL" | 13 | 13. 0 | 13. 0 | 82. 0 | | | TO GAIN ATTENTION | 7 | 7. 0 | 7. 0 | 89. 0 | | | OTHERS | 11 | 11. 0 | 11. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | BRANDS | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | DUNHILL/MARLBORO/SALEM | 52 | 52. 0 | 52. 0 | 52. 0 | | | PALL MALL/WINSTON/LM | 7 | 7. 0 | 7. 0 | 59. 0 | | | RAVE/PARKWAY/VESS | 16 | 16. 0 | 16. 0 | 75. 0 | | | LA/GUDANG GARAM/CRYSTAL | 11 | 11. 0 | 11. 0 | 86. 0 | | | OTHERS (PLEASE SPECIFY) | 14 | 14. 0 | 14. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | WHY | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | BECAUSE OF THE GREAT TASTE | 60 | 60. 0 | 60. 0 | 60. 0 | | | BECAUSE OF THE PRICE | 21 | 21. 0 | 21. 0 | 81. 0 | | | BECAUSE IT'S EASY TO FIND | 10 | 10. 0 | 10. 0 | 91. 0 | | | BECAUSE OF THE PACKEGING | 3 | 3. 0 | 3. 0 | 94. 0 | | | OTHERS (PLEASE SPECIFY) | 6 | 6. 0 | 6. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | GOVERNMENT\_CAMPAIGN | | Frequency | Percent | Valid Percent | Cumulative Percent | | Valid | TOO LITTLE TIME ON CAMPAIGN | 9 | 9. 0 | 9. 0 | 9. 0 | | | LACK OF ENFOCEMENT LEGAL SYSTEM | 19 | 19. 0 | 19. 0 | 28. 0 | | | EDUCATION INSUFFICIENTLY | 17 | 17. 0 | 17. 0 | 45. 0 | | | PEOPLE DO NOT AWARE OF THE CAMPAIGN| 33 | 33. 0 | 33. 0 | 78. 0 | | | NO PARTICIPATION FROM THE PUBLIC | 22 | 22. 0 | 22. 0 | 100. 0 | | | Total | 100 | 100. 0 | 100. 0 | | [pic] [pic] [pic] [pic] [pic] [pic] [pic] [pic] [pic] [pic] [pic] [pic] ----------------------- 18-21 AGE Frequency 100 22-25 26-ABOVE 80 60 40 20 0 AGE 20 40 60 80 STATUS 0 100 Frequency SINGLE MARRIED STATUS SOURCE\_OF\_INCOME OTHERS PARENT SUPPORT INCOME LOAN Frequency 60 50 40 30 20 10 0 SOURCE\_OF\_INCOME INCOME RM200 ABOVE BELOW RM200 BELOW RM100 Frequency 40 30 20 10 0 INCOME